

**Claims Scenario #1:**

A receptionist/PT assistant for a physical therapy clinic filed a sexual harassment lawsuit against her employer claiming that, prior to her employment, the gentleman had provided financial and investigative assistance to her in her quest as an adopted child to locate her biological mother. Subsequently, during her employment, she claimed that the employer insisted that she was indebted and obligated to him for his help and that she was therefore compelled to engage in repeated sexual acts with her boss. She believed that her employment was in jeopardy if she did not permit the harassment and abuse to continue and only resigned after a year and a half when the situation "became intolerable." Among other things, she held the employer responsible for the breakup of her engagement.

**Ending the matter required some \$183,000 in legal and settlement costs.**

**Claims Scenario #2:**

The manager of a car rental agency advised the employer that she was filing a workers' compensation based on her doctor's diagnosis of a mental/emotional disorder arising out of her employment. When she was terminated, she filed suit claiming wrongful termination based upon retaliation for her filing of the WC claim and other unlawful employment practices. She states that the employer harassed her on a daily basis in the presence of other employees and then laughed when she was reduced to tears; criticized her appearance telling her breasts were too big, her blouses too tight, and that her "butt" hung out of her skirt; ridiculed her speech imperfection; threatened to falsely report her to the police for vehicle theft if she didn't drop the WC claim.

**Insurance coverage helped and the suit was settled for almost \$25,000 in total costs.**

**Claims Scenario #3:**

A motion picture production company employee filed a DFEH complaint and subsequent lawsuit claiming sexual harassment by her immediate supervisor in the form of unwanted touching, fondling, kissing, etc. She claimed that the supervisor would lock her in an office and force himself upon her and that she feared for her job security if she did not submit. She also feared for her physical safety because the supervisor carried a gun on his person. Although the company had a published policy against such practices and an investigative procedure, plaintiff believed she could not initiate an investigation because the supervisor to whom she was required to report her complaint was the same person who was allegedly perpetrating the offensive acts.

**Between damages, legal expenses and the like, it took \$370,000 in insurance payments to bring closure to this case.**

**Claims Scenario #4:**

A 54 year old cabinet maker and shop foreman accused his former employer, a design and fabrication firm, of violations of the Age Discrimination in Employment Act and the Americans with Disabilities Act when he was terminated and replaced by an employee who was under 40 years old. Plaintiff believed that employer thought he was too old for the job and furthermore, "had a horror" of the deformity to one of his feet that Plaintiff had suffered in a childhood bout with polio. The employer's position was that, facing bankruptcy as a result of the real estate industry slump, it had to undertake a major downsizing and Plaintiff was only one of many employees who had to be laid off.

**Settling this complaint resulted to total insurance payment of \$27,500.**

**Claims Scenario #5:**

A machinist sporting shoulder length hair, beard, mustache and numerous tattoos brought a class action suit against the precision machining company which had terminated his employment. The machinist claimed he was the victim of a company wide policy of firing workers whose on-the-job injuries resulted in Workers' Compensation claims. The employer took the position that he had been off work in excess of its Leave of Absence policy and was terminated for this reason. The company also took exception to his appearing at work "under the influence" and carrying guns. The court dismissed Plaintiff's class action claims and Plaintiff ultimately agreed to settle the matter.

**In all, it cost some \$61,000 to end this matter.**

**Claims Scenario #6:**

A Japanese American employee of a real estate firm filed charges of racial and ethnic discrimination with the DFEH allegations that he received disparate negative treatment compared with employees who were Japanese nationals. He stated that he believed his salary and commission rate were cut, his work load was increased, and he received false poor performance reviews because he was not a "Chuzaiian" (Japanese national). He claimed that he was expected to speak only Japanese in the office although all employees spoke English in addition to Japanese.

**Covered legal expenses and settlement costs of \$58,000 ended this dispute.**

**Claims Scenario #7:**

A young woman hired by a publishing firm to coordinate custom truck trade shows accused various principals at the firm of sexual harassment. She alleged that she was required to encourage models working at the trade shows to accept the boss's sexual advances, that another of the executives solicited her to participate in "threesomes" with him and his wife, that her immediate supervisor (also married) told her that, when on the road with him, she was his "possession" and was to be receptive to his sexual wishes. When she resisted, she was told that she needed a "tune up" - sexual innuendo meaning violent sexual intercourse which would result in an attitude adjustment on her part. She resigned her job under extreme pressure, filed harassment charges with the DFEH and then suit in civil court.

**Ending this matter required \$123,450 in legal and settlement costs.**

**Claims Scenario #8:**

A young female attorney who did not make partner after five years with a southern law firm filed charges with the EEOC and state Human Rights Commission and subsequently in civil court claiming that she had been discriminated against by the good-ol'-boys because of her gender and because of her pregnancy. She also charged that she had been expected to perform the work of an associate while being paid the salary of a law clerk during her first year with the firm, also presumably because of being female. The firm contended that her work was sub-par but that she could remain with them as long as she liked as an associate.

**The insurance kicked in to the tune of \$26,500 to end this matter.**

**Claims Scenario #9:**

The same law firm was threatened with suit by an 18 year old copy clerk who charged that she had had sex with one of the firm's partners. While she stated that on some occasions the relations had been consensual, she charged that other times she was raped/forced to participate. She also claimed to have previously been a virgin. Facing a trial before a Bible Belt jury, with a young fundamentalist Christian plaintiff naming a defendant attorney who had a reputation for, among other things, having been arrested by a ranger in a national park "stark naked" and in a compromising situation,

**The firm opted to settle with a contribution from the insurer of \$36,000.**