



Markel Global Reinsurance

**Guide to CrisisRisk Crisis Advisory Services & Tools
for Member-Insureds**

2024

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CRISISRISK CRISIS ADVISORY SERVICES & TOOLS

INTRODUCTION

Public entities nationally are experiencing an increase in crisis events.

Whether allegations of excessive use of force, abuse of power, first and second amendment violations, sexual misconduct, racial discrimination, or workplace violence, to name a few, these situations are **Business Unusual** and lead to adverse outcomes.

When facing crisis events that can impact critical assets – people, reputation, finances, and key relationships – government leadership is looking for proven, experienced-based assistance to help them restore control.

How the first minutes and hours are managed by your organization will determine whether you will be defined by what occurred. Stakeholders need to be identified, their needs must be evaluated, messaging needs to be crafted, and media needs to be managed. This must occur rapidly to ensure critical assets are protected.

Our Pool reinsurance partner, Markel Global Reinsurance (MGR), in collaboration with CrisisRisk™, a leader in crisis preparedness and response, has made available a unique offering of Crisis Advisory Services & Tools to Member-Insureds. These services and tools are delivered **at no cost to you**.

Crisis is defined by a loss of control™.

While many mayors, city councils and other public entity officials are adept at managing normal business operations, some may not be well equipped to manage **Business Unusual** or don't have the resources needed to make good decisions.

CrisisRisk is focused on supporting Member-Insureds in achieving better outcomes in crisis situations.

To do so, CrisisRisk Advisory Services & Tools are available during four stages of a crisis event – **BEFORE, IMMINENT, DURING & AFTER:**

- **BEFORE:** To make the Member-Insured more resilient and prepared.
- **IMMINENT:** To prevent or mitigate impacts when concerns arise about an **IMMINENT** crisis event, which we refer to as a *circumstance*.
- **DURING:** To triage and prioritize DECISIONS, ACTIONS and WORDS **DURING** the initial moments of a crisis event.
- **AFTER:** When help is needed to restore control and recover.

Crisis Advisory Services – Triggers

What triggers CrisisRisk Advisory Services under this program? Quite simply, any **Business Unusual** event that creates a loss of control. **Business Unusual** events typically involves interactions with the press and their constituents, and the **Crisis ABCs™**, where people have **ANGER, BLAME** is being cast, or have **CONCERN** about harm in the future. The event need not be catastrophic in nature, trigger any insurance coverage or coverages or lead to demands for compensation or litigation. In fact, you can trigger services under this program for a *circumstance* – *a situation you reasonably believe may evolve into a crisis*. CrisisRisk will offer guidance on how to prevent it from occurring or mitigate impacts if it does occur.

If your organization needs Crisis Advisory Services, we want you to act quickly and *not spend any time on parsing what is and what is not a crisis*. We want you to pick up the phone and call CrisisRisk for assistance immediately.

Public Entity Examples of Crisis Events

CrisisRisk principals responded to the crisis events listed below, along with many others:

➤ Abuse of Power by Sheriff who assaults Husband of woman he's having affair with	➤ Multiple Prisoner Deaths – Same Jail
➤ Death of Resident by Public Entity Snowplow	➤ Racial Bias Accusations of Public Officials and Employees
➤ Drowning in Municipal Pool	➤ Racial Discrimination by Mayor during public Town Hall meeting
➤ Excessive Use of Force by Sheriff, Deputies, Police Officers	➤ Racially Motivated Murder by Citizens with cover-up by Public Officials
➤ Fire Destroys all Records (back to 1900s) disrupting courts/operations	➤ Sexual Abuse of Child in Town Summer Camp
➤ Illegal 'hands on' Search for drugs of ALL Students in high school	➤ Shooting of Employee – City Library
➤ Irrational Irate Resident overbilled for water	➤ Stand-Off in home involving Police Officer/Employee
➤ Mass Shooting during festival in City Park	➤ Sexual assault – Teacher/Student
➤ Mass Shooting of Students in School	➤ Unlawful Sexual Contact by Code Enforcement Officer

Before experiencing a crisis event, CrisisRisk is making unique tools and services available to your organization that will make you more resilient and better prepared for a crisis or circumstance. Many of these **BEFORE** tools can also be used in subsequent crisis phases – **IMMINENT** (*Circumstance*), **DURING & AFTER** an event. The tools are:

