VIOLENCE IN THE WORKPLACE
DEFINING WORKPLACE VIOLENCE

“A spectrum of behaviors — including overt acts of violence, threats, and other conduct — that generates a reasonable concern for safety from violence, where a nexus exists between the behavior and the physical safety of employees and others (such as customers, clients, and business associates) on-site, or off-site when related to the organization.”

– Workplace Violence Prevention and Intervention Standard, ASIS International/SHRM
VIOLENCE IN THE WORKPLACE
WHAT WORKPLACE VIOLENCE CAN COST BUSINESSES

• Property damage.
• Loss of employees and productivity.
• Negative cultural impacts.
• Reputation damage.
• Loss of revenue.
• Litigation.
• Psychological effects.
• Regulatory fines.
• Insurance claims.
VIOLENCE IN THE WORKPLACE
FOUR TYPES OF WORKPLACE VIOLENCE

**TYPE 1**
Violent acts by criminals who have no other connection with the workplace, but enter to commit robbery or another crime.

**TYPE 2**
Violence directed at employees by customers, clients, patients, students, or others to whom service is provided.

**TYPE 3**
Violence against coworkers, supervisors, or managers by a present or former employee.

**TYPE 4**
Violence committed in the workplace by someone who doesn't work there, but has a personal relationship with an employee.
VIOLENCE IN THE WORKPLACE

WORKPLACE VIOLENCE RISK FACTORS

• Organizational factors:
  – Poor work culture.
  – Lack of training and guidance.

• Physical factors:
  – Workspace/equipment arrangements.
  – Security policies/procedures.

• Personal factors:
  – Social/coping skills.
  – Health and finances.
  – Relationships.

• Higher-risk industries:
  – Health care.
  – Social services.
  – Education.
  – Retail.
VIOLENCE IN THE WORKPLACE
THE WORKPLACE VIOLENCE SPECTRUM

Behaviors of Concern

Threatening Behaviors

Physical Injury

Death
VIOLENCE IN THE WORKPLACE
TERRORIST ATTACKS AND CASUALTIES WORLDWIDE

Source: Country Reports on Terrorism 2014, US Department of State
VIOLENCE IN THE WORKPLACE
EXAMPLES OF TERRORISM ATTACKS IN OR NEAR WORKPLACES

• December 2014: 18 people held hostage in Sydney café.
  – Hostages included eight employees and 10 customers.
  – Café manager and one customer killed.
• November 2015: 130 people killed in Paris bombings and shootings.
  – 89 people killed inside a theater.
  – Others shot in or near restaurants and bars.
• December 2015: 14 people killed in San Bernardino.
  – Shooting during a training session and holiday party for a public health department.
  – One shooter was a departmental employee.
• March 2016: More than 30 people killed in Brussels bombings.
  – Airport and subway stop targeted.
• Shift in terrorists’ focus away from infrastructure toward “soft” targets with less stringent security.
VIOLENCE IN THE WORKPLACE
EMPLOYERS’ RESPONSIBILITIES

• ASIS/SHRM National Standard includes five key areas:
  – Defining workplace violence.
  – Warning signs.
  – Reporting.
  – Domestic violence.
  – Extreme violence.
VIOLENCE IN THE WORKPLACE
BUILDING WORKPLACE VIOLENCE PREVENTION PROGRAMS

Readiness:
– Policy/plan development.
– Facility analysis.
– Training and education.

Response:
– Threat management teams.
– Working with law enforcement.
– Crisis management.

Recovery:
– Crisis management.
– Outside assistance.
VIOLENCE IN THE WORKPLACE
INITIAL ASSESSMENT PROCESS

1. **Defining the workplace**
   - Permanent/temporary locations.
   - Buildings, perimeters, parking lots, and other structures.
   - Vehicles.

2. **Employer policies**
   - Badging.
   - Employee conduct.
   - Reporting.

3. **Security survey**
   - Evaluation of access controls.
   - Parking lots, sidewalks, etc.
   - Lighting.

4. **Employee questionnaire**
   - Attitudes toward workplace violence.
   - Tailored to specific departments.
VIOLENCE IN THE WORKPLACE

KEY STAKEHOLDERS

- C-Suite
- Risk Management
- Human Resources
- Safety
- Security
- Facilities
- Training
- Regions/Divisions
- Service/Product Lines
VIOLENCE IN THE WORKPLACE
BUILDING A PLAN


2. Threat assessment / response team.

3. Supervisor / employee training.

4. Responding to human needs after violent incidents.
VIOLENCE IN THE WORKPLACE
PREVENTING BULLYING AND VIOLENCE

• Workplace conduct policies should define acceptable and unacceptable behaviors.
• Policy should apply to in-person and email/social media interactions.
• Policy must be supported by leadership and include:
  – Confidential reporting process.
  – Investigative process as needed.
  – Dispute resolution with HR assistance.
  – Trigger employee discipline if necessary.
• Ultimate goal: Stop prohibited behaviors early.

