



Deadly Weapons Seminar



beazley **PETTIT KOHN**
PETTIT KOHN INGRASSIA LUTZ & DOLIN



Remember that failure to plan is planning to fail.



Phone: 619-261-3853
Email: phil.ducoffe@usi.com

Phillip D. Ducoffe, CIC

*Senior Vice President, Risk Management
Property & Casualty*

Phil is a leader in our Property & Casualty practice. He joined USI in December of 2017 as a result of the acquisition of Wells Fargo Insurance Services. Phil brings 20+ years of insurance experience to his clients and over 36 years in the financial services industry, ensuring that his clients' needs are met.






Phil started his career with and spent fifteen years with Automatic Data Processing (ADP), a multi-billion dollar data processor, where he held eight different positions in both Arizona and California, culminating with a District Management role within ADP's National Account Division. He was then recruited by and spent five years with Ernst & Young, LLP, a Big Four accounting firm where he led their Business Development efforts in San Diego. In 2002 he was recruited to assist in starting a new office for a top ten insurance brokerage in San Diego where he was responsible for both Property & Casualty and Employee Benefits production. Phil then joined Wells Fargo Insurance Services in 2010, which was acquired by USI in 2017.

Phil holds a BBA in Business from the University of Iowa, Iowa City, Iowa. He also earned his CIC (Certified Insurance Counselor) credential in 2005.

Originally from Iowa, Phil and his wife (from Ohio) have lived in San Diego for the last 24 years. They have two grown children and a very demanding Springer Spaniel.



Leading Brokerage & Consulting Firm USI at a Glance

 <p>Largest privately-held broker of U.S. business</p>		<p>500,000⁺</p>  <p>clients served</p>
<p>"Top Insurance Employer"</p> <p><i>Four Years in a Row!</i></p> <p><small>Insurance Business America, 2018 - 2021</small></p>		<p>\$2^{Over} BILLION IN Revenue</p>
<p>8,000⁺ employees</p> 		<p>~200 Local offices</p> <p>Servicing local, national, and international needs.</p> 
<p>PROPERTY & CASUALTY ■ EMPLOYEE BENEFITS ■ PERSONAL RISK ■ PROGRAMS ■ RETIREMENT CONSULTING</p>		



Special Agent Brad Woods



- SA Woods has been an FBI agent since 2006. Prior to joining the FBI, SA Woods was commissioned in the United States Marine Corps and served for five years. This included two deployments to Iraq. After entering the FBI, SA Woods was stationed in Madison, WI where he worked long term Federal gang enterprise investigations, mortgage fraud, crimes against children, and was a member of the SWAT team.
- In 2010, SA Woods moved to San Diego and worked on the East County Gang Task Force until 2015. SA Woods then became the SWAT Senior Team Leader (STL) and served in this capacity for over five years. Since 2020, SA Woods has been the Crisis Management Coordinator (CMC) and Special Events Coordinator for the San Diego FBI field office.
- SA Woods is a current ALERRT (Advanced Law Enforcement Rapid Response Training) Instructor, FBI Firearms Instructor, Advanced Close Quarters Battle (CQB) Instructor, Advanced Tactical Instructor, and certified EMT.

Biography



Lucy Straker, Political Violence and Deadly Weapons Protection Underwriter

Lucy joined Beazley in April 2014 to start up the US Stand Alone Terrorism book. She spent 3 years in New York positioning Beazley as one of the lead markets for US terrorism. In 2017 Lucy returned to London to underwrite within the Political Violence team in Lloyd's of London. Whilst in the UK she largely focused on the development and growth of the Deadly Weapons Protection book. Beazley are viewed as the lead player within this space. Following a recent joint venture between Deadly Weapons Protection and Safeguard she also co-leads the initiative as a Deadly Weapons Protection subject matter expert. As at April 2022 Lucy moved to Charleston, South Carolina as US product head for Deadly Weapons Protection. She previously worked at Hiscox on the War, Terrorism and Political Violence account heading up the Northeast region of the US as well as working in the London Market. Prior to joining insurance Lucy studied Chemistry at the University of Bristol.

