

Active Assailant Risk

Episode 3

Crisis management and emergency response programs

Dave Rapp:

Thank you for joining us for Marsh's podcast on active assailant risk. I'm Dave Rapp, your host. I'm currently the Casualty Advisory Practice Leader for Southern California, based in Los Angeles. Prior to joining Marsh, I was the US Risk Manager for Westfield Shopping Centers for eight years.

As we think about the topic of active assailant, it's a risk we don't think about often — it's not easily quantifiable, and it's not a daily event in our individual worlds...but it does, unfortunately, happen far too often in the broader world. As risk professionals, we tend to focus on the things that occur more often within our companies; however, I think it's an important topic to bring to light and to have a conversation around what active assailant risk is and what we can do to better manage it.

This podcast is four episodes, and in each I'll be joined by experts on specific topics of:

- Threat assessment and preparation
- Workplace violence and threat other than shooters
- Crisis management and emergency response programs
- Claims management and mitigation considerations

In today's session, we're going to discuss the importance of developing a solid crisis management program as well as an emergency response protocol within your firm, both in general terms as well as specifically to an active assailant situation. Joining me today is Renata Elias. Renata is currently Senior Vice

President, Consulting Solutions with Marsh Advisory. Renata, welcome to the podcast. If you would, for our listeners, can you give a little bit of your background and experience?

Renata Elias:

Absolutely, Dave, yes. I've been with Marsh for 10 years, supporting organizations in crisis management, emergency response, business continuity, crisis communications, and human services response. Prior to starting with Marsh, I was in local law enforcement as a peace officer, worked for local government as an emergency and crisis planning officer, and then also worked for an airline as a manager of crisis and emergency response.

Dave Rapp:

Very good. Sounds good. What a great background. And I'm sure our listeners will value your expertise and perspectives on today's topic. So let's just jump right in. As I think about crisis management, I see it as a subset of risk management in general. Risk management encompassing a lot of different things. We think traditionally of insurance and claims and all that kind of stuff, but risk management is much more than that. It's about mitigation and prevention in a lot of ways, and being prepared and just managing that total cost of risk in dealing with those exposures. Can you talk a little bit about your views as to how crisis management fits into an overall risk management framework?

Renata Elias:

Yes, great. No, absolutely. You really gave a really great overview of risk management. And how I see it is organizations need to look at what are their key risks, what are those critical risks they need to be worried about? And then what are the ways that we can manage those risks? Obviously, as you mentioned, one of them is the transfer of the risk through insurance. But then there's other things that organizations can do to manage it. And that is where crisis management, emergency response, business continuity, all those other key components fall in. Because if you can manage and prepare your organization for a crisis, chances are you're going to have that effective and efficient response, and hopefully not have to transfer that risk through the insurance. I think it is such a critical component of risk management, making sure that you

have that framework in place, that align and integrates throughout your organization.

Dave Rapp:

And I think too, it's also important for our listeners to remember that many risks are simply not insurable. If you think about the risk of damaging your reputation because you don't handle a crisis within your company properly.

Renata Elias:

Yes.

Dave Rapp:

You're now out in the public, out in the news, and people are judging your company in that regard. And there's no insurance that's going to cover you for that, right?

Renata Elias:

No, absolutely. And what I'd really like to emphasize is that an organization won't be remembered for the incident itself, or the risk itself, the crisis they went through, but the organization is going to be remembered for how they respond. And if you think back to past crises where organizations do not respond well, those are the ones that are the living case studies that we talk about today. How do organizations avoid impacting their reputation is really by having plans, procedures in place, and making sure that the whole organization is aware of what their rules are in a crisis.

Dave Rapp:

Let's build on that just a little bit. I think of crisis management as this continuous, evolving process, where you're always assessing risks and understanding the business, and then working your way through how do we prepare for that? Can you walk us through a little bit — the first part of this as I see it, is a threat assessment and vulnerability risk assessment. Can you talk through that part of it a little bit, in terms of what's important in that first step of the process?

