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Transcript

Webinar | Expert Industry Panel

Crisis Management Insurance: Q&A for Brokers



Marcus Meredith

President,
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Host - Ritchie Vener

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Distinguished.

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Ritchie Vener:

Hello, everyone, and thank you for joining us for our webinar, "Crisis Management Insurance: Q&A for Brokers." My name is Ritchie Vener and I'm the Chief Growth Officer at Distinguished Programs. I'm very excited to be having a discussion today with the president of our Crisis Management Insurance program. Distinguished prides itself on having market-leading specialists running our programs, and today's guest really exemplifies that.

Following the webinar, we'll send all registrants a copy of the slides, the webinar recording, and a PDF with the questions and answers from today's session. If anyone has a question during the presentation, please use the Q&A button on the bottom of your screen. If we don't have time to get to all of them, we'll answer each of them in the follow-up PDF.

Distinguished Programs is a leading national insurance program manager providing specialized insurance programs for a growing number of programs. These include real estate, community associations, hotels, restaurants, cyber liability, fine art and collectibles, inland marine, executive lines, crisis management, which we'll be talking about today, surety bonds, marine cargo, transactional risk, and environmental and construction professional insurance.

During this 30-minute session, you'll learn about our new Crisis Management Insurance program and understand why this coverage is quickly becoming a must-have for today's business. So, are you ready to expand your market with Distinguished? Let's get started.

Joining us today is Marcus Meredith. Marcus is the President of Distinguished Crisis Management, bringing more than 15 years of experience in the MGA market with a focus on complex and specialty risk solutions. He leads the program's strategy and development, delivering coverage designed to address today's evolving crisis and political violence exposures. Prior to joining Distinguished, Marcus held senior leadership roles at specialty MGAs where he built underwriting teams with a focus on political violence, active assailant, and other specialty lines. Before entering the insurance industry, he served as a captain of the British Army with deployments across the Middle East, East Africa, and the Americas, an experience that continues to shape his perspective on crisis response, threat environments, and organizational resilience. Marcus holds a BA in Economics, Business, and Management.

Let's jump right in. Marcus, why don't we start with you sharing a little bit about your background and how you ended up specializing in this field?

Marcus Meredith: I've got a slightly unusual background in the way I came into insurance, as you've already mentioned, having been in the military before, but my route into crisis management all comes from one event. I remember vividly watching 9/11 unfold while watching TV in our classroom in my penultimate year at school, when I was only 17 years old and feeling a strong desire to contribute to the response in a meaningful way.

I signed up to join the British Army when I was 18 years old, before going to university. When I got to university, I did a degree, as you've already said, in Economics, Business, and Management, but with a strong focus on international politics and affairs. As soon as I graduated from university, I signed up again as a full-time Army officer, and I spent five years serving all around the world. While I was there, I served in a light infantry regiment, I deployed with ISAF to Afghanistan alongside US and coalition forces, including counter ID teams in high-threat environments. It was a formative experience for me that included close collaboration and training with the US Army and Marines.

As soon as I left the military, I moved into the world of insurance, initially as an analyst assessing political and security risk for oil and gas assets, mostly focused on Afghanistan and Iraq, where I had the most recent knowledge. That role introduced me to political risk as well as political violence in an insurance class. I was then recruited in 2012 into an MGA that focused on Political Violence insurance, which marked the start of my specialization in crisis management. I've spent the last 15 years in MGA environments working across global exposures, particularly focusing on the US, and the class has grown significantly since its development post 9/11.

Ritchie Vener: The term crisis management is pretty broad. What is Crisis Management insurance?

Marcus Meredith: Crisis Management insurance protects businesses from financial losses that arise from political violence and malicious damage events. This includes incidents related to terrorism, sabotage, civil unrest, strikes, riots, and acts of assailant attacks. It fills a critical gap left by standard property and liability policies, which often exclude or limit this type of exposure.

Ritchie Vener: What are the main threats that are facing the US today?

Marcus Meredith: The main threats facing the US today are increasingly linked to civil unrest, political violence, and active assailant events, all of which, unfortunately, are becoming more frequent and more costly. For example, strikes, riots, and civil commotion losses have totaled around \$10 billion in insurable loss over the last decade globally compared to roughly \$1 billion from sabotage and terrorism losses in the same period. Specifically in the US, the riots that followed the death of George Floyd resulted in over \$2.5 billion in insured losses just in the US alone.

Marcus Meredith: Active shooter events are also rising sharply. The most recent statistics show that between 2020 and 2024, there was a 70% increase compared to the previous five-year period. In that time, there were also 223 mass shooter or active assailant events across 43 states. It's a really prevalent risk that we're facing and something which is in the news every day. Between 2021 and 2024, there are at least 300 documented cases of targeted violence that was orchestrated due to political motive in the US, which is the highest level that the US has seen since the 1970s. In 2023 alone, nearly 30,000 protests took place across 2,900 cities and towns, showing how widespread disruption can be.

