

Beazley Deadly Weapons Protection

Preparing for the Unthinkable:
Enhancing Active Assailant Response

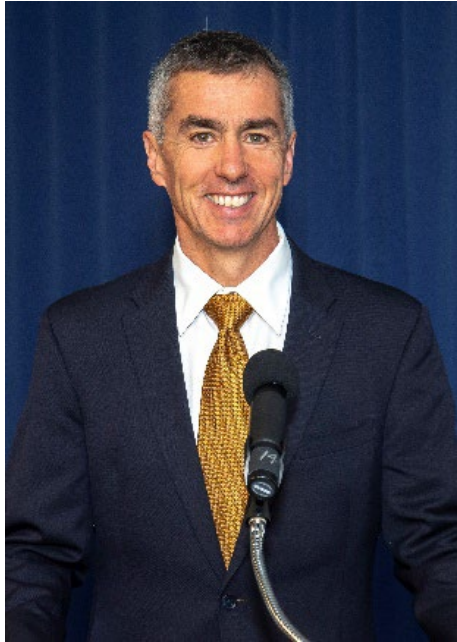


Goals of this presentation

1. Introduce you to CrisisRisk – a Beazley strategic partner that coordinates both risk management and crisis response initiatives for insureds
2. Educate you on the products and services that CrisisRisk provides during four timeframes related to an event involving a deadly weapon: ***before, imminent, during and after***
3. Ensure you know how to reach us when minutes count.



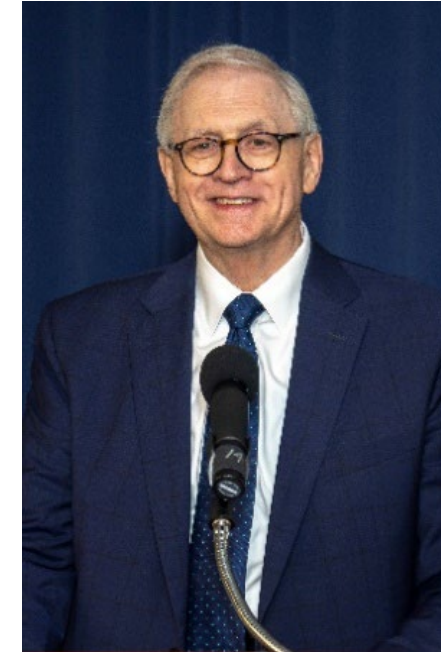
Introduction to CrisisRisk



Harry W. Rhulen
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- A seasoned team of professionals with decades of hands-on experience handling hundreds of crisis events, including shootings and threats of violence in schools – both K12 and higher education, businesses, and governmental entities.
- The principals of CrisisRisk include attorneys and an engineer, all of whom are also seasoned insurance professionals
- We provide services that educate and support insureds during four timeframes related to a deadly weapon event:
- ***before, imminent, during, and after.***

Experienced Response Firm is Critical

Deadly weapon events are complex, emotional, and defined by severity of harm.

Crisis management services are available 24x7x365 that will guide your insured along the way. CrisisRisk:

- ✓ Has extensive experience responding to both violence events and threats of violence/ behaviors of concern
- ✓ Is pre-authorized by the insurer to provide and coordinate all services
- ✓ Has an understanding of the needs of victims and their families
- ✓ Understands the roles of state and local agencies in the aftermath of a violence event
- ✓ Has a legal foundation to understand insured's rights related to evidence and interaction with law enforcement, privacy, and confidentiality following a violence event
- ✓ Has rapid access to attorneys, investigators, counselors, and security services as well as the experience to know when each such service is needed
- ✓ Knows how to manage the media



Traditional Insurance vs DWP

Traditional insurance coverages provide indemnification in the event of a covered claim, often weeks or months after the occurrence, which is too little too late.

In the immediate aftermath of a violence situation, indemnity is the least important of the necessary responses.

You need response services immediately after a **Deadly Weapon Event** or when a *circumstance* presents that may lead to violence.





