Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Managing Workplace Violence Risk

Insurance and Prevention Strategies

Notice of Disclaimer

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Consult your attorney and/or professional advisor as to your organization's specific circumstances and legal, regulatory, tax or other requirements.

John Schumacher, CPP

Sr. Risk Consultant, Organizational Resilience
HUB International

Madison Katz

Vice President, Executive Liability
HUB International

Paul Hascher

Senior Risk Consultant, Risk Services
HUB International

Prevention, Intervention and Response

Agenda

1. A Persistent Threat
2. Workplace Violence: Definitions, Types, & Trends
3. Planning for Workplace Violence Risk
4. Getting Started

A Persistent Threat

JUN 2016 – Pulse Nightclub mass shooting (Orlando, FL)

OCT 2017 – Mandalay Bay mass shooting (Las Vegas, NV)

FEB 2018 – Marjory Stoneman Douglas School mass shooting (Pompano, FL)

FEB 2020 – Massage parlour stabbing (Toronto, CA)

NOV 2021 – Oxford High School Mass shooting (Oxford, MI)

APR 2024 – Mass Shooting in a Night Club (New Orleans, LA)

APR 2025 – Florida State University mass shooting (Tallahassee, FL)

JUN 2025 – Attempted murder with makeshift flamethrower against a crowd of pro-Israel demonstrators (Boulder, CO)

Threat Briefing: Targeted Violence

Headline:

Gunman at large after UnitedHealthcare CEO fatally shot in ‘brazen targeted attack,’ police say

Headline:

Stabbing attack at Oregon homeless shelter injures a dozen people

Threat Briefing: Vehicle Ramming / Firebombing

Headline:

Driver accused of ramming into crowd outside LA nightclub charged with 37 counts of attempted murder

Headline:

Boulder attack: eight injured in Colorado after man allegedly targets rally for Israeli hostages (2025)

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2025 Workplace Violence Events

JAN 2025 – Vehicular Attack in French Quarter (Louisiana)

APR 2025 – Repeated Stalking of Corporate Employee at Work (New York)

JULY 2025 – Stabbing Attack in a Grocery Store (Michigan)

AUG 2025 – Bar Shooting in Small Town (Montana)

SEP 2025 – Arson and Shooting at a Church (Michigan)

OCT 2025 – High School Reunion Shooting (South Carolina)

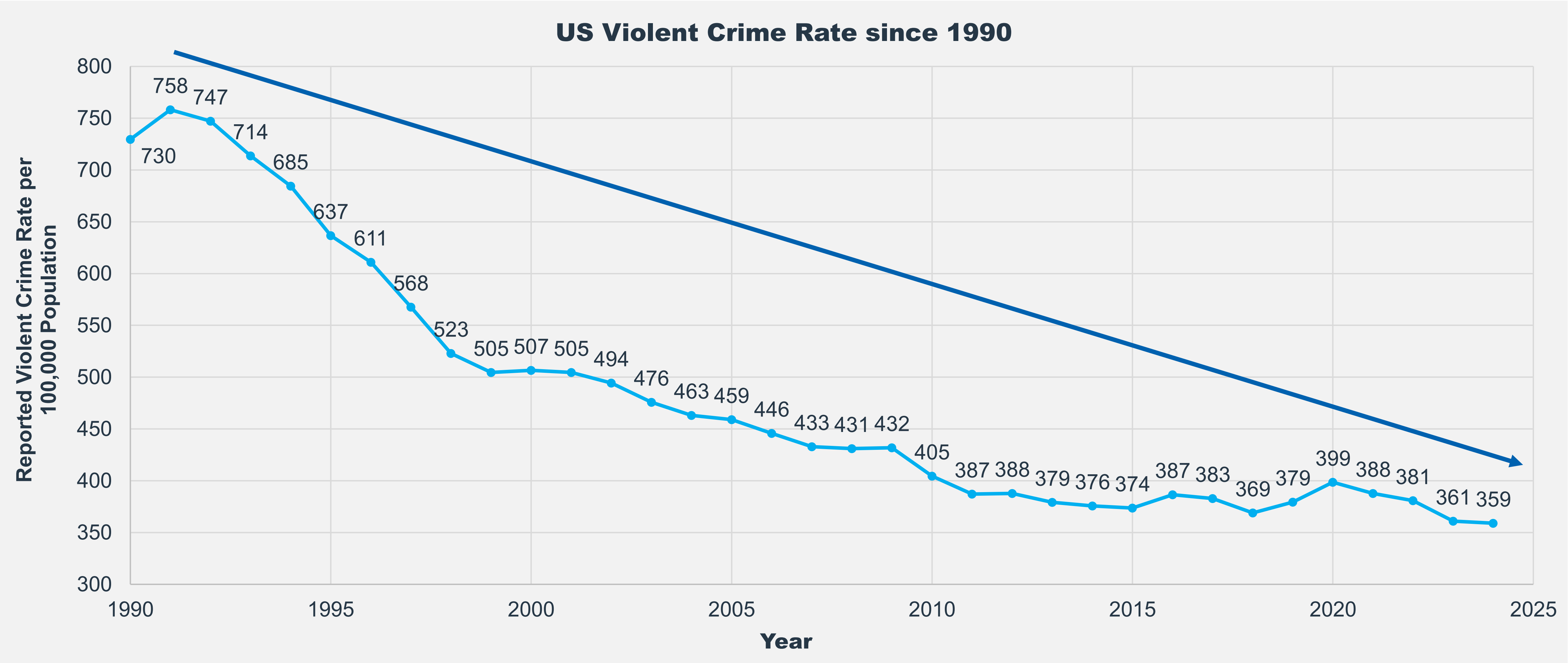
NOV 2025 – Stalking at Pet Care Facility (Connecticut)