Political Violence and Deadly Weapons Protection Underwriter

+1 770 351 1718

Lucy.Straker@Beazley.com



Ryan H. Nell, Esq.
Shareholder

(858) 755-8500
rnell@pettitkohn.com

J.D., University of Illinois College of Law
B.A., University of Southern California

PETTIT KOHN

PETTIT KOHN INGRASSIA LUTZ & DOLIN

Ryan H. Nell is an employment attorney responsible for representing California employers statewide in both counseling and comprehensive litigation support. With the ever-changing landscape of California and federal employment law, Ryan prides himself on assisting clients in staying ahead of the curve in an effort to avoid legal trouble before it arises. He has extensive experience representing clients in harassment, retaliation, and discrimination matters, as well as large-scale wage and hour lawsuits.

Ryan speaks regularly on a wide range of topics aimed at assisting California employers in the avoidance of legal trouble before it arises, and his work in the field has led to his recognition as a Rising Star by *San Diego Super Lawyers*®. Most recently, he was included in the inaugural edition of the *Best Lawyers: Ones to Watch* for his work in Labor and Employment Law – Management.

Stop the Bleed (American College of Surgeons)

Win a **STOP THE BLEED** Kit. Complete the “post presentation survey” to be entered into a raffle to win a kit.

Minutes count! Someone who is severely bleeding can bleed to death in as little as 5 minutes. That’s why bleeding control– keeping the blood inside the body– is the purpose of STOP THE BLEED® training.

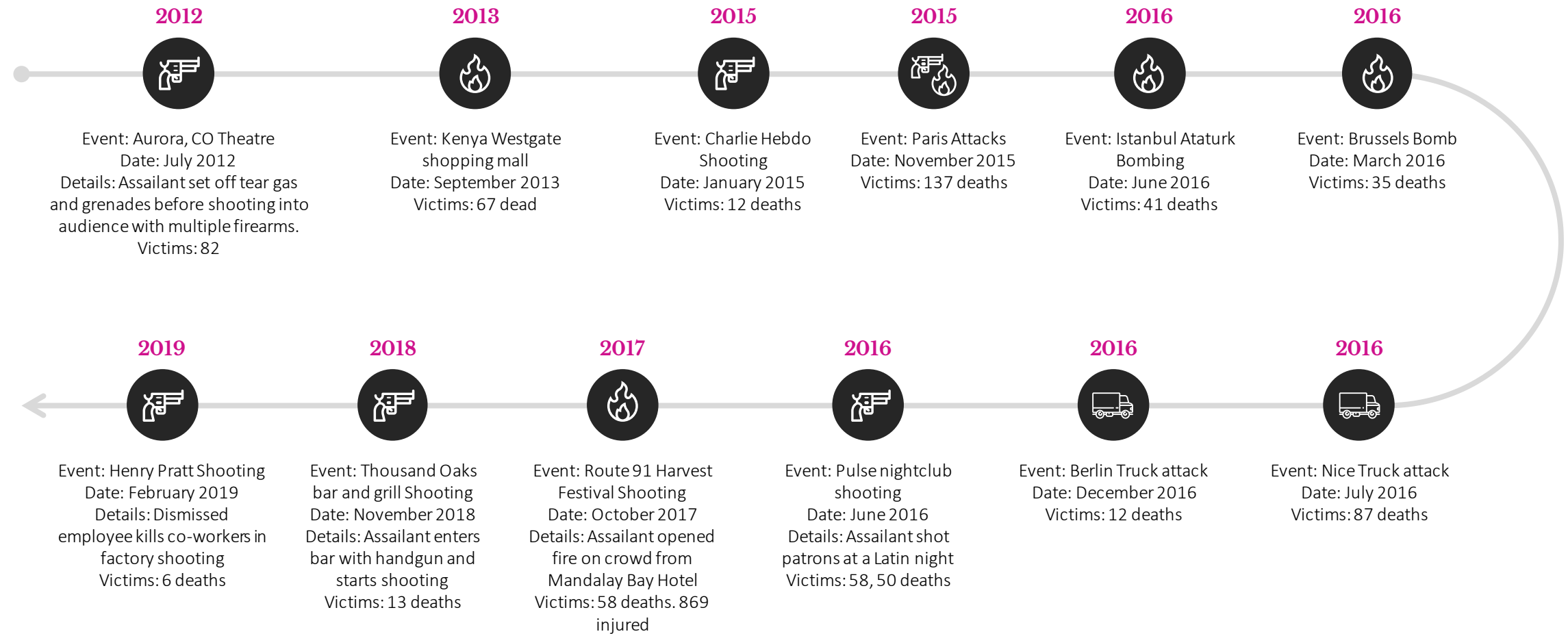
Please complete the Post **Seminar Survey** to enter the raffle to win a STOP THE BLEED Kit for your office.