Renata Elias:

Yes, absolutely. When an organization is looking at risk, and I work with organizations across all sectors, in all different types of businesses, certain organizations in one sector may have slightly different risks than others in other sectors. Or an organization in one location or

region may have different risks than an organization in another region. So it's really important that organizations do that risk assessment, do that threat assessment, what are those key risks that they need to be concerned about, through that risk assessment process?

And then the outcomes of that will really help guide an organization. Okay, these are our top five risks. What do we have in place to mitigate those risks? And let's start looking at not only our mitigation strategies, but also our preparedness and planning strategies. To make sure that we're able to, if confronted with this risk, we're able to respond in an efficient and effective manner. So yes, very important to start the process with identifying those key risks through that risk assessment process.

Dave Rapp:

Can you talk a little bit then about inside of a company, who are the key stakeholders and participants in that risk assessment process? Clearly the risk management group drives that process. But they don't own the risk, they're not the folks actually managing parts of the business day in and day out. Who are the critical stakeholders and other key players inside of a company that need to be part of that initial risk assessment process?

Renata Elias:

Yeah, great question. And when you think about all the different potential risks, and we really talk about this when we're going through the crisis management planning process, the range of risks that can impact an organization, they cross all functional areas of an organization. So with that being said, when you ask me who should be involved, it's really all your key critical functions of your organization, your business functions. Whether it's legal, finance, operations, communications, human resources, or people, for example, making sure that all your key business functions are represented. Because they're all going to have a different take as to what is a risk for them. And then having that large group around the table, be able to look at the broad range of risks that faces their organization, so that they're able to come together with an enterprise-wide list versus a list that may be only applied to a certain function within the organization.

Dave Rapp:

And I think in my experience, it's also important to have those different departments and key stakeholders as part of the process. Because in a crisis, there's a lot of different components and variables to managing a crisis. Some of it could be financial, some of it could be public relations related. Some of it is general communications. Other parts of it is employee health and safety and HR type things. And in my experience, everybody's got to have a stake in it because during that crisis, everybody's got an important role and they are the subject-matter expert in their little corner of that crisis in helping manage that thing overall. And so I think that's really a super important point.

Renata Elias:

Absolutely. And I think we always say we don't want an organization to be working in silos. So the function should be, again, and going back to who should be doing the threat assessment, who should be on that crisis management team. It's so important that you have representation from every function so that you are not working in silos, that you are aligned and integrated with a coordinated response.

Dave Rapp:

Right. Absolutely. So let's talk a little bit then as we move through this process of a crisis management program. And I think next is kind of developing your plan. Once you've done the threat assessment, the risk assessment, you've kind of done the business impact analysis, now we have to sit down and say, "Okay, let's develop a plan. Can you share with our listeners your experience in terms of approaching different types of crises scenarios, and more specifically, your experience on the parts and pieces and components of a plan around active assailant?"

Renata Elias:

So I'm going to actually talk about two different plans, if that's okay? The first one ... And let's talk about the active assailant scenario. It is really important that an organization has an emergency action plan or emergency response plan for every site that they have. And in that plan, that is really the life safety plan. So in that plan, you're going to address all the key components of life safety. And when we talk about life safety, we're talking about mainly protective actions. And those are evacuation, shelter in place, or lockdown. And within that plan as well, besides outlining the

procedures for those protective actions, an emergency action plan should also include risk specific procedures, which is that is where you're going to find the procedures for active assailant. So how to identify ... How to identify a potential situation, how to report it, and then what are you going to do when faced with an active assailant situation. So that would be found in your emergency response or action plan.

Then we have the crisis management plan, which that, if you think about the emergency action plan or action plan being at that 1000-foot level for all of those aviation buffs, a 1000-foot level or the helicopter hovering. If you go up to 45,000 feet to the fighter jets, that is the crisis management level, and that would be your senior leadership, executive leadership team. And that would be a plan that includes, as I always like to say, "One team, one process, all risk." So it's a process for your senior leadership to respond to any type of crisis, including an active assailant. And that is really a much more simplified plan than the emergency action plan. It's more high level. It gives your senior leadership the guidance and the tools to respond to any type of crisis, such as an active assailant situation.