DEC 2025 – Casino Shooting (Nevada)

Workplace Violence

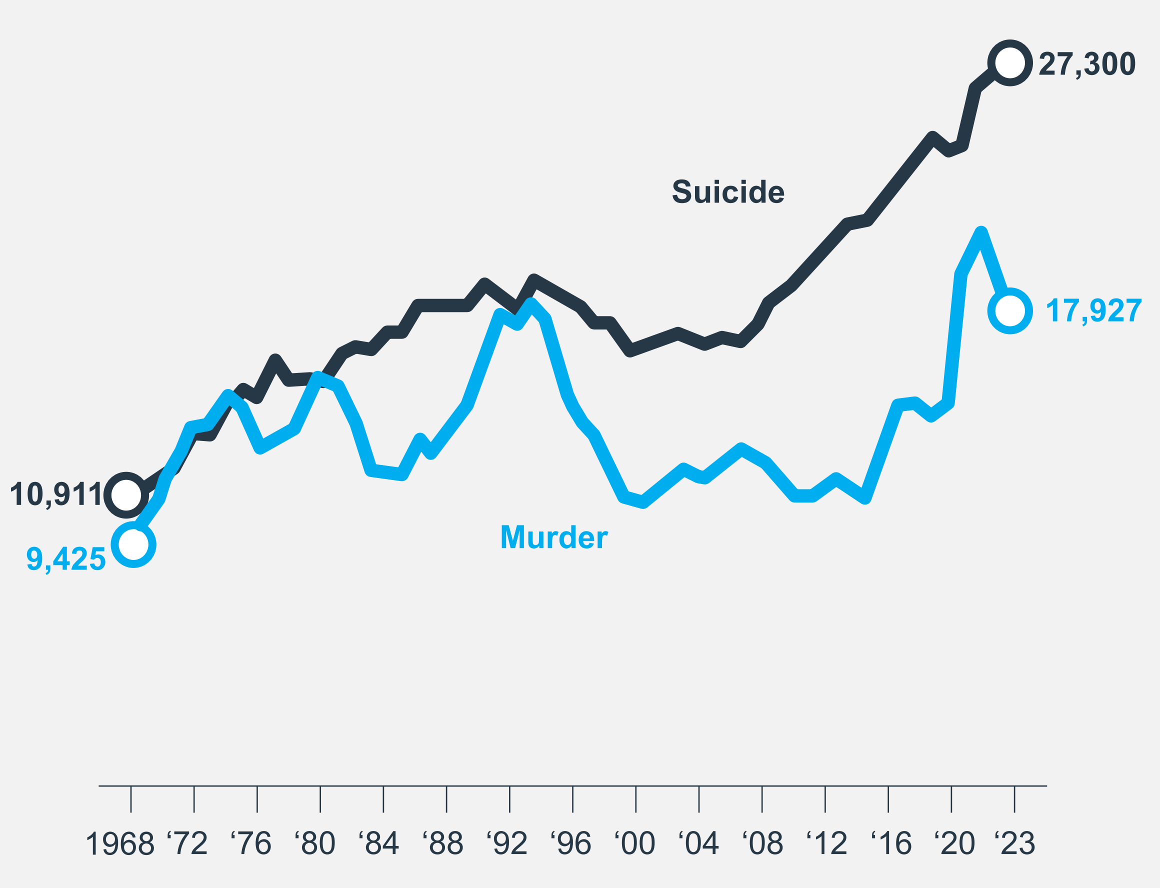
Trends, Definitions & Types

US Violent Crime Rates 1990-2024



