MARSH RISK CONSULTING

PREPARING FOR WORKPLACE VIOLENCE IN THE EDUCATION INDUSTRY

The headline-grabbing incidents are relentless — a steady stream of violent events erupting in schools and on college and university campuses. Violence in such locations is unpredictable and difficult to anticipate. In addition to personal safety issues for faculty, staff, students, and others, implications for educational organizations range from reputational harm to financial losses.

In 2012, nearly 750,000 students between the ages of 12 and 18 were victims of nonfatal violence, according to *Indicators of School Crime and Safety: 2013*. And college and university students between 18- and 24-years old report about 526,000 violent crimes per year, according to the *Violent Victimization of College Students* report.

Violent incidents do not always involve weapons. More often, violence on campus may involve verbal abuse and physical attacks, including student-on-student, student-on-faculty, and faculty-on-staff. Stress, job performance, harassment, alcohol, and emotional and mental health issues are often contributing factors.

KEY CHALLENGES

While nearly two million Americans report having been victims of workplace violence each year, education workers are at a particularly high risk. Among the many challenges to mitigating workplace violence in educational settings:

Access: Schools and institutions of higher learning can be breeding grounds for violent incidents given their inherent stress and social pressures. This can be exacerbated by the unique setup of campuses, many of which permit open access, making them difficult to lock down.

RISK. DISPUTES. STRATEGY.

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Crime: Primary and secondary schools, colleges, and universities were the locations of nearly one-third of all active shooter events in the US between 2000 and 2012, according to the ALERRT Center at Texas State University. While generally receiving the most media coverage, such situations are far from the only threat on campus. Rape, gang crime, and other student-on-student violence are even more commonplace and continue to plague college campuses across the nation.

The aftermath: From emotional and psychological impacts to injuries or deaths, workplace violence can lead to days off work, long-term health care costs, workers' compensation costs, liability insurance claims, litigation, business interruption-related expenses, and more.

School administrators and risk professionals need to prepare employees, faculty, students, and parents to properly respond in the event of an emergency.

OSHA REGULATIONS

Under the Occupational Safety and Health Act of 1970, "Each employer shall furnish to each of its employees employment and a place of employment which are free from recognized hazards that are causing or likely to cause death or serious physical harm."

This duty includes all forms of work-related violence, defined as "any incident in which a person is abused, threatened or assaulted in circumstances relating to their work." That can encompass both physical violence — kicking, spitting, hitting or pushing, as well as more extreme violence with weapons — and verbal abuse — shouting, swearing or insults, racial or sexual abuse, threats, and intimidation.

In a workplace where the risk of violence is significant enough to be a "recognized hazard," the Occupational Safety and Health Administration (OSHA) requires employers to take steps to minimize those risks. Failure to do so could result in an OSHA citation, legal claims for negligence or emotional distress, and lawsuits against breach of contract.

STEPS TO TAKE

Your institution should have a comprehensive plan to identify problems early and address them. Prevention, though not always possible, is the goal. If you don't have the right tools and protocols in place to help identify and resolve potential or real threats early, you face an increased risk for workplace violence.

Here are some basic tactics to include not only in your workplace violence program, but in your overall organizational resilience program:

- Educate all employees about the range of workplace violence issues they may encounter, communication channels, and related policies and procedures.

- Educate employees on how to use alarms, locks, and other alert and safety features.

- Ensure that faculty and other employees understand their roles and those of on-site security and law enforcement.

- Plan ahead at all campus locations so that preparedness and response plans are integrated.

- Ensure effective communication within and between locations and key stakeholders, including law enforcement and the community.

- Include humanitarian assistance in response plans.

- Respond promptly to manage impacts and consequences effectively.

- Assess whether your plans comply with federal and state regulations and meet post-incident reporting obligations.

- Review your insurance coverage and work with advisors to ensure it is adequate.

HOW MARSH CAN HELP

A violent incident can be a terrifying prospect for any educational institution. Marsh can provide a wide range of workplace violence prevention solutions. As a global leader in insurance broking and risk management, we take a holistic approach to helping protect our education clients' staff, faculty, students, reputation, and bottom lines.
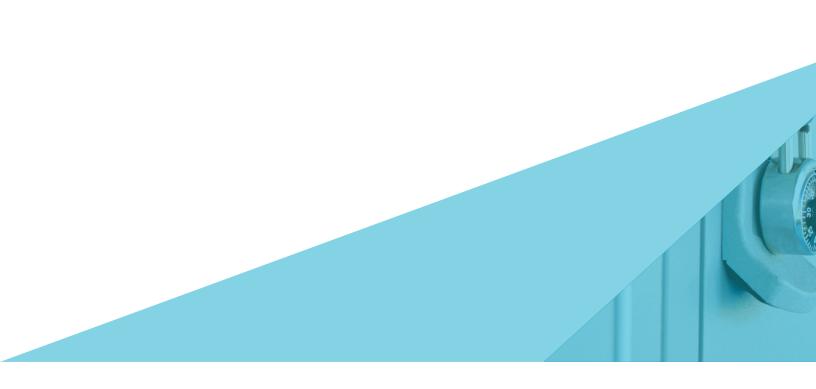
We can develop an integrated strategy designed to help you:

- **Educate** your organization on the need to prepare for and mitigate the risks of workplace violence/active shooter incidents.

- **Build** an end-to-end plan that includes risk assessments and addresses incident prevention/mitigation, risk transfer, post-event business interruption and reputation management, and claims management.

- **Drive** comprehensive plan implementation in the event of a violent incident.

- **Protect** your staff, brand, and bottom line during and following an incident.

Marsh Workplace Violence Risk Solutions

- Analytics and assessments of workplace violence risk exposures and insurance program adequacy, including workers' compensation, general liability, umbrella/excess, and property insurance.

- Evaluation of existing workplace violence prevention programs and related policies, identification of gaps, and improvement recommendations.

- Evaluation of existing employee assistance programs and behavioral services available for employees, and other HR programs that provide training for workplace conflict resolution and de-escalation training.

- Preparation of tailored workplace violence prevention policies and programs.

- Organizational resilience, including the development of integrated crisis management, emergency response, and business continuity plans.

- Senior management, supervisor, and employee risk assessment and situational awareness training.

- Real-time crisis response and reputational risk management.

- Casualty claims assessments, management, and closure support.

- Forensic accounting and claims management for insurance recovery purposes.

- Post-event assessments and continuous improvement.

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For more information on these and other solutions from Marsh Risk Consulting, visit www.marshriskconsulting.com or contact your local MRC or Marsh representative.