So I think those would be the two plans I think would be really important to have to address active assailant scenarios. Two others that are really important are a crisis communications plan, as communications is the number one point of failure in any type of response, and then how are you as an organization going to continue your operations? And that is where a business continuity plan comes into play. So those would be really the four plans in an active assailant situation that an organization should really make sure that they have in place.

Dave Rapp:

Absolutely. I agree completely. Let's focus maybe just for a bit on personal safety, health and safety training for the staff under an emergency response plan specific to an active assailant situation. As I think about it, something as simple as training your employees to identify a gunshot, for example. What does that sound like? Right? I think that's just super important. I've had situations where, and we see it on the news sometimes, where there's panic that arises because a certain noise that's sudden and sharp, people think is a gunshot and maybe it's not actually a gunshot. Or they don't know what's going on and gunshots are going off and they all look around at each other and they don't know that's

actually a gunshot. So I think that's a super important part of it. But can you talk a little bit, dive in a little bit more on personal health and safety training for staff specific to active assailant? What are the key components of that from an emergency response plan?

Renata Elias:

Yeah, absolutely. And you mentioned a couple things already. And I think just to back up, the types of training that we're seeing, there's different ways that organizations can train their employees. Obviously not everybody's in the office, so in-person training isn't quite as feasible as it used to be. Still, in-person training is great if you have that set up within your organization. But what we're also seeing is online through learning management systems, short training modules, 10 to 15 minutes at the most, or webinar type training through webinars where employees have the opportunity of joining into a webinar and getting trained that way. So those would be sort of what we're seeing as the different types of active shooter, active assailant training.

But what are some of the key things that we need to include in training specifically for active assailant? Obviously, yes, we talk about in emergency response discovery, reporting, and then response and your response actions. So discovery, to your point, Dave, is hearing the gunshots or hearing something that sounds like a gunshot; what are you going to do when you hear that? What are your first response actions? What are the key things that you need to remember at that point? How do you let people know? What is sort of that process that you go through? Do you call 911 first? Do you get to a position of safety first? Those are the things you would include in the training. As well as in ... We talk about run, hide, fight, which are recommended by the Department of Homeland Security, Federal Bureau of Investigation. But run, hide, fight are three words. What do those three words actually mean? And training your employees on what does run mean? What does actually hide mean? And what does fight actually mean? And when and how do you use each of those options? Remembering that you may need to use hide first and then you may need to revert to run when you're in a position of safety.

So those are the things that we would really strongly encourage to include in your training, as well as what to expect afterwards. When law enforcement arrives, what to expect, and then what to expect in the days following

an incident. We always say the incident isn't finished when the police tape comes down or the TV crews have packed up. There is more things that need to happen such as EAP counseling, support for workers, customers, depending on your type of organization. And then how are you going to continue operating at that site that was impacted? It may be closed for a while. So what are some of those considerations? So including that in your training so your employees have a full awareness of the things to be aware of, the things to report, how to respond, and then what to expect afterwards.

Dave Rapp:

That's a great list. I think the only thing I would probably add to that is First Aid and CPR training, because the casualties associated with an active assailant situation rise much further above the level of cut scrapes and bruises than a typical First Aid training would involve. I think it's also important, and I talk to my clients about having trauma kits on site that have heavy wound type medical supplies to deal with those that are critically wounded because the average response time to get EMS or law enforcement in there is probably eight to 10 minutes from the moment 911 is called to when they get there. Those eight minutes can really make the difference between life and death. So I think I would probably tack that in as also super important for our listeners to think about as they think about their own firms and their own operations.

Let's turn then back to the 40,000 foot level to use your fighter jet analysis, in the corporate response situation. We talked earlier about in the impact and risk assessment part, to have all the parts and pieces of the company represented at that level. Is that important at the crisis management committee level to also have or continue to have that representation from those parts, all the parts of the company?