Today’s kit was donated by USI Insurance, www.usi.com



For more information on STOP THE BLEED, or to purchase any of their other products check out: www.stopthebleed.org

Recent Terrorism and Deadly Weapon Events 2012 - 2019



What is a mass shooting?

FBI Definition

- Mass murder
- Actively engaged in killing or attempting to kill people in a populated area
- Four or more KILLED

Gun Violence Archive / Media

- 4 or more shot or killed, not including the shooter.

Who commits these acts?

- Customers, Clients, Patients and other 3rd parties
- Employees or supervisors
- Domestic partners or relatives of employees
- Typically males between the age of 18 and 25 who are often victims of bullying

Location

- 62% are commerce and education
- Some are government, houses of worship and healthcare facilities

Daily Statistics

2019

Deaths | 108

Injuries | 83

Mass shootings
per month:

35

2020

Deaths | 120

Injuries | 108

Mass shootings
per month:

51

2021

Deaths | 123

Injuries | 111

Mass shootings
per month:

58

2022

Deaths | 120

Injuries | 102

Mass shootings
per month:

55

**As of August 22, 2022*



The Mind of an Active Shooter

Intelligent

Highly Motivated

Well-armed, Well-prepared

The attacker has a plan of action...

Do you?





Prevention Myths

1. 100% prevention through prediction and intervention
2. Impenetrable Fortress
3. Nothing can be done



Prevention Alone Is Not Enough

Our best efforts to keep them out may not be enough

If the attacker gets inside, are you prepared?





UNCLASSIFIED

PLAN A
PLAN B

Preparation

Active Shooter Attack Prevention and Preparedness

PLAN A
PLAN B

Preparation

UNCLASSIFIED



Critical Three Minutes



Average police
response time

Those inside are on their
own until police arrive

Your actions mean the difference
between life and death



Natural Reaction

Effective Reaction Time

Freeze

Listen

Analyze

Denial (This can't be happening)