➤ **CERTIFIED CRISISCOORDINATOR TRAINING**

Certified CrisisCoordinator™ an e-learning platform to train and certify CrisisCoordinators within Member-Insured Organizations to **RECOGNIZE, IDENTIFY & ALERT** their leadership of situations that involve potential or actual risk of crisis to the organization. Multiple government entity associations, insurance pools, and organizations worked with CrisisRisk to support development of the CrisisCoordinator Certification Program. The program was designed to empower CrisisCoordinators in each local government entity with the information needed to **RECOGNIZE** emerging warning signs and circumstances, **IDENTIFY** the likelihood those circumstances could escalate to a crisis, and **ALERT** leadership in all crisis stages – **BEFORE, IMMINENT, DURING and AFTER** a crisis.

Click here to access: [Markel Insurance Pools](#)

Look for the SIGNUP button in the top menu and fill in the requested information.

➤ **CRISIS ABC's™ (ANGER / BLAME / CONCERN) ALERT FORM**

Utilize the **Crisis ABCs** to consider whether an event or circumstance is, or has the potential to become, a crisis. This tool will help you evaluate the level of **ANGER, BLAME, and CONCERN**, reactions which have a greater risk of becoming a crisis. It will also measure **SPEED, SPREAD, and SETTING**. We know that the faster the news spreads about the event, the more people it reaches, and the more significant the setting (local vs. national), the more likely it is to become a crisis. The tool will electronically populate an alert form that can be sent to leadership. Learn more about the CrisisABC's in the VCRA, described below.

➤ **VCRA – VIRTUAL CRISIS RESPONSE ADVISOR**

Virtual Crisis Response Advisor™ (VCRA™) is an automated tool to facilitate DECISIONS, ACTIONS, & WORDS in every crisis stage with control checklists, documents, and issue-specific content. The VCRA provides real-time detailed guidance to management to avoid loss of control *BEFORE* a crisis results, to mitigate or prevent an *IMMINENT* crisis, to restore control *DURING* a crisis and to take appropriate actions *AFTER* a crisis to address recovery and impacts. Immediate guidance is provided after leadership answers just three short questions. In the *BEFORE* stage, this tool will help your organization create a Crisis Response Plan for any future event.

➤ **WEBINARS**

Webinars are hosted by CrisisRisk on crisis related topics. If you would like to receive invites or would like invitations to be sent to others in your organization, contact: crisis@crisisrisk.com

➤ **WEBSITE – ‘ASK AN EXPERT’**

CrisisRisk has an ‘Ask an Expert’ feature on its website. www.crisisrisk.com
Feel free to reach out with any question you have related to crisis management/response. Please **do not** use this feature when time is of the essence. Call 9-1-1 if there are life safety concerns.

➤ **SUPPORT**

CrisisRisk tools have been designed to be intuitive and user-friendly. Should you encounter unexpected issues, please contact CrisisRisk for support: support@crisisrisk.com

IMMINENT

➤ **24x7 HOTLINE**

Your organization may contact CrisisRisk any time there is a concern about a circumstance that is **Business Unusual** that could evolve into a crisis.

CrisisRisk is available **24x7** at **1-877-274-7473 OR 1-877-CRISIS-3** to help assess the circumstance and provide recommendations.

If the circumstance involves a life safety issue, or it is believed a threat is imminent, call **9-1-1** before calling CrisisRisk.

Please make sure everyone on your team who needs this number is provided with the information.

➤ **VCRA – Virtual Crisis Response Advisor**

Access for real time – event specific guidance. Select the **IMMINENT** stage, for event-specific guidance.

DURING

In the immediate moments after the onset of a crisis event, your organization has **24x7** access to:

➤ **24x7 HOTLINE**

Contact CrisisRisk at **1-877-274-7473** for guidance and recommendations related to the **Decisions** needed, **Actions** to be taken, and **Words** to be communicated.

➤ **VCRA – Virtual Crisis Response Advisor**

Access for real time – event specific guidance. Select the **DURING** stage if a crisis event is occurring and you are currently actively managing response.

Be sure to call 9-1-1 before calling **CrisisRisk** when a life-threatening event is occurring.

AFTER

After a crisis event has occurred, your organization has **24x7** access to:

➤ **24x7 HOTLINE**

Call CrisisRisk at **1-877-274-7473** for guidance and recommendations.