Renata Elias:

Absolutely, yeah. So your key senior leadership members should sit on your crisis management team or crisis response team. Depending on the size of your organization and the number of senior leaders, I mean it can change, it can vary. Do we want a team with 25 individuals on it if that's the way your organization is laid out? No, absolutely not. A team of eight to 12 is a good size. So in the event that there are a larger group of senior leaders, we then recommend dividing your team up into a core team with your core functions. So legal,

finance, HR, comms, operations, risk and so on. And then any of the additional leadership functional areas, we would then recommend having those as an ad hoc members of the team. But yes, it's really important that you're not, again, not operating in silos at the leadership level, that there's one team, one process, all risk.

Dave Rapp:

I agree with that completely. Talk a little bit then too about your experience on having a public spokesperson dealing with the media inquiries that are naturally going to follow a crisis event, particularly an active assailant event, and the training that is required in making sure that you have your senior leadership trained up. Can you talk a little bit about the person most knowledgeable public spokesperson training?

Renata Elias:

Yeah, absolutely. The time that you're going to be putting your senior leader or your CEO in front of a camera, you don't want to be doing that if they've never been in front of a camera before. And there have been case studies where that has not worked very well and that has gone, when we talk about an instant, you don't want to be remembered for how you responded. That will be where that plays very importantly. It's really important that you, number one, designate individuals, and it may be several. So it may be for level one crises, it may be the CEO or the COO will designate, and then everything at level two and down is going to be your head of communications, or you may also bring subject matter experts to come in and also participate.

Regardless of who is going to speak to the media, there needs to be formal media training. And that includes having a TV camera doing a simulated press conference with cameras and reporters asking questions. It's just a very difficult thing for some people to do. And you need, again, when we talk about building muscle memory, that's one of those things you need. The more you get practice at it, the easier it becomes. And especially in a crisis, because we always say crisis is not business as usual. So for your CEO or your spokesperson, it's not going to be business as usual, and it can be a very nerve-wracking experience. I think it's so critical to get that training for whoever you determine needs to go in front of the camera.

In an active assailant event, it's also important to remember that the local authorities, the local police department will take the lead. So it's really up to you as an organization to be working with your local authorities, the police department who's heading the response, and working with their public information officer to determine who's going to say what and when. Because there's certain things that you as an organization may talk to, but the local police department, the mayor of the city are going to be taking the lead on other communications, specifically regarding the event itself.

Dave Rapp:

Staying on the topic of communication, what's your views on a company taking down its social media in the moments after a crisis event? Also what's the importance of training employees to keep their comments off of social media, for those that either were involved in the event itself or for those that hear hearsay information and disseminate? What's the importance of controlling that?

Renata Elias:

Yeah. So as far as employees, I think that goes back to planning and awareness. So planning, making sure that when you're in the planning phase, that you put together a media policy and a social media policy and then making sure that you roll that policy out to your employees so that all employees before any type of crisis or any situation impacts your organization, that they understand what are the rules of the road for them as far as the use of social media. You're never going to stop it 100%, but I think the more you train your employees, for example, a reporter comes up to you and asks for a comment, if they've been trained, they should be saying, "Sorry, I don't have any information, but I can refer you to our head of communications who will be able to address any of your questions."

So that type of information for employees is really important, that they understand what your company policy is on speaking to the media and for example, giving them an example of what they should say if asked or confronted by a member of the media. As far as making social media comments or posts, that would be addressed in your social media policy, rules for employees and the type of comments that they should be making. More pro, positive comments and refrain on any comments that may be negative towards the company, but that needs to really be addressed in a

social media policy. And then again, employees need to be made aware of that policy. Will you stop, as I said, everybody from commenting? Absolutely not. You may not, but I think you're doing the due diligence by putting those policies together, doing the awareness, pushing out that information to your employees is really important. I believe, Dave, your question was about taking down the social media sites.

Dave Rapp:

Yeah. Yeah. Yeah. Is that recommended?

Renata Elias:

No, I don't necessarily recommend taking down social media, but I think more importantly, it's how you draft your messaging, putting together in a crisis, there should be a crisis communications response, and part of that is going to be putting together messaging for the incident and then just sticking to those five key messages and keep releasing them over and over so that you're sticking to that message. I think you can still use social media in a way that will support your response rather than taking down... If you take down things, if you say no comment, if your website goes dark other than... An emergency website is one thing different, but if you take down your website, take down your social media posts, say no comment, there's always going to be the insinuation of guilt. And so I think it's better to be proactive. Stick to your key messages, keep those key messages, keep pushing those out. I think that is a more effective way to respond.