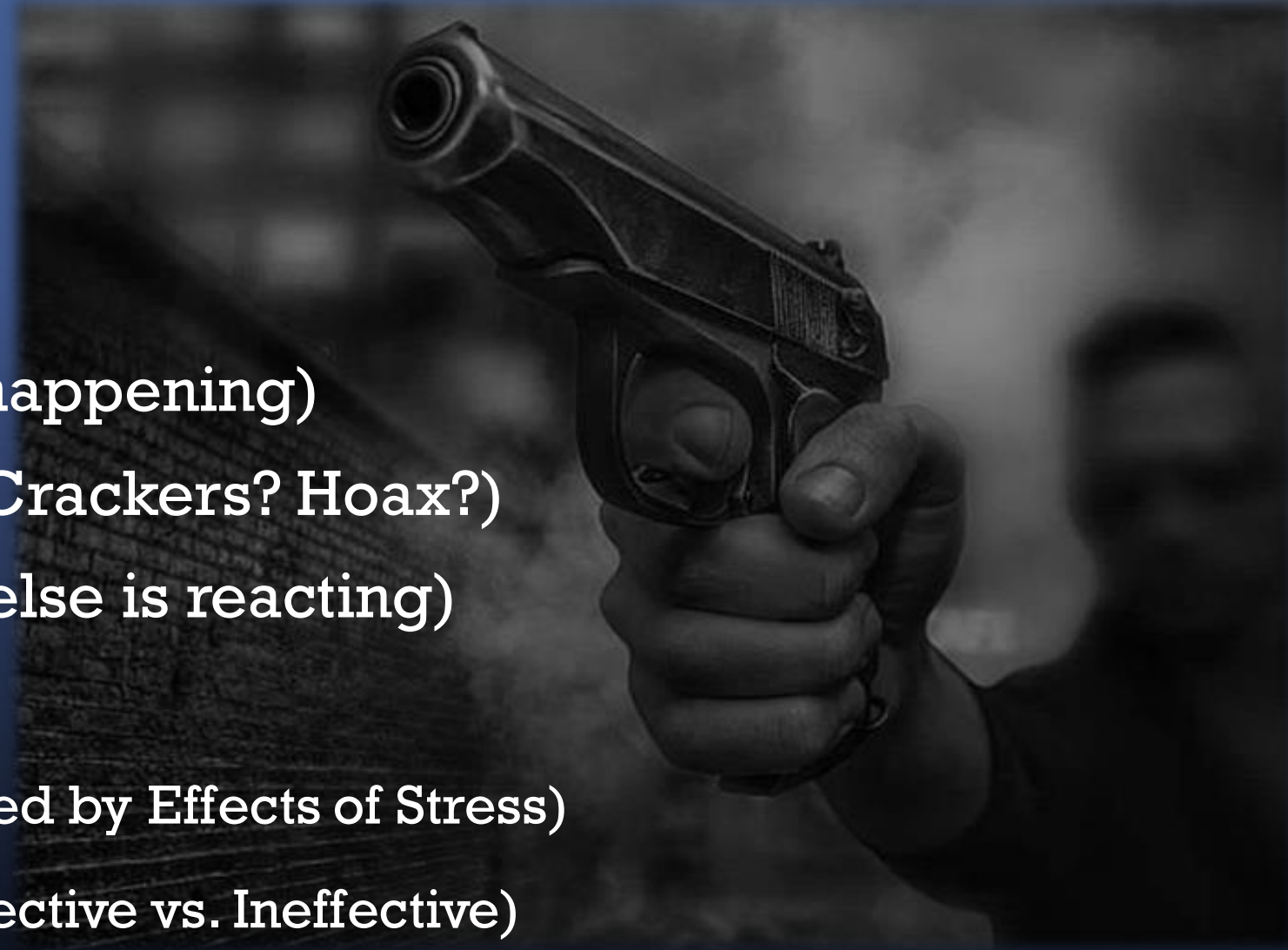
Normalcy Bias (Fire Crackers? Hoax?)

Social Proof (No one else is reacting)

Realization

Develop a Plan (Limited by Effects of Stress)

Execute the Plan (Effective vs. Ineffective)





Quick and Effective Reaction

Wherever you go, make a plan

If it happened here, I would ...

Include a backup plan

If I couldn't do plan A, then I would ...

Practice your plans





What is the best course of action?

It depends on:

Your location

The attacker's location

Availability of safe escape routes

Your degree of mobility

Is the building on fire, etc., etc.,

There is no “One Size Fits All Solution!”



UNCLASSIFIED

PLAN A
PLAN B

Preparation

Know Your Options



UNCLASSIFIED



Know Your Options

RUN

Keep empty hands raised
and clearly visible.

Follow all instructions
from the police.

Don't stop until you are sure you
have reached a safe location.



Safe Location

A safe location during an active shooter incident has



+



+



Cover
(stops bullets)