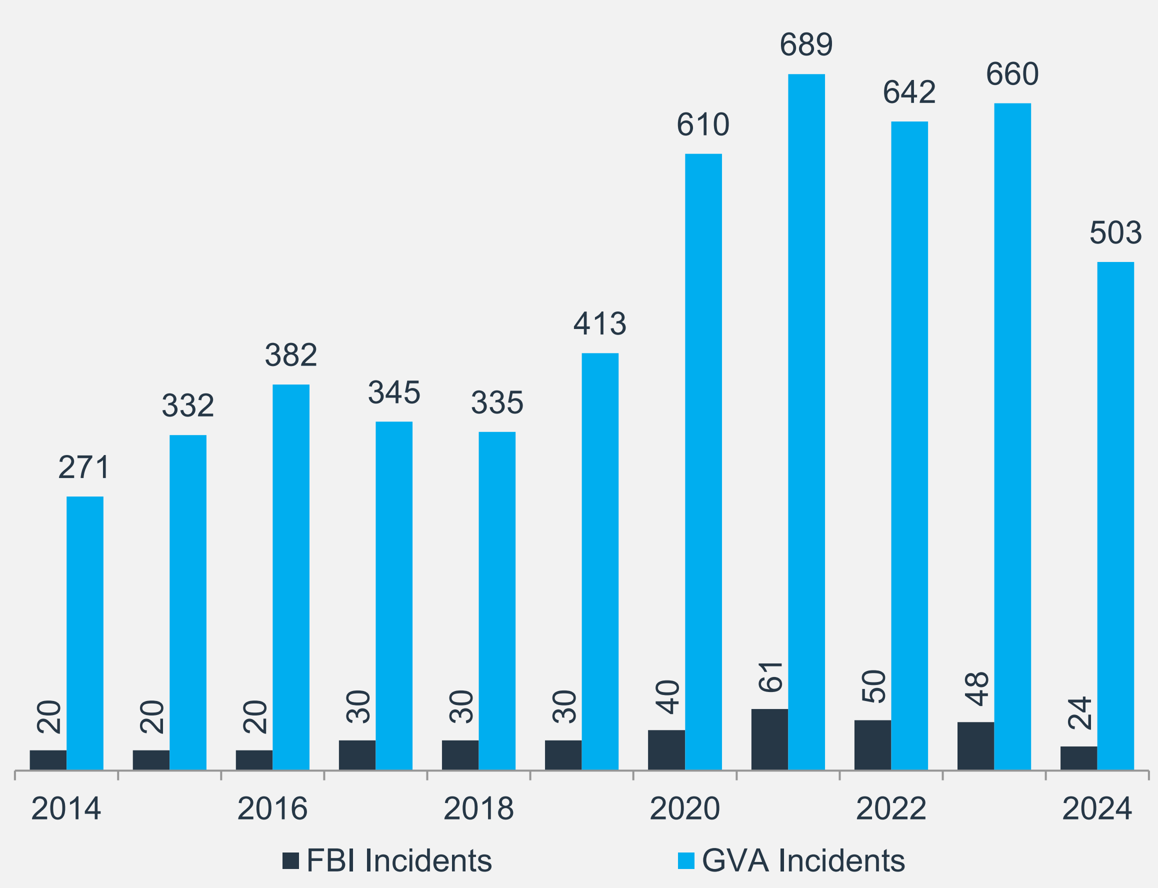
Murder Rates and Active Shooter Incidents

Gun Deaths Reach Near-record Highs



Source: Pew Research Center, CDC, US Justice Dept.