➤ **VCRA – Virtual Crisis Response Advisor**

Access for real time – event specific guidance. Select the **AFTER** stage if a crisis event has occurred and you are now dealing with recovery and impacts.

If you call CrisisRisk for guidance when an event is **IMMINENT**, or **DURING** or **AFTER** a crisis event, the areas we may offer guidance on include:

- | | |
|---|--|
| ➤ Communications | ➤ Psychological First Aid |
| ➤ Decision Making | ➤ Reputation and Brand Protection |
| ➤ Evidence Preservation | ➤ Security Enhancement |
| ➤ Investigation | ➤ Social Media/Intelligence Monitoring |
| ➤ Law Enforcement Coordination | ➤ Threat of Violence Assessment |
| ➤ Legal Support – Attorney Client Privilege | ➤ Triaging Impacts and Stakeholder Needs |
| ➤ Media Management | ➤ Victim Coordination |

In addition, together we will focus on the immediate response goals that must be addressed. They are:

- To have you:
- Activate your internal crisis response team and introduce them to CrisisRisk.
 - Immediately provide CrisisRisk with a primary contact name, along with their cell phone number and email address. Forward this information to crisis@crisisrisk.com so that we can maintain contact.
 - Share all known information about the event that occurred.
- CrisisRisk will:
- Help you prioritize your immediate needs or concerns.
 - Discuss what is likely to occur next and the related timing (e.g., media involvement, employee concerns, victim support, investigation, legal counsel retention).
 - Provide recommendations on services that may be needed, e.g., psychological first aid, investigation, law enforcement, security, open-source intelligence, and legal.

- Help you identify stakeholders along with their needs or concerns (e.g., victims, family members, employees, customers, regulators, the public, media).
- Provide guidance and timing on the **DECISIONS** needed, **ACTIONS** to be taken, and **WORDS** to be communicated.
- Answer your questions.

During our call, we will also review the common **crisis errors and traps** that leadership are vulnerable to. Some you may immediately be confronted with, and they are included below:

Common Crisis Errors, Traps and Tips:

- **Do not speak to the media** – you will have time to respond once you have designated and trained a spokesperson and created messaging. Do not issue a press release. Do not hold a press conference. Together with CrisisRisk, we will provide you specific guidance on potential communications with the media and/or stakeholders.
- If the crisis event involves a crime or if serious injuries/fatalities occurred, law enforcement will have specific objectives and may initially be in control of your facility and access. Understanding when you will regain access control is needed. **Do not turn over any surveillance video or documents prior to speaking with your legal counsel. Preserve all video immediately. Never turn over the originals. Never turnover any physical computers, cell phones, etc. before speaking with your legal counsel.** Inform law enforcement that you will cooperate but need to speak with legal counsel first. Together with CrisisRisk, we will provide you with further guidance related to preservation of records, personnel files, video recordings, etc.
- Be sure to **document who was present at the time of the event (both internal and external)**. It is critical to determine what people know, what they saw, what they need and who was actually there. Often, individuals will come forward claiming they were present at the time of the event when they were not. Some will go so far as to make a financial claim for damages.
- Again, **Do not speak to the media. Do not speculate.** Together with CrisisRisk, we will provide you specific guidance on any potential communications.

Do not delay in contacting CrisisRisk at the 24/7/365 # 1-877-274-7473. Time is not on your side.

- Stakeholders and employees need to be supported.
- Evidence needs to be preserved.
- Witnesses need to be identified.
- Your brand and reputation need to be protected.

CrisisRisk Crisis Advisory Services

CrisisRisk will offer **up to 20 hours** of Crisis Advisory Services per crisis event to empower the Member-Insured to restore control. It is CrisisRisk experience that in less than 20 hours, control is restored in 99% of reported crisis events. In the event it is expected that more than 20 hours will be needed, CrisisRisk will seek approval from you, and time in excess of 20 hours will be billed on an hourly basis.

Please note – If ancillary services are recommended (e.g., psychological first aid/counseling, legal counsel, investigator, forensic psychologist, cyber or other subject matter experts) and you choose to move forward, they are not part of the Market Global Re Crisis Advisory Services offering and payment will be your responsibility.