Police
Protection

Access To
Medical Care



UNCLASSIFIED

PLAN A
PLAN B

Preparation

Don't Give Up Until You Get To Safety



UNCLASSIFIED



UNCLASSIFIED

PLAN A
PLAN B

Preparation

Know Your Options

HIDE

UNCLASSIFIED



UNCLASSIFIED

PLAN A
PLAN B

Preparation

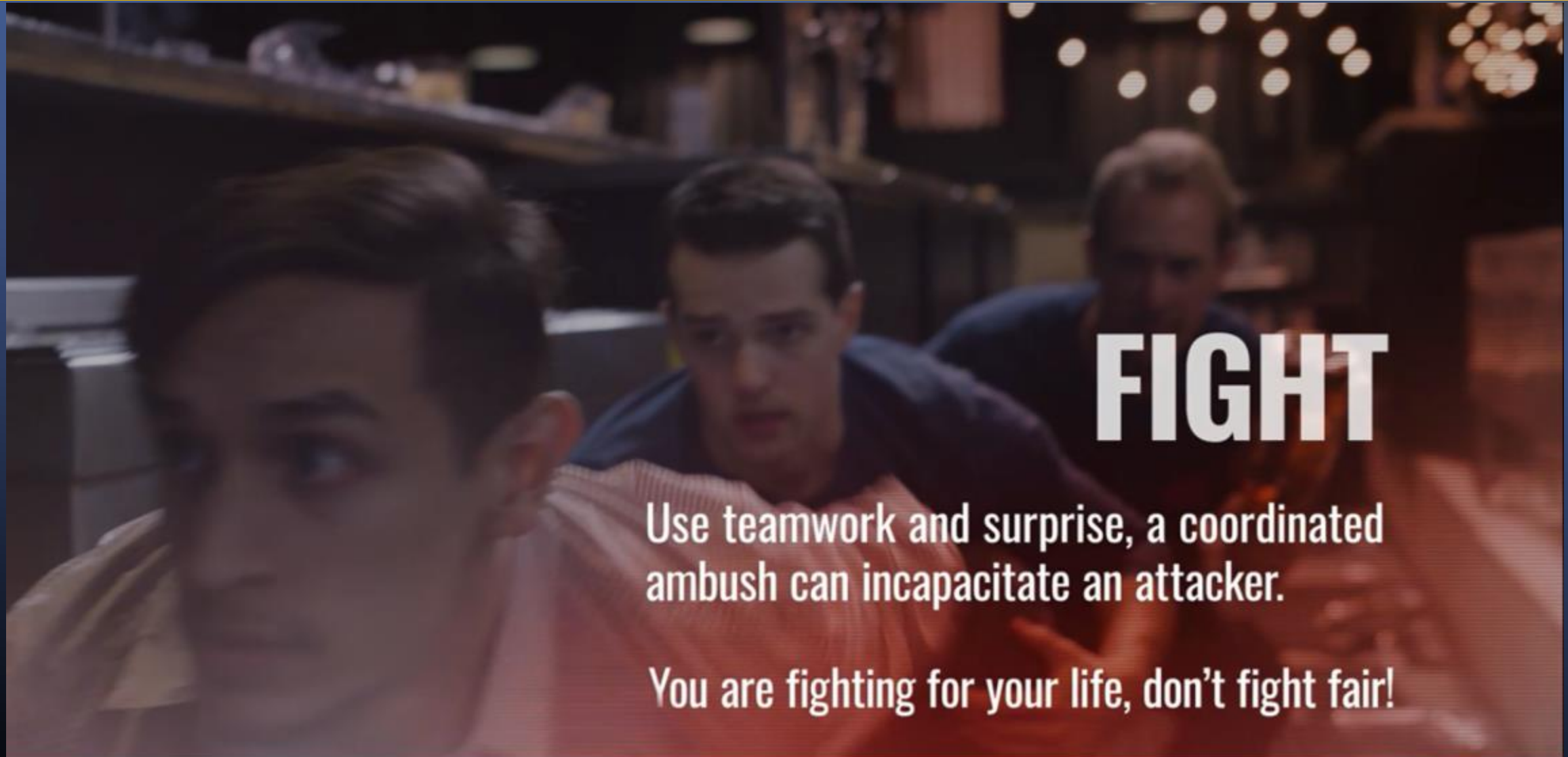
Know Your Options



UNCLASSIFIED



Know Your Options





UNCLASSIFIED

PLAN A
PLAN B

Preparation

Why RUN, HIDE, FIGHT?



*Wouldn't it be easier to have everyone
lockdown and remain in place?*

UNCLASSIFIED

Employment Practices
Recommendations for Before and
After a DWP event:

- Ensure Existence of Safe Workplace Policies
- Accommodate Leave Requests
- Train Managers to Handle Situations Appropriately/Tactfully
- Consider Provision of Additional Benefits
- Encourage Good Workplace Relations
- Identify Adversarial Relationships Early and Address Promptly
- Implement Strong Anti-Bullying Trainings, Policies and Practices.





You've just had a deadly weapons event in your facility. After calling 9-1-1 to manage the life-safety response, who will you call next?