The Numbers – Mass Shootings*

Mass shooting statistics						
2018	2019	2020	2021 (#1)	2022	2023 (#2)	
335 total incidents	414 total incidents	610 total incidents	689 total incidents	646 total incidents	656 total incidents	
28 mass shootings per month	35 mass shootings per month	51 mass shootings per month	58 mass shootings per month	54 mass shootings per month	55 mass shootings per month	

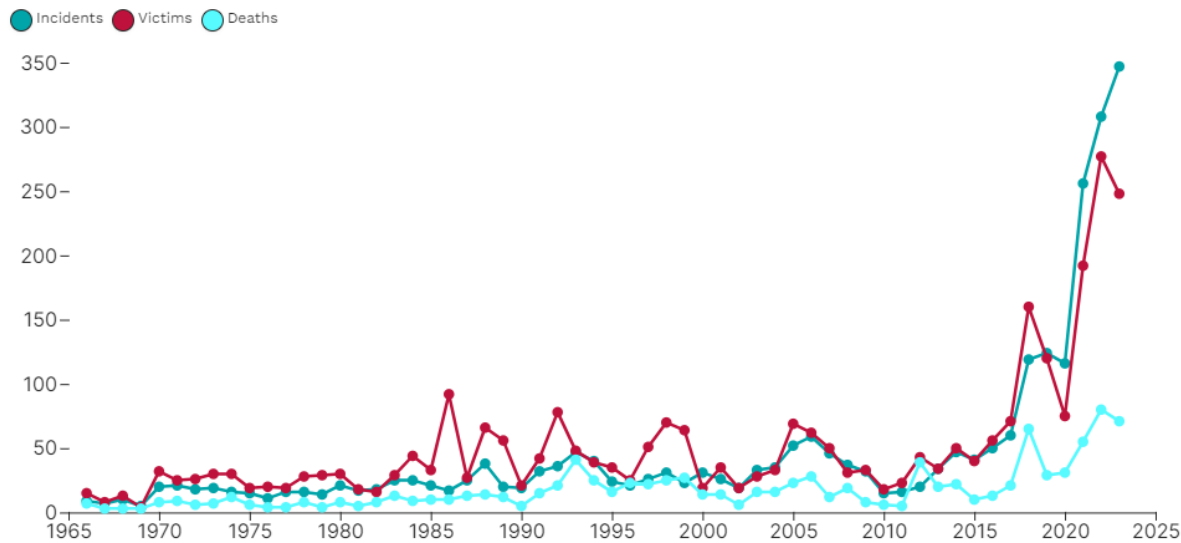
gunviolencearchive.org (GVA) uses a purely statistical threshold to define mass shooting based only on the numeric value of 4 or more shot or killed, not including the shooter. GVA does not parse the definition to remove any subcategory of shooting. To that end we don't exclude, set apart, caveat, or differentiate victims based upon the circumstances in which they were shot. GVA believes that equal importance is given to the counting of those injured as well as killed in a mass shooting incident.

*Source- www.gunviolencearchive.org

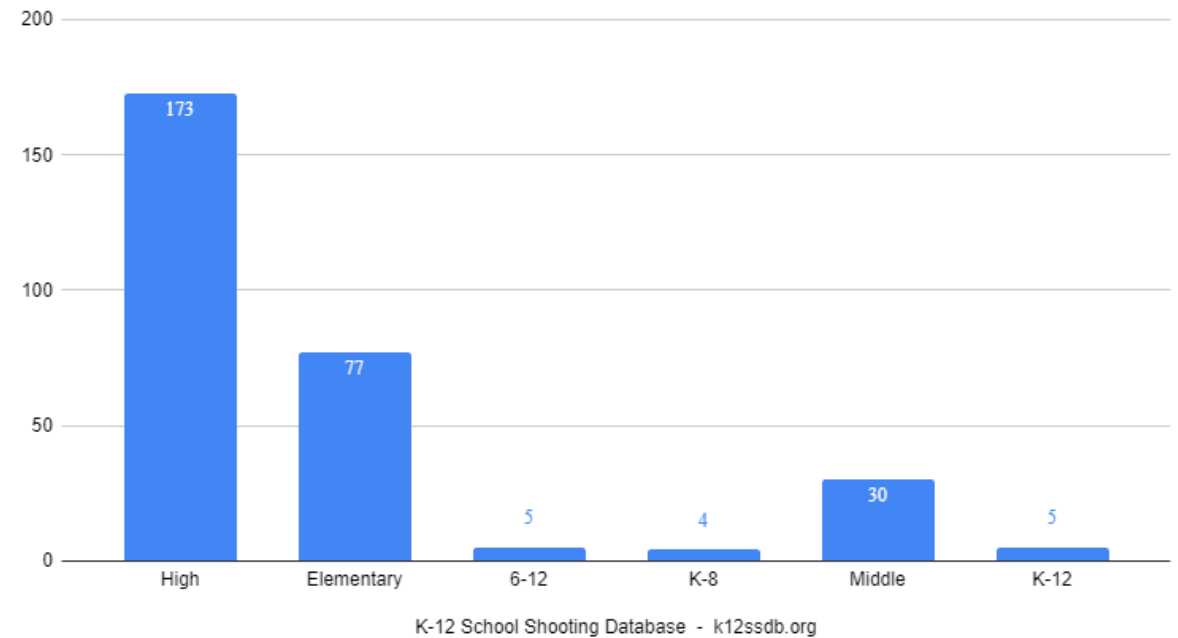
The Numbers – K-12*



The number of school shooting incidents, victims, deaths have increased dramatically over the last 6 years.