Active Shooter Incidents at Concerning Levels



Source: FBI – Designated Active Shooter Incidents

Workplace Violence Data

2M+
Victims of *Reported* Workplace Violence

25%
of Incidents Unreported

400-800
Intentional Fatal Incidents

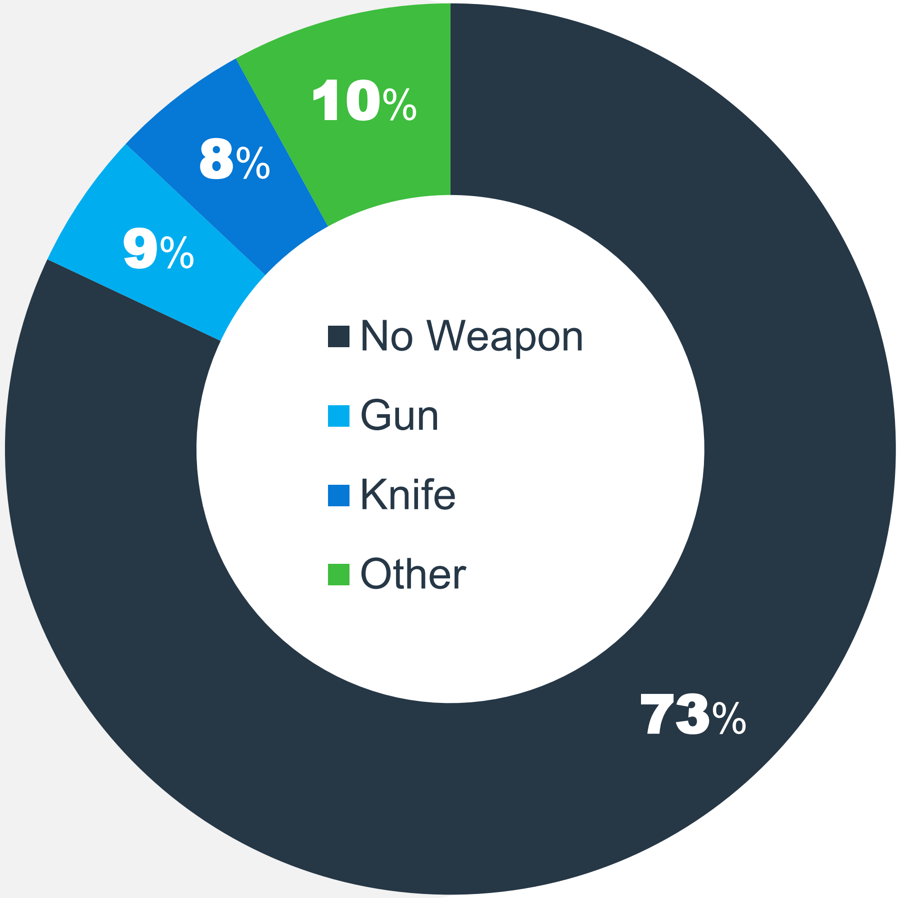
55,000+
Intentional Non-Fatal Injuries

$250
Billion Lost to Workplace Violence

Highest Contributing Min Workplace Violence

73%

of Reported Workplace Violence Incidents **DO NOT** Involve a Weapon



Source: BJS.GOV- National Crime Victimization Survey

Workplace Violence Defined

Occupational Safety and Health Administration - OSHA

Workplace violence is any act or threat of physical violence, harassment, intimidation, or other threatening disruptive behavior that occurs at the work site.

It ranges from threats and verbal abuse to physical assaults and even homicide. It can affect and involve employees, clients, customers and visitors.

*Please note, in terms of coverage, ‘Workplace Violence’ and ‘Active Shooter’ are used synonymously and vary from carrier to carrier

OSHA's Workplace Violence Types

TYPE 1

Criminal Intent

TYPE 2

Customers & Clients

TYPE 3

Worker vs. Worker

TYPE 4

Personal Relationships

TYPE 5

Extremist Ideologies

OSHA defines types of violence based on the relationship between an **aggressor & victim**

Legal Landscape

DUTY OF CARE

The general duty clause requires:

"Each employer shall furnish to each of his employees' employment and a place of employment which are free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees."

Section 5(a)(1) of the Occupational Safety and Health Act of 1970

FEDERAL STANDARDS

There is no specific federal health and safety standard

OSHA does not require employers to have workplace violence prevention plans or to otherwise address workplace violence.

The introduction of H.R. 2663 to the House of Representatives is the most recent example of an attempt to address workplace violence concerns. This bill would require:

- The Department of Labor to address workplace violence in health care, social service, and other sectors.
- The Department of Labor to issue an interim occupational safety and health standard that requires certain employers to take actions to protect workers and other personnel from workplace violence.
- In addition, The Department of Labor must promulgate a final standard within a specified timeline.

STATE LAWS

In the absence of specific federal laws, many states enacted their own

Depending on the state, various laws might address:

- Written policies, plans, or programs
- Employee training
- Safety committees
- Recordkeeping and reporting of workplace violence incidents
- Procedures for employers to seek injunctive relief to prevent further incidents

Source: West Law Today

SCOPE OF STATE LAWS

From minimal to comprehensive, below is a list of states with applicable laws

- Arizona
- California
- Colorado
- Connecticut
- Hawaii
- Illinois
- Kentucky
- Louisiana
- Minnesota
- Missouri
- Montana
- Nevada
- New Hampshire
- New Jersey
- Oregon
- Rhode Island
- Texas
- Washington

Source: West Law Today

Industries at Highest Risk of Workplace Violence

- Healthcare and Social Assistance
- Educational Services
- Real Estate and Rental
- Food Services and Retail
- Entertainment & Recreation

Non-Physical Workplace Violence

NON-PHYSICAL FORMS OF VIOLENCE

SLANDER	MANIPULATION	HUMILIATION
ABUSE OR MISUSE OF POWER	DEGRADING/OFFENSIVE LANGUAGE AND BEHAVIOR	SCREAMING/CURSING IN PRIVATE OR PUBLIC
BULLYING	INTIMIDATION (PHYSICAL/OTHER)	ISOLATION

