

# Protect and grow your bottom line with HR



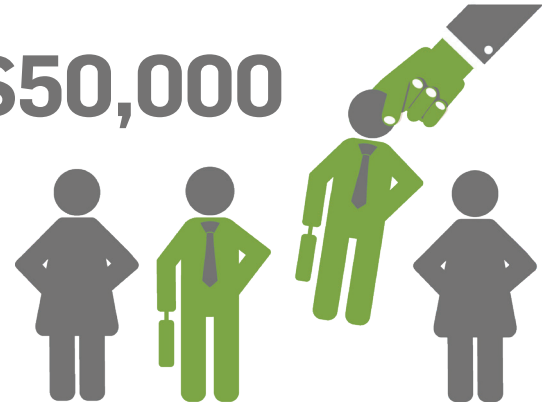
HR is more than just policies and paperwork. Whether it's an employee handbook that can serve as the first line of defense in a lawsuit, a clear understanding of labor laws, or effective hiring and on-boarding practices — expert HR can be the key to protecting and growing your business.



## \$125,000

The average cost of a small business **employment lawsuit**. These typically take **1 year** to resolve.

## \$50,000



Potential cost of a **single bad hire** due to lost productivity, rehiring, onboarding, and training expenses.

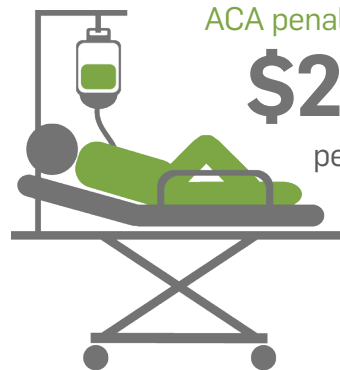
## \$75,000

The amount a **violation of the Americans with Disabilities Act** can cost an employer.



## \$7,000

The amount employers may be fined for each **Occupational Safety and Health Act (OSHA)** violation.



ACA penalties start at

## \$2,000

per employee.

Protect your business and help avoid costly penalties with our expert HR tools and advice. From Employment lawsuits and Health Care Reform to Employee Handbooks, hiring, retention, and compliance, we've got you covered.

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SOURCES  
The-2015-Hiscox-Guide-to-Employee-Lawsuits  
careerbuilder.com  
www.dol.gov/compliance/guide/osha.htm#Penalites  
www.ada.gov/civil\_penalties\_2014.htm