

SCF Arizona your business partner in Workers Compensation Insurance and workplace safety



## Mountain West offers new insurance product to SCF policyholders

*SCF Arizona your Work Comp Specialist*

Provided by Mike Felix  
Association Coordinator

In today's workplace, 60 percent of employers will eventually face a lawsuit related to alleged unlawful employment practices, according to Jury Verdict Research. These cases pose a financial risk to any business. Defending a wrongful termination or discrimination claim – even when the claim is groundless or fraudulent – can be expensive.

Consider this data from Jury Verdict Research:

- At some point, three out of five employers will be sued for an employment practices event
- Most litigation against employers involves employment disputes
- The average verdict in an employment practice case runs between \$55,000 to \$75,000 for small employers

To help employers navigate these claims and reduce or eliminate the expenses associated with them, Mountain West Agency Services, a licensed insurance agency and subsidiary of SCF Premier Insurance Co., is now offering an insurance product to SCF policyholders for these types of situations.

Employers Advantage Protection and Employers Advantage Protection Plus will be offered exclusively to SCF policyholders to complement their existing SCF workers' compensation coverage. The products, which differ only in the amount of coverage offered, provide insurance coverage and loss control expertise to businesses trying to avoid or facing legal claims arising out of employment practices liability.

"It should dramatically cut employers' costs when defending themselves against work-related legal action such as discrimination, wrongful termination or sexual harassment," says Don Kasper, General Manager of Mountain West Agency Services.

Known in the industry as Employment Practices Liability Insurance, these products indemnify and defend employers on covered claims, and will provide employers with quality advice and consultation from employment law specialists. It also will help employers prevent lawsuits by offering resources and web training emphasizing sound employment practices. Employers may even qualify for discounts for taking proactive steps to head off legal action.

The products are aimed specifically at employers with five to 100 employees. Those employers often do not have human resource departments, employee manuals or training programs to help them avoid such legal land mines, says SCF Arizona Sales & Marketing Director Phyllis Senseman. Employers Advantage Protection fills this need.

*If you would like more information on workplace safety please contact your Association Coordinator Mike Felix*

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UPCOMING SCF ARIZONA EVENTS:

**Phoenix Safety Works Expo June 24, 2010, details and registration information at [www.regonline.com/swphoenix10](http://www.regonline.com/swphoenix10)**





“SCF has a unique opportunity to create a strategic alliance with Mountain West to offer additional value-added products and services to our policyholders,” says Senseman. “EPLI is the first of many opportunities we are developing to help Arizona businesses focus on what they do best.”

Companies eligible to buy the product receive access to a website with online training and downloadable employee handbooks. The standard policy is expected to cost less than \$50 annually per employee.

“It’s really an inexpensive product that offers a lot of protection,” says Kasper.

To learn more about Employers Advantage Protection and Employers Advantage Protection Plus, call 800.306.1064. Or, for a Quick Quote, visit [www.mwaservices.com](http://www.mwaservices.com).

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