Planning for Workplace Violence Risk

Managing Known Workplace Hazards

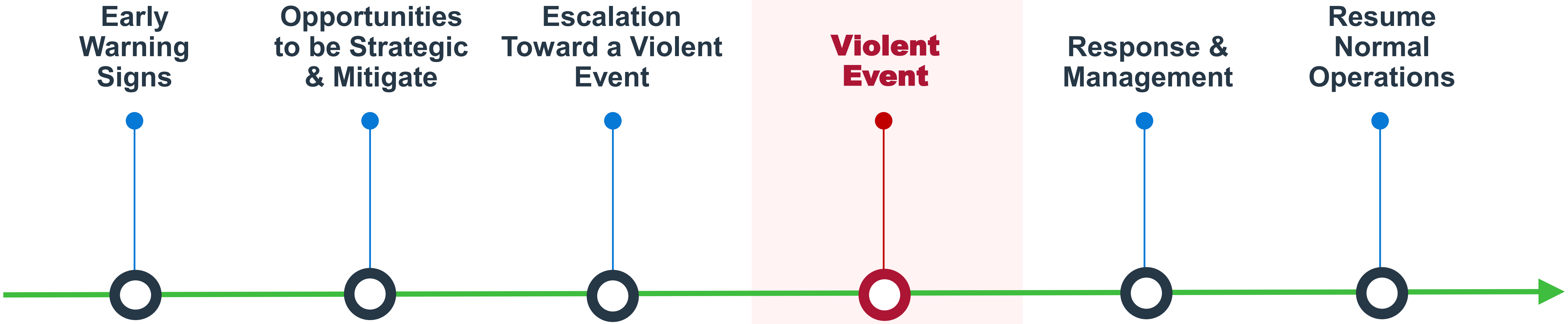
Managing Known Workplace Hazards

Violence Prevention, Intervention, and Response

Reactive

Strategic & Proactive

Our Philosophy: Left of Loss



Proactive Prevention Activities

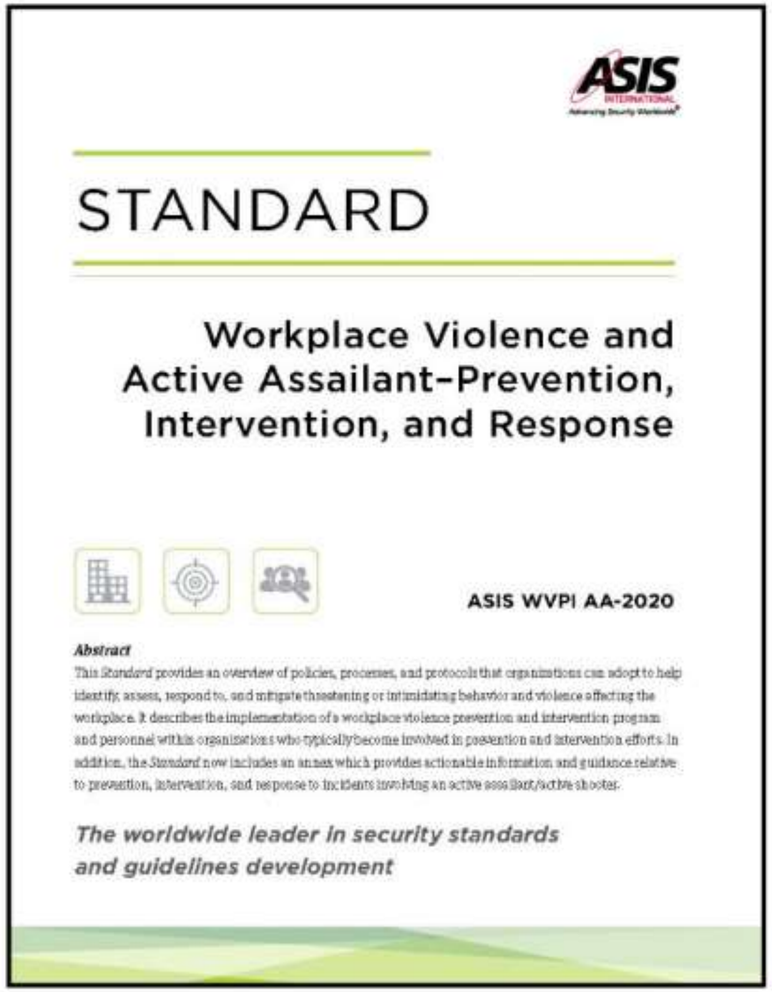
Planning, Prevention Programs, Readiness Exercise

Disruptive Emergency Event

Reactive

Incident Response, Crisis Management, Recovery, etc.

How to Build a Workplace Violence Prevention Program


ASIS INTERNATIONAL

STANDARD

Workplace Violence and Active Assailant–Prevention, Intervention, and Response

ASIS WVPI AA-2020

Abstract
This *Standard* provides an overview of policies, processes, and protocols that organizations can adopt to help identify, assess, respond to, and mitigate threatening or intimidating behavior and violence affecting the workplace. It describes the implementation of a workplace violence prevention and intervention program and personnel within organizations who typically become involved in prevention and intervention efforts. In addition, the *Standard* now includes an annex which provides actionable information and guidance relative to prevention, intervention, and response to incidents involving an active assailant/active shooter.

The worldwide leader in security standards and guidelines development

Table of Contents:

Preparedness & Planning Responsibilities

Employer:

- WPV Prevention Policy
- WPV Prevention Program
- Awareness Training
- Threat Reporting Process
- Risk-Appropriate Security
- Emergency Action Plans

Employees:

- Abide by Company Policy
- Report Threats / Concerns
- Respect & Professionalism
- Be Familiar with Facility
- Individual Readiness

Getting Started

Developing WPV Prevention Program

Step-by-Step approach

- **Step 1** — Leadership-Level Awareness & Needs Assessment
- **Step 2** — Develop a Program
- **Step 3** — Implement the Program
- **Step 4** — Threat Response & Management