Prohibited Behaviors (Sample List)

• Shouting/screaming.
• Vulgar language.
• Shaming speech.
• Hate speech.
• Discussion/use of weapons.
• Pushing/shoving.
• Sabotage of coworkers.
• Stealing from coworkers.
• Practical jokes.
VIOLENCE IN THE WORKPLACE
ROADMAP TO COMPLIANCE

STRATEGIC APPLICATION

POLICIES AND PLANS

(AWARENESS)
(WPV PREVENTION MULTI-MEDIA PRODUCTS)

MANAGERS & SUPERVISION

KNOWLEDGE
(WPV PREVENTION SEMINARS)

APPLICATION
(ADVANCED TRAINING
THREAT MGT TEAM)

Crisis Mgt Team
Security Leadership

("TABLE TOPS")

REHEARSE

TRAIN

SIMULATE

PLAN
VIOLENCE IN THE WORKPLACE
CRISIS MANAGEMENT’S ROLE IN THE ORGANIZATION

CRISIS MANAGEMENT

Crisis Communications

Workplace Violence
Emergency Response
Business Continuity
Cyber Response Management
Humanitarian Assistance
VIOLENCE IN THE WORKPLACE
HOW A CRISIS MANAGEMENT TEAM OPERATES

• “Core” team should include representatives of major functional areas.
  – Legal.
  – Finance.
  – Human resources.
  – Communications.
  – Operations.
• Other ad hoc team members could be involved depending on specific situation.
• Meetings may be virtual or off-site, depending on nature of crisis.
• Meet-break-meet approach.
• Allows for coordinated, structured decision-making.
• No crisis will resemble normal, daily operations.
VIOLENCE IN THE WORKPLACE
BUILDING A CRISIS MANAGEMENT PLAN

1. How crisis management applies to your organization.
   – What constitutes a crisis?
   – Which senior leaders need to be included?
2. Organizational structure.
   – Determine how individual departments will integrate with crisis management plan.
3. Crisis management team.
   – Core group, including leader.
   – Ad hoc members.
4. Plan thresholds/triggers.
   – Single standard for reporting of crises.
5. How crisis management team will function.
   – Activation process.
   – Meeting approach.
   – Training and regular tabletop exercises.
VIOLENCE IN THE WORKPLACE
INSURANCE CONSIDERATIONS

• Crisis response insurance.
  – Endorsements for similar coverage may exist in D&O and excess casualty policies.
• Workers’ compensation.
• Commercial general liability.
• Property insurance/business interruption.
• Specialty active shooter/active assailant insurance policies.
VIOLENCE IN THE WORKPLACE
TERRORISM INSURANCE OPTIONS

STANDALONE PROPERTY TERRORISM INSURANCE

- Covers broad range of acts of terrorism as defined in policy.
- Does not rely on US government certification.
- Can cover locations inside and outside the US.

TRIPRA* COVERAGE VIA “ALL-RISK” PROPERTY POLICY

- Covers acts of terrorism in the US only.
- Requires certification by government ($5 million threshold).
- Federal reinsurance trigger:
  - 2016: $120 million.
  - 2017: $140 million.
  - 2019: $180 million.
  - 2010: $200 million.

TERORRISM COVERAGE VIA CAPTIVE INSURER

- Potentially superior pricing.
- Flexibility in policy language and terms and conditions.

*Terrorism Risk Insurance Program Reauthorization Act of 2015
What's Covered by Terrorism, Political Violence, and Political Risk Insurance?

<table>
<thead>
<tr>
<th>Acts of Terrorism</th>
<th>Political Instability</th>
<th>Government Actions</th>
<th>Business Interruption</th>
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<tr>
<td>Whether committed for political, religious, or ideological purposes</td>
<td>Rebellion, insurrection, revolution, mutiny, coup d’etat, civil war, war, strikes, riots, civil commotion, and forced abandonment</td>
<td>Expropriation, nationalization, currency inconvertibility, seizure/destruction, and confiscation</td>
<td>Increased expense and physical damage loss</td>
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Terrorism: Typically covered
Political Violence: May be covered, depending on policy specifics
Political Risk: Typically not covered
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