



All employers, including pharmacists, are at risk. Regardless of the business you are in, or where you live and work, the chance of a lawsuit from an employee is a growing possibility. Complaints filed with the EEOC have increased dramatically and, while most do not result in lawsuits filed by the EEOC, employers can spend hundreds of thousands of dollars in defense costs.

According to the EEOC:

- 41.5% of employee lawsuits involve small business
- Wrongful termination lawsuits have risen 260% in the last 20 years
- Employees win over 60% of cases

Many employers who are sued never saw it coming. They may have heard the threat “I’ll sue this organization,” but didn’t take it seriously. By the time this kind of threat is heard, it may already be **too late**. **Insurance protection against employment liability can help defray some of the costs, but it won’t take away the non- financial impact to the organization. Where the fundamental problems responsible for the suit are widespread and additional employees join the suit, the employer can face problems they may not be able to recover from.**

A key risk management precept is that the best way to manage risk is to prevent the loss from happening in the first place. To avoid potentially devastating employee generated lawsuits the organization has to plan, educate and execute. Unfortunately, without a full time expert on staff, preparing for or even understanding the complex web of potential landmines may be impossible. Where companies do have a full time human resources person, other responsibilities can overwhelm their ability to manage every potential exposure.

Pharmacists Mutual would like to introduce Sigler Business Solutions, a system that provides the pharmacy owner with the tools they need to efficiently manage the risks that can lead to employee lawsuits. A resource developed with the pharmacy in mind, the system is built around a platform of an HR eLearning system that provides nearly 150 topics designed to assist pharmacy owners in all aspects of employee training and development, including sexual harassment, wrongful termination, fair labor standards, Title VII, HIPAA, customer safeguarding information awareness, needlestick safety, bloodborne pathogens, hazard communications, the OIG List of Excluded Individuals and Entities and fraud waste and abuse.

In addition to the training system, Sigler Business Solutions includes dozens of business and personnel forms, manuals, management guides, an internal messaging system (to provide a written paper trail of employee communications), as well as customization features that allow you to brand the application with a company logo, and to provide company specific forms, training materials, manuals and company news postings.

Sigler Business Solutions is offering the system, including access to all training modules for all employees and customization features, for a **40% discount** off monthly subscription rates. For more information and to subscribe to the Sigler Business Solutions system, go to: www.SiglerBizSolutions.com. Use the promotional code: **XIRNT9** to receive this permanent discount.

For questions about this article, please contact Pharmacists Mutual Risk Management at 515.395.7229 or by email at loss.control@phmic.com