Most Recent 300 Incidents: School Level



*The K-12 School Shooting Database documented 2400 school shootings since 1966. The data documents **when a gun is fired, brandished (pointed at a person with intent), or bullet hits school property, regardless of the number of victims, time, day, or reason.** Riedman, David (2023). K-12 School Shooting Database. <https://k12ssdb.org/>

Why Are Shootings More Frequent?

Physical, Psychological and Social Stressors

Stressors place pressure on an individual:

- Financial
- Inter-personal conflicts
- Mental health
- Substance abuse
- Domestic violence
- Violence triggers violence

Normal life stressors have been compounded by:

- Pandemic
- Political polarization
- Extremism
- Rise in hate crimes
- Instability related to racial and social justice
- Economic hardship



BEFORE: Prevention Services



Threat of Violence Survey to benchmark your Violence Protection Program against best practices



Webinars on Deadly Weapons Protection topics



Access to the Beazley Deadly Weapons Protection Portal



Training for Employees on Critical Incident Response and Behavioral Risk – Awareness

IMMINENT: Circumstance Endorsement



Under the Beazley Deadly Weapons Protection Insurance Policy, there are triggers which activate coverage.

One such 'trigger' is a '***circumstance***'.

Circumstance shall mean a situation, action, event, behavior, or information received which indicates that a **deadly weapon event** is reasonably likely to occur.

Sitting on the Fence – Circumstance



A certain number of people will get *pushed off the fence* and commit a violent act.

Call the # on Your Policy 24x7

Having a *'Circumstance'* Endorsement means anytime you have a concern about an individual who may be on a path to violence or the potential for a deadly weapon event, you can call the Beazley **24x7** phone line.

A live answering service with 24-hour access to CrisisRisk will answer.

860-677-3790

If it is believed the violence threat is imminent, call 9-1-1 before calling CrisisRisk.





Circumstance

Employee Threat – Education

Circumstance:

The employee had a telehealth appointment with a clinician. During his session with the clinician, he threatened to “break backs and kill people and their family members.” He named his immediate supervisor and manager, the school superintendent and board members. After the session the clinician called the school to let them know of the threats.

The insured received the following services:

- Crisis management services
- Coordination with law enforcement in multiple jurisdictions
- Recommendations as to security procedures, i.e., surveillance of the subject, training of potential targets on personal security, and termination of the employee
- Coordination of threat assessment of the subject

The benefit the insured received was:

- Receipt of action plan for targeted employees and board members
- Plan/approach to ongoing monitoring of the subject
- Able to continue operations



DURING: Crisis Response Services

In the immediate moments after the onset of an event involving a deadly weapon, insureds have **24x7** access to CrisisRisk, the designated response firm in the policy, by calling **860-677-3790**.

Crisis response assistance will include:

- Triaging Impacts and Stakeholder Needs
- Victim Support and Coordination
- Legal Support – Attorney Client Privilege
- Media Management
- Preservation of Evidence
- Threat of Violence Assessment
- Determining Need for Enhanced Security

The First Hour

How people respond in the first seconds and minutes after a deadly weapon event will make the difference between an emergency, a crisis and consequences that can last forever.





Crisis is defined by a loss of controlTM

- Escalating Flow of Events
- Insufficient & Inaccurate Information
- Intense Scrutiny
- Loss of Command and Control
- Surprise
- How you respond can create a second crisis

The First Phone Call

Call **860-677-3790**. You will be live-transferred to a CrisisRisk principal.

- We will ask for a description of the facts *you are aware of*. Facts only. No assumptions, beliefs or opinions.
- We will focus on your concerns.
- We will then discuss **DECISIONS.ACTIONS.WORDS**. that are necessary during the first 24 hours.
- Priorities will be:
 - Victims and their families
 - Coordination of psychological first aid for impacted stakeholders
 - Coordination of communications
 - Assisting first responders
 - Determining steps needed to re-open



The First 24 Hours

In the first hours after a deadly weapon event there are critical decisions to be made, actions to be taken, and stakeholder communications to be delivered.

Most of the critical crisis errors are made in the first 24 hours





Victim Support & Coordination

In the aftermath of a deadly weapon event, or even the brandishing of a weapon, victims and witnesses will require support.