APPENDIX A: ABOUT CRISIRISK

CrisisRisk™ is a strategic risk, crisis, and consequence management firm. Founded by individuals with unrivaled experience, CrisisRisk offers a unique lens through which to view a crisis event, as its principals have handled hundreds of crises, including some of this nation's most catastrophic events. CrisisRisk will help you see what is coming.

Crisis management, and perhaps more importantly, consequence management following an event that threatens an organization's critical assets (people, brand, reputation, finances) requires a holistic understanding of risk, law, insurance, communications, and other disciplines. Additionally, a crisis advisor needs to have the ability to communicate on a peer level with executive leadership of an impacted organization.

CrisisRisk principals have unique backgrounds that position them to serve as strategic advisors to senior leadership during crisis events. They spent their careers in law and insurance and understand risk and liability. They have served as C Suite officers of private and public companies and can interact on a peer level with any organizational leader. CrisisRisk counts among its clients some of the largest global companies in the world, as well as governmental entities, public and private educational institutions, and non-profit organizations.

From natural disasters to mass shootings, sexual abuse to #metoo, excessive use of force to racial discrimination, executive malfeasance to product/service events, we have helped clients mitigate risk, manage consequences, and create value and opportunity from events that could have been catastrophic.

CrisisRisk Crisis Advisory Services and Tools will help your organization enhance its crisis management and response program.

CrisisRisk:

- ✓ Has extensive hands-on crisis management experience
- ✓ Is available to you under this program to provide Crisis Advisory Services
- ✓ Will offer guidance on how to manage the media and media interactions and communications
- ✓ Understands the needs of stakeholders and know how you will need to address them
- ✓ Has a legal foundation to understand your organization's rights related to evidence, interaction with law enforcement, privacy, and confidentiality as well as how to protect your organization from civil liability
- ✓ Has rapid access to and can refer you to ancillary service providers that may be needed, such as attorneys, investigators, counselors, security services and we have the experience to know when such services are needed
- ✓ Understands governmental roles of state and local agencies in the aftermath of an event and how to interface with them

APPENDIX B: SAMPLE MEMBER-INSURED INTERNAL/DEPARTMENTAL COMMUNICATION ABOUT CRISIRISK CRISIS ADVISORY SERVICES & TOOLS

SAMPLE - EDIT AS NEEDED

Our organization is a Member-Insured of an insurance pool that has partnered with Markel Global Reinsurance (MGR). Markel, in collaboration with CrisisRisk™, a leader in crisis preparedness and response, has made Crisis Advisory Services & Tools available to our organization to assist us when facing crisis events. These services and tools are delivered **at no cost to us**.

Nationally, public entities are experiencing an increase in crisis events. Whether allegations of excessive use of force, abuse of power, first and second amendment violations, sexual misconduct, racial discrimination, or workplace violence, to name a few, these situations are **Business Unusual** and lead to adverse outcomes.

The CrisisRisk Crisis Advisory Services & Tools provide support throughout the four stages of a crisis event – **BEFORE, IMMINENT, DURING & AFTER**.

There are tools available to our organization that we can access to make us more resilient and better prepared for any crisis that arises:

➤ **24x7 HOTLINE**

Our organization may contact CrisisRisk any time there is a concern about a circumstance that is *Business Unusual* that could evolve into a crisis, or during/after a crisis event has occurred.

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➤ **CERTIFIED CRISISCOORDINATOR TRAINING**

Certified CrisisCoordinator™ e-learning platform to train and certify CrisisCoordinators within Member-Insured organizations to RECOGNIZE, IDENTIFY & ALERT leadership of emerging crisis exposures that affect residents, employees, properties, and reputation.

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To consider whether an event or circumstance is or has the potential to become a crisis, this tool will help you measure the severity of a crisis event.

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CrisisRisk has an ‘Ask an Expert’ feature on its website for questions related to crisis management/response. Please do not use this feature when time is of the essence. **Call 9-1-1 if there are life safety concerns.**

Depending on the type of crisis event or circumstance, when you speak with CrisisRisk, guidance may be provided on:

- Communications
- Decision Making
- Evidence Preservation
- Investigation
- Law Enforcement Coordination
- Legal Support- Attorney Client Privilege
- Media Management
- Psychological First Aid
- Reputation and Brand Protection
- Security Enhancement
- Social Media/Intelligence Monitoring
- Threat of Violence Assessment
- Triaging Impacts and Stakeholder Needs
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