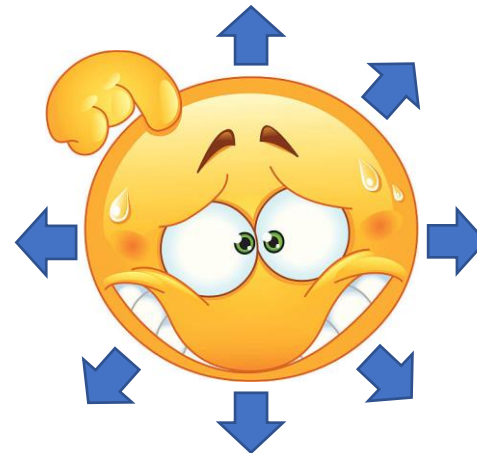
Family?

General Counsel?

Attorney?

SA Woods?

Insurance Broker?



Channel 10 News/CNN?

Ghost Busters?

I don't know! That is why I am here!!

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.



The First 24 Hours.

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

- **Victims:**
 - Coordination of Services
 - Family Support
- **Communications:**
 - Media Management
 - No Unauthorized Spokespersons
- **Legal:**
 - Spoliation of Evidence
 - Attorney Client Privilege



The First Week:

Maintain Command and Control

- Crime Scene
- Clean up / Property Damage Assessment
- Enhanced / supplemental security
- Follow on threats
- Assess Business Interruption Impacts
- Continuity of Operations – Reopening Timeline

Interact with Stakeholders – determine what your organization will look like going forward

- 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 the new “normal”

- Continued Communication 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 new threats
- Determine need for enhanced security





Deadly Weapons Post-Seminar Survey:

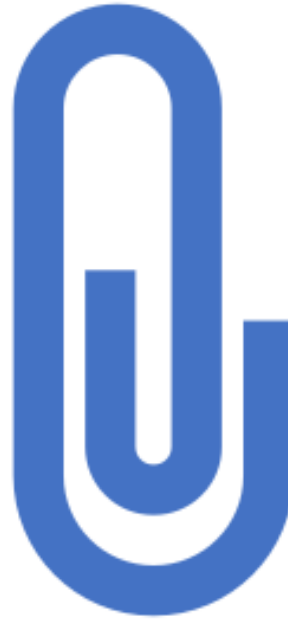
- 1) Did you hear things today that you hadn't considered before?
- 2) I would like USI's help: ***(please complete the information below and return to Phil.Ducoffe@usi.com)***
 - a. In arranging a meeting with the FBI to educate other stakeholders in your office/organization?
 - b. An application for the Beazley Deadly Weapons policy Lucy described?
- 3) Are you better prepared to act in the event of a Deadly Weapons threat following this webinar?
 - a. Strongly Agree
 - b. Disagree
 - c. Neutral
 - d. Agree
 - e. Strongly Agree
- 4) Today's presentation was:
 - a. On point and a good investment of my time
 - b. On point and I wish others in my company could have attended
 - c. Too basic, it didn't address my concerns
 - d. I wish this had been a two-hour presentation vs. one-hour presentation
 - e. I would register for the sequel without hesitation
- 5) **ENTER ME IN THE DRAWING FOR THE STOP THE BLEED KIT** by completing the information below and returning it to Phil.Ducoffe@USI.com
 - o Name: _____
 - o Company Name: _____
 - o Email: _____
 - o Phone number: _____



Q & A



Appendix

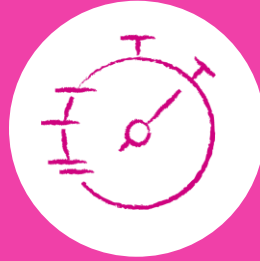


Deadly Weapons Protection – 3 pillars



Prevention

Total immunity from risk is impossible, but effective risk management can reduce it, while reinforcing commitment to the highest standards of safety.



Response

The nature and speed of the response is everything. If handled well, the response can limit the distress caused, as well as the risk of serious reputational and financial damage.



Insurance

Coverage to indemnify 3rd Party Liability, physical damage and business interruption losses.