Victim support can include coordinating the following:

- Psychological First Aid
- Family Assistance
- Call Center
- Grief Counseling

Crisis Communications

After a deadly weapon event, leadership must focus on communications.

Crisis Communication priorities are as follows:

- Identification of Stakeholders and their issues
- Scripted messaging
- Training for Spokesperson
- Management of the Media



Identify Stakeholder Issues and Considerations

STAKEHOLDER WORKSHEET- SAMPLE- GAUGE IMPACTS					
Stakeholder	Stakeholder Issues	Considerations	Monitor	Monitoring Responsibility	Messaging Needed
INTERNAL					
Victims	<ul style="list-style-type: none"> - Medical care - Mental health/emotional support - Reunification with family 	<ul style="list-style-type: none"> - Victim(s) Support- near term and ongoing - Coordination of reunification with family - Notification to families of injuries/fatalities 	Needs of Victims via liaison	Designated liaison for each family	Direct outreach- telephonic or in person
Families of Victims	<ul style="list-style-type: none"> - Wellbeing of loved ones - Coordination/support of funerals and medical treatment - Grief counseling - Ongoing communication/information sharing - Confidentiality - Memorialization - Future litigation 	<ul style="list-style-type: none"> - Reuniting family members and victims - Providing emotional and logistical support - Information sharing - Coordination re: communications to be released - Maintaining confidentiality - Thorough third-party led investigation - Widespread media coverage (traditional and social) - Future litigation - Memorialization 	Needs of Families via liaison	Designated liaison for each family	Direct outreach- telephonic or in person
Employee(s) / Students Emotionally Impacted	<ul style="list-style-type: none"> - Psychological harm/trauma - Safety - Vigils/Memorials - Continued employment/ Enrollment? - Prevention of reoccurrence - Publicity - Confidentiality 	<ul style="list-style-type: none"> - Psychological first aid/mental health support- near term and ongoing - Security needs - Widespread media coverage (traditional and social) - Vigils/Memorials coordination - Anticipate anger, blame and concern - Impact on morale and loyalty to organization/institution - Rumor control methodologies - Ripple effect: those directly affected; those nearby; wider employee/student population at large - Continued employment/enrollment - Prevention of reoccurrence 	Social and traditional media Social channel postings Chat boards	HR Dean of Students PIO/PR Legal	Message Maps- anticipate questions from impacted employees/students/stakeholders
- EXTERNAL					
Journalists	<ul style="list-style-type: none"> - Obtain the story/Access - Censorship - Safety 	<ul style="list-style-type: none"> - Physical security - Accuracy - Confidentiality 	Digital media	PIO/PR Police/Security	Media Policy Spokesperson contact
Community Impacted	<ul style="list-style-type: none"> - Resources needed - Volunteering - First Responder resources and impacts 	<ul style="list-style-type: none"> - Coordination of Volunteers - Crime scene impacts on broader community - Brand/Reputation - Impacts on first responder community 	Digital media Social channels Conduct outreach to first responder community	PIO Emergency Management HR	Volunteer guidance
Politicians /Elected Officials	<ul style="list-style-type: none"> - Visibility - Govt. hearings - Criminal Proceedings 	<ul style="list-style-type: none"> - De-escalation - Cooperation - Political ramifications 	Digital media Social channels Local news outlets	Govt Relations PIO Designated Points of Contact	Message Maps
Regulators	<ul style="list-style-type: none"> - Violations - Corrective Actions 	<ul style="list-style-type: none"> - Fines/Penalties - Corrective Actions 	Legal/Compliance	Legal/Compliance Point of Contact	Point of Contact direct communications



Don't Miss One....



Legal & Investigation

- Evidence must be preserved as witnesses tend to disappear.
- Law enforcement will seek surveillance video and statements from employees, students, witnesses.
- When appropriate, an investigator will be hired to assist with the process.



Social Media / Intelligence Monitoring

Depending on the event or *circumstance*, monitoring the following may be critical:

- Subject's Social Media Profile
- Social Media Posts and Traditional Media Publishing
- Effectiveness of Communications





Security Enhancement

In some *circumstances*, particularly where the perpetrator remains at large, security must be enhanced to protect people on-site.

This may be needed in situations that are both a '*circumstance*' or where an actual violence event has occurred.