Threat Assessment & Management

Leadership-Level Awareness & Needs Assessment

Step 1

Develop a Program

Step 2

Implement the Program

Step 3

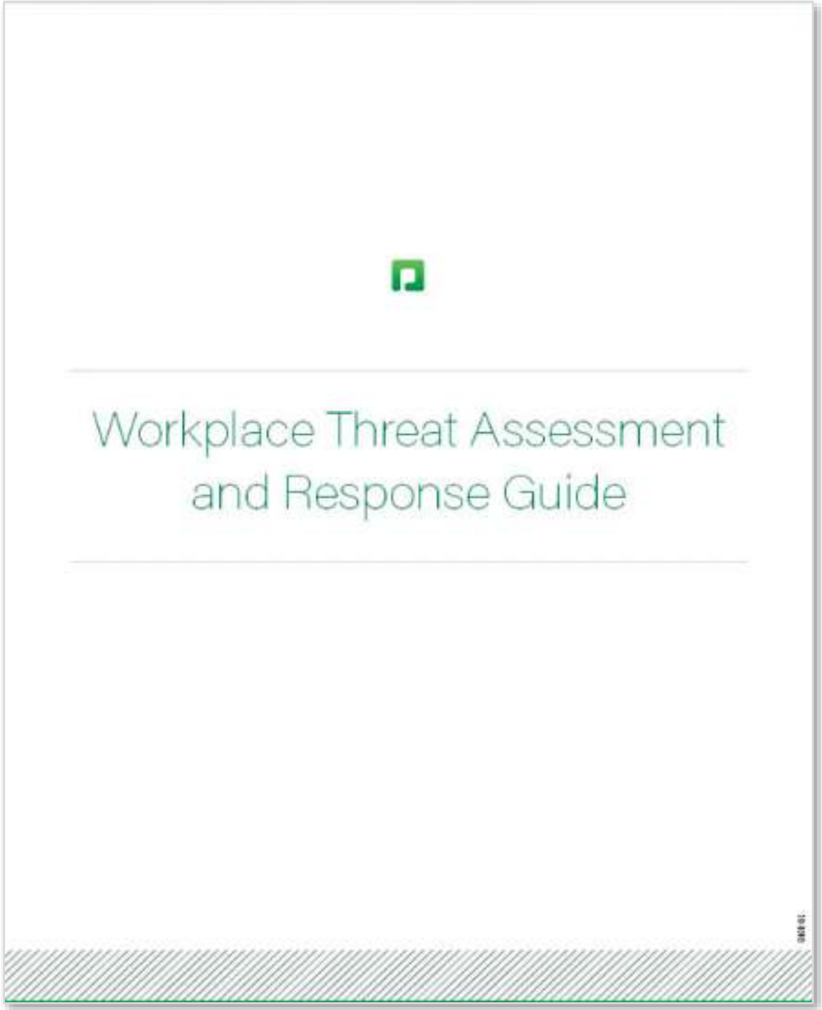
Threat Response & Management

Step 4

The Actionable Part of a Prevention Program:

- When a program is implemented, its ongoing deliverable is threat management capabilities
- Upon learning of a threat, use protocols in the program to assess seriousness and manage
- Allocate pre-identified security resources as determined necessary based on situation

What is a Structured Judgement Tool?