Dave Rapp:

Last thing just to talk about as we wrap up our conversation here, just to come back a little bit to EAP programs, employees, victim and community outreach. What's been your experience around the importance of after the incident is over, and this maybe is the days, weeks, and months after the incident, what's your thoughts that you can share with our listeners around the importance of dealing with your employees that were involved in the event itself, plus any other victims in the community at large? Do you have any thoughts you can share with the listeners on that topic?

Renata Elias:

Absolutely, Dave. This is something that's very close to my heart, which is human services response. I always

say your number one priority in any type of crisis is your people and people, meaning your employees, your customers, your guests. It's really important that the business will pick up, the business will get back, but if you don't look after your people that's something that could really hurt you from a reputation perspective. So having a plan and thinking about these things ahead of time. Again, we talk about planning and the importance of it. So thinking about how would your organization respond to a mass casualty incident where there's multiple people that have been injured or deceased? How would you as an organization respond? And really walking through that scenario ahead of time so that you can think of all the different things that you will need to consider such as, yes, employees that have been injured, employees that have been killed, their family members, employees that witnessed, guests and customers that were injured or killed, or they have been witnesses.

These are all different people that will need some sort of support. And so lining up key third parties, your EAP provider, reaching out to the American Red Cross in your community ahead of time, sort of discussing what are some of the things that we as an organization should be thinking about? Because it's not only going to be mental health that needs to be addressed. That's a key component, but the immediate needs before the mental health needs are just the basics: food, shelter, warmth, water, support for day-to-day activities. So those may be the things that you need as an organization, may need to support those that have been impacted by an event with, as well as then the mental health and the counseling as well. So these are things, as I said, really are important that they're discussed ahead of time with your key functional areas within your organization and ask yourselves the question, how would we support our people after any type of event?

Dave Rapp:

Absolutely. So that's really super critical and as we close out our conversation here, and this has been a really good conversation and appreciate your insights. I think my final thought on this for our listening risk managers is that unfortunately, active assailant events occur all too frequently in our life today, and it seems as though increasing in frequency. So I just want to encourage everybody to really take on board the comments that Renata has had today and just think about your crisis management plans and how those fit into your firm, and are you prepared to deal with an

active assailant situation as best you can. Renata, any closing thoughts or comments from you as we wrap up our conversation?

Renata Elias:

Just one thing, just if you remember, be proactive. Don't be reactive. The time is now. It's never too late to start planning. So the time is now to start looking at your overall capability within your organization. Look at what plans you have. I always like to compare your plans or your program like an umbrella. If you think about an umbrella and the top of the umbrella is your crisis management team. Every spoke of your umbrella represents a different component, whether it's emergency response, communications, business continuity, IT, cyber incident, et cetera. If you think about an umbrella that's broken and you're in a rainstorm, what happens? You get drenched. The same thing will happen to your organization in a crisis. If you don't have a strong, solid umbrella that's aligned and integrated with all the spokes, your organization's going to not... You're not going to stay dry during a crisis. So again, time is now. Be proactive, not reactive.

Dave Rapp:

Good. Sounds good. Well, Renata, thank you so much for your time. Folks, that concludes this particular podcast. Our fourth and final podcast installment on this topic of active assailant will be that of claims and litigation management, which hopefully we don't ever have to face, but in case we do, that's a super important topic.

Please mark your calendars for Thursday, January 26 at 2pm eastern time. To round out our active assailant conversation, Marsh will be hosting a webcast where I'll be joined by all of the guests featured on our podcast episodes. We'll be discussing available risk assessment tools and demonstrating some emerging active assailant and mass casualty scenario modeling. We'll also share some options the insurance market has developed to address this risk. You can find webcast registration information in the show notes.

Thank you for joining us. If you have a comment or question for me, please send me a note at dave.rapp@marsh.com.

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