After: Crisis Response in the First Week

Maintain Command and Control

- Crime Scene
- Clean up / Property Damage Assessment
- Enhance Security
- Follow on Threats
- Assess Business Interruption Impacts
- Continuity of Operations – Reopening Timeline

Interact with Stakeholders

- Psychological First Aid
- Funerals /Medical Services
- Family Assistance – Travel, Communications, Information
- DEI Sensitivity – Victims, Families, Employees
- Regulators

Community and Charitable Entity Engagement

- Resources Available to Assist Victims
- Scams/Fundraisers – Monitoring



The First Month – Getting to a ‘new normal’

Focus on:

- Continued communications with stakeholders
- Continued support of victims and families
- Coordination with Legal re: civil exposures
- Continuity of operations
- After action review – lessons learned



Anniversary

- Memorials/Tributes
- Assess potential for new threats
- Determine need for enhanced security



Case Study: High School – Shooting



Event: A student brought a shotgun into the school. He was hunting a specific teacher who he felt had wronged him. He had a series of negative events that impacted his life, and he exhibited behavioral warning signs that weren't appropriately recognized or addressed by the school. After not finding the teacher, he killed a student and then himself.

The following crisis response services were offered to the insured:

- Counseling/Psychological first aid for impacted students, faculty and staff.
- Crisis communications support for stakeholders. Assistance with stakeholder identification and messaging
- Pre-suit Investigation and Legal
- Open-Source Intelligence Monitoring

Insurer indemnified costs related to the immediate crisis response which included:

- Counseling/Psychological first aid
- Crisis management
- Pre-suit Legal and Investigation
- Bio-Hazard clean up
- Property restoration
- Memorialization

The benefits that flowed to the insured included:

- Due to previous involvement with other peer superintendents who urged the superintendent of this impacted school to contact us, we were able to respond in a matter of hours.
- Rapid response which served to prevent common crisis errors.
- A shut down of the media which had long term brand and reputation positive impacts, as evidenced by no one talking about it on the anniversary or anytime else.
- Leadership support on decision making



Case Study: High School Football Game



Event: An altercation and shooting took place in the parking lot of a school during an evening sports event. The public reacted to an ‘active shooter’ resulting in additional injuries to spectators during evacuation. There was also property damage to a vehicle in the vicinity of the shooting.

The following crisis response services were provided to the insured:

- Immediate investigation
- Retention of legal counsel
- Psychological first aid for school employees and students within the first 24 hours
- Crisis communications support for all stakeholders

Insurer indemnified costs related to the immediate crisis response which included:

- Investigation services
- Psychological counselors
- Crisis management
- Legal services

The benefits that flowed to the insured included:

- Mitigation of community concern
- Empowerment of students, faculty, and staff, who also felt they were heard
- Preservation of evidence for future litigation
- Assistance of victims with their injuries and property damage
- Showing the community, faculty, staff, students and families that the school was prepared resulted in very positive brand and reputation impacts for the school administrators and board. This likely resulted in reduction of attrition among employees.

Takeaways from DWP Events



- Deadly weapon events don't take place at convenient times. You need to know how to trigger a response, regardless of when.
- Violent events in the workplace/school environment often result in a loss of employees and a loss of attraction of stakeholders.
- Immediate response and triage dramatically improve the outcome.
- Resources that help people, if brought forward quickly, will mitigate harm to people, brand and reputation, e.g., counseling, funeral assistance.
- The immediate investigation and preservation of evidence is critical to the insured's future defense. GL or Workers Compensation policies respond to a claim far too late in the process
- Media management and crisis communications that address all critical stakeholders with the right messaging at the right time through the right medium are critical.

Complex Strategic Emotional Events – A Different Paradigm



- A deadly weapon event is ‘business unusual’ for school administrators.
- Shootings are complex strategic emotional events, defined by severity of harm and a wide array of interested people with varying, and often competing, agendas and roles.
- Assessing the strategic impacts that such an event will have on stakeholders is critical.
- Most administrators don’t know that a firm like CrisisRisk exists, with the necessary expertise to help them – expertise derived from responding to hundreds of crisis events.

Working together, there will be a better outcome.



We will help you:

- Navigate the emotional response that can inhibit the ability of administrators, faculty and staff in making optimal decisions and understanding what the long-term impacts of those decisions will be.
- Understand the varying needs, and often the competing interests, of stakeholder groups, how they intersect, and how to manage them.
- See what's coming and adapt or change direction quickly.
- Assess the strategic impacts the event will have on people, brand, reputation, finances, key relationships and more.
- Get back to a new normal, and not have the event be defining.

Working together, we can ensure a better outcome.

It all starts with the first phone call to us:

860-677-3790

860-677-3790

Call the Beazley **24x7** number immediately after life safety issues have been addressed.

Most mistakes by leadership that have long lasting brand and reputation impacts occur in the first minutes and hours after a violence event occurs.

Call right away. We will help.

Thank You!

Thank you for participating in this Presentation.

If you would like to discuss anything within this presentation, please email dwp@crisisrisk.com, or ldelozier@keen.com.