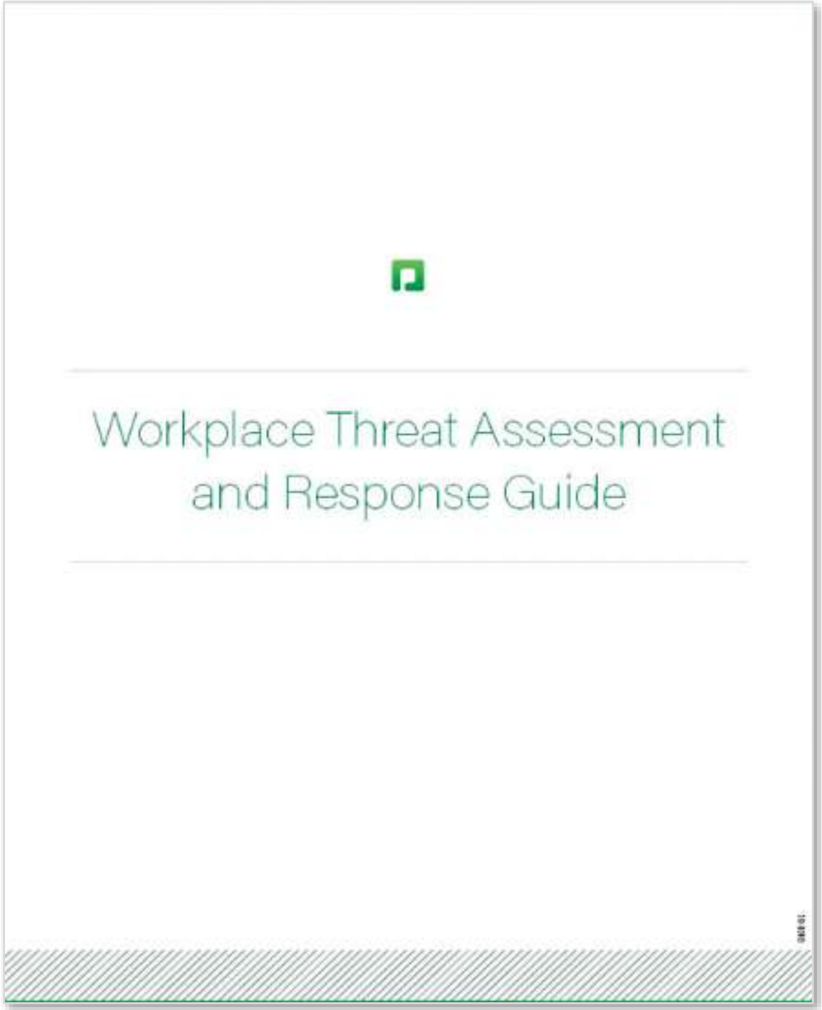

Workplace Threat Assessment and Response Guide

THREATS
A threat is any verbal or physical conduct that threatens personal or property safet, or that reasonably could be interpreted as intent to cause harm.

Threat Type	Definition
Direct	The person identifies a specific target and the threat is delivered in a straightforward, clear and explicit manner. *Example: "I am coming back to work tomorrow morning with my [AR/Glock, etc.] and will shoot this place up."*
Indirect	The threat tends to be vague, unclear and ambiguous. The plan, the intended victim, the motivation and other aspects of the threat are masked or equivocal. *Example: "If I wanted to, I could kill everyone at the site."*
Veiled	A threat that strongly implies – but does not specifically threaten – violence. *Example: "People around here better be careful about ticking me off."*
Conditional	The type of threat often seen in extortion cases. It warns that a violent act will happen unless certain demands or terms are met. *Example: "If you don't give me the promotion you know I deserve, I'm going to blow this place up."*
Self-Harm	Words or statements indicating a person is – or may be – contemplating intentionally hurting or killing themselves. *Example: "This job is all I lived for. I might as well kill myself."*

Incident Type: ☐ Threat to Others ☐ Self ☐ Assault ☐ Intimate Partner Abuse ☐ Behaviour ☐ Other

What is a Structured Judgement Tool?


Workplace Threat Assessment and Response Guide

Basic Assessment

One or more "Yes" answers may require extra assessments/precautions/warnings.

Call 911 if you believe imminent danger exists.

Risk Factor	Yes	No
Is a specific person, team or target Identified?		
Is a weapon mentioned in the threat?		
Is the threat or aggression causing considerable fear or disruptions?		
Is there a known history of threat's or aggression with this person?		
Did the person offer a timeline of when they expect to harm themselves or others?		

WPV: Prevention Example
Saw Something… Said Something

Teen AK-47 owner arrested for threat to 'shoot up' Oklahoma high school

CNHI News Service Sep. 17, 2019

Insurance Perspective

Financial Fall Out: 2015 San Bernardino Attack

THE INCIDENT

- Employee gunned down and killed 14 people and wounded another 22
- The active shooter incident took place at a holiday work event

THE RESPONSE

- Survivors continued to receive their salary if they chose to go on temporary leave
- Victims received limited benefits for medical and psychiatric care
- The Department of Public Health suffered from loss of business

THE OUTCOME

- San Bernardino consequently spent $4M
- A Workplace Violence policy would provide coverage for preventative services, business interruption losses, 3rd party legal liability, and victim expenses

Primary Coverage Offered

Legal Liability

Victim Expenses

Business Expenses

Prevention Costs

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Three Benefits to Coverage

Prevention Services

- Internal HUB Risk Services
- Resources offered by select carriers

Crisis Management Services

- Investigation into the incident
- Advice and support from qualified professionals
- Prevention of non-physical forms of violence that may result in a violent attack

Insurance Indemnification

- Liability for lawsuits
- Business interruption
- Victim expenses

Exclusions to Avoid

- Terrorism Exclusion
- Vehicle Exclusion
- Drone Exclusion
- Requirement for Explosive to be Physically Attached to Assailant
- Mental Anguish Exclusion
- Casualties Threshold
- Employee Exclusion

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Why Not Other Coverages?

GENERAL LIABILITY

- Legal Liability Trigger
- Increasingly Excluding Violent Acts
- No Services for Reduction in Risk

WORKERS COMPENSATION

- Injury to Employee Trigger
- Excludes Intentional Acts/Acts Committed by Non-employees
- Excludes Third Parties