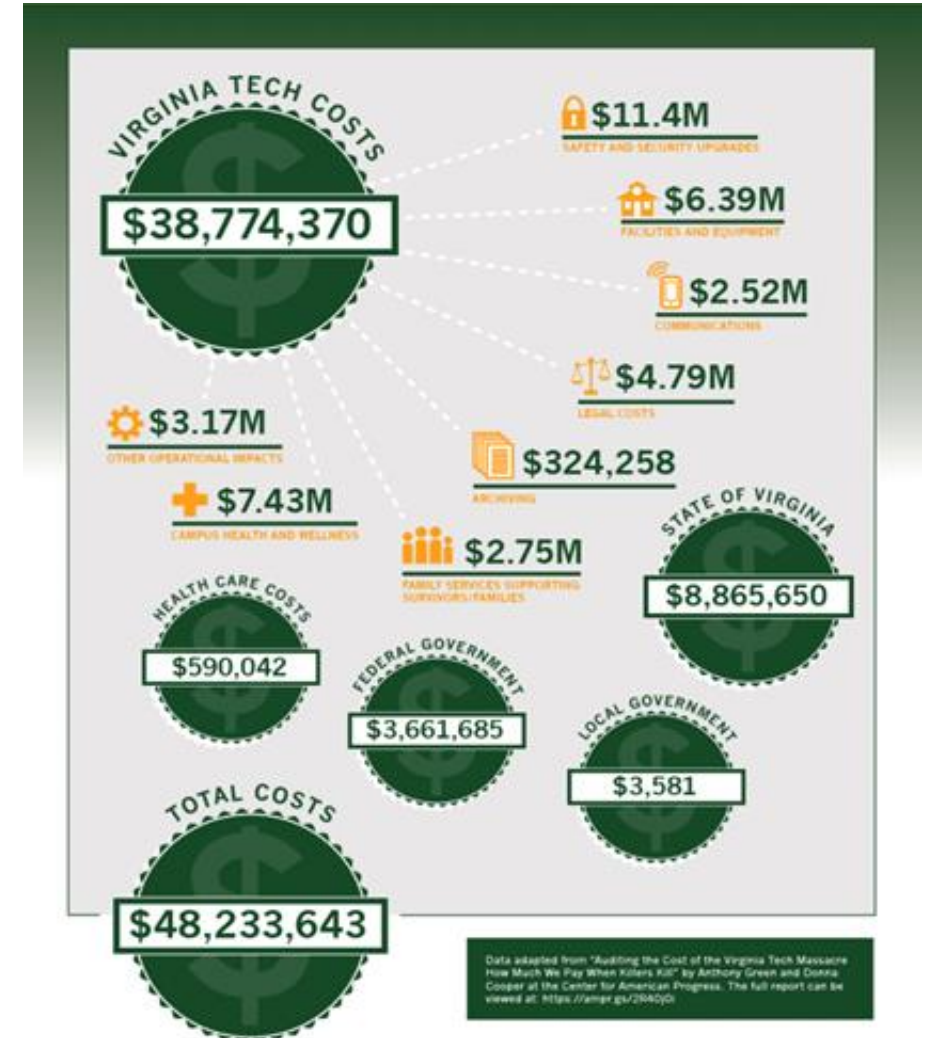
Claims Case Study

Virginia Tech



Virginia Tech Shooting

- **April 16th 2007**
- Perpetrator – Seung-Hoi Cho
- **32** people dead
- **17** injured



What Would An Active Shooter Policy Have Covered?

\$11.4 million

Safety and security upgrades **Extra expense** as precaution

\$6.4 million:

Cleanup, renovations, and other facility changes **Property and business interruption** after loss

\$4.8 million

Settlement payments and other legal costs 3rd party **legal liability**

\$2.7 million

Support for survivors and families of victims. **Victim personal accident expense**

\$3.2 million

Other operational expenses **Business interruption and extra expense**

\$9.5 million

State expenses and Settlements **3rd party liability**

\$590,000

Healthcare costs of victims
Victim personal accident expense
Medical expenses and ADD

Total Loss: \$38.6 Million

Term / Capacity / Limits Available



- **\$3,500 - \$5,000** minimum premium
- **\$ 1M - \$5M** Standard Limits (up to **\$30M** capacity via consortium. **\$100M** market wide)
- **\$0-\$10k** retention in most cases
- **12 month** policy term
- Aggregated policy
- Primary