TERRORISM

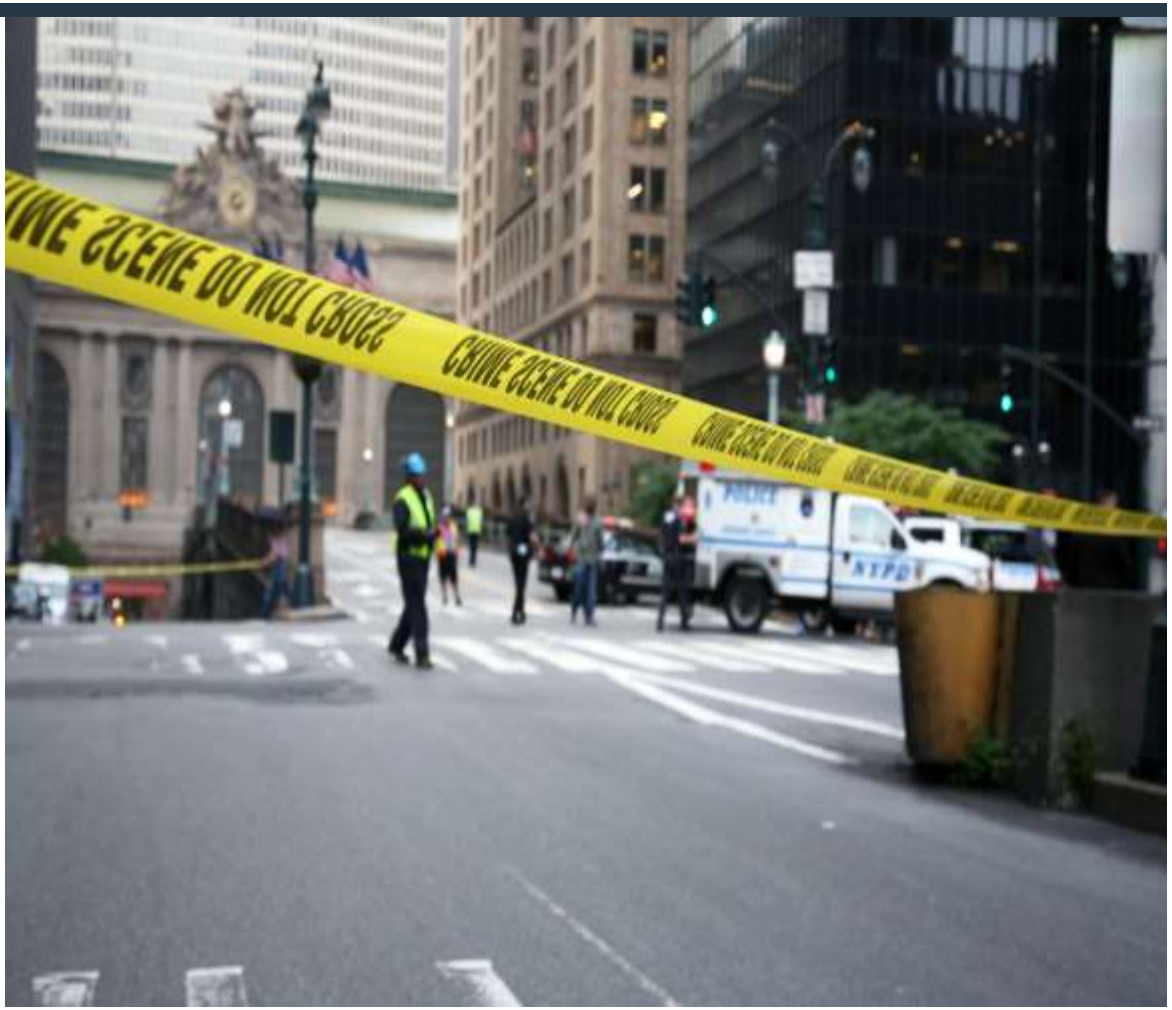
- Political, Religious, or Ideological Attack
- Physical Damage Trigger
- No Services for Reduction in Risk

Submission Requirements

- Number of Employees
- Number of Annual Guests
- Number of Locations
- Hours of Operation
- Years in Business
- Employee Protocol/Hiring Practices
- Loss Experience

Additional Factors Influencing Pricing

- Exchanging money with the public
- Working with volatile or unstable people
- Working alone or in isolated areas
- Providing services and care to public
- Working where alcohol is served
- Working late at night or in areas with high crime rates
- Working in large gatherings of general public
- Offering abortion services



Carrier Comparison

	AXA XL	BEAZLEY	HISCOX	TMHCC	STARR	SAMPHIRE
LIMITS	UP TO $5M	UP TO $30M	UP TO $5M	UP TO $10M	UP TO $10M	UP TO $10M
MIN. RETENTION	$0	$0	$10,000	$0	$1,000	$0
MIN. PREMIUM	$2,000	$5,500	$3,500	$5,000	$5,000	VARIES
LEGAL LIABILITY COVERAGE	YES	YES	YES	YES	YES	YES
VICTIM EXPENSES	YES	YES	YES	YES	YES	YES
BUSINESS INTERRUPTION	YES	NO	YES	YES	YES	YES
COVERAGE RADIUS	NO Only available via endorsement	NO Only available via endorsement	YES Limited coverage available within one miles	NO Only available via endorsement	NO Only available via endorsement	YES Limited coverage available within five miles

Limited coverage is also available under select carrier's employment practices policies. Please reach out to your insurance broker to see what coverage may be available under your current policies.

What You Can Do Now

- Perform an internal risk assessment to identify your organization's exposures and needs
- Assess your Workplace Violence Prevention Program's maturity
- Partner with a broker who has the expertise and resources to support your organization's needs and goals.

Thank you

For more information, visit **hubinternational.com**

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