These trends highlight a more volatile risk environment affecting businesses of all sizes, including those outside of major urban centers. Gun violence continues to be a huge issue. There were 15 million guns that were sold in the US in 2025, and unfortunately, 40,000 deaths as a consequence of gun violence. The really galling statistic as part of that is that of those 40,000 deaths, 10% of those were children. 4,000 children died as a consequence of an active shooter event in the US last year. You can see why crisis management is so high on the insurance agenda.

Ritchie Vener: Why do businesses need Crisis Management insurance?

Marcus Meredith: As I've just shown by going through some of those statistics, businesses need Crisis Management insurance because these types of events are becoming more frequent and more severe across the United States, increasing financial exposure. The risk also goes well beyond physical property damage. Where public safety is impacted, the liability and reputational consequences can be significant.

The coverage that we offer helps protect against operational disruption, supporting businesses' continuity when incidents interrupt day-to-day activity. It also addresses complex liability exposures that can arise when customers or employees are unfortunately involved in an incident.

Ultimately, it helps businesses safeguard themselves from both direct property damage and the extended business interruption losses that often flow after these events.

Ritchie Vener: Who is the carrier?

Marcus Meredith: I'm based part-time in the UK, part-time in the US, and I'm close to Lloyd's of London, where a lot of the specialist capital resides that has historically supported this class of business since its inception about 30 years ago.

We're backed by a consortium of Lloyd's of London syndicates, all of whom are AM Best A+ rated and experts in their own right in this coverage.

Ritchie Vener: Do we write this in all states?

Marcus Meredith: Yes, the Crisis Management coverage that we're about to go through and all the different policies and coverage types are available nationwide across the US.

Ritchie Vener: Digging a little deeper, what types of businesses are eligible for Distinguished's Crisis Management insurance program?

Marcus Meredith: One of the reasons that I like crisis management so much as a class of business isn't just because of my background in the military and my interest in international politics. It's because almost any business is eligible for this coverage. It doesn't matter who you are, what you own, or where you are. There is always going to be someone who is a customer for this coverage and it goes really nicely onto the back of existing property or liability coverages.

For Shield, which is our Strikes, Riots, Civil Commotion insurance, and for Halo, which is our Active Assailant insurance, any business with public foot traffic or public access would be the most exposed. This would include hospitality, education, healthcare, retail, stadiums, or locations that host events. Very topical with what's going on with the World Cup in the US at the moment.

For Paladin, our Sabotage and Terrorism insurance, including Active Assailant, is pretty universal in suitability. It extends to a much broader range of property occupancies, including real estate, residential property, municipal and public-entity risks, as well as manufacturing and industrial businesses. In many cases, businesses with a loan or a mortgage are required to carry Terrorism coverage, and they're just not aware of it. We're able to provide affordable solutions to anyone who has the requirement through their loan or mortgage covenants for both certified and non-certified coverage.

Ritchie Vener: Let's take a closer look at the coverages available through the program. Can you start by discussing our Sabotage, Terrorism, and Violent Acts insurance, which we call Paladin?

Marcus Meredith: I called this Paladin because one of the teams that I work with in Afghanistan was the Paladin team in the US Marines, who were the guys that came and found improvised explosive devices. The whole point of this is to offer protection and peace of mind for insureds that are worried about an event happening at their premises, whether that be terrorism or active assailant. It's written deliberately to counter the emerging threat.

What we've seen over the last 30 years is that the threat has moved from being large spectaculars involving explosives to much less sophisticated events where you have lone wolf self-radicalized people who may have just been radicalized from looking at their computer screen during COVID, or may have been groomed online. It's a really broad insuring cause, but to give you some more detail, it's designed to help businesses recover from losses resulting from sabotage, terrorism, and other violent acts.

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Marcus Meredith: We can offer a limit up to \$150 million per location, which will increase in the coming years, and it includes a broad definition of Sabotage and Terrorism, extending coverage for Active Assailant and Deadly Weapons. Coverage applies to both certified and non-certified acts, and it can respond when access to property is denied even if there is no physical damage to the building. The policy also includes ongoing loss of attraction coverage, helping businesses recover when customers stay away following an incident. This coverage, Paladin, comes with no deductible regardless of the underlying property policy. The Active Shooter coverage is included as a standard feature.

For clients seeking additional protection, we can add extra sublimits for Active Assailant coverage with Liability, Increased Cost of Working, Terrorism Liability, as well as Strikes, Riots, Civil Commotion as a sublimit, but the main core of the coverage is Sabotage and Terrorism.

Ritchie Vener: What about our coverage for Strikes, Riots, and Civil Commotion insurance, which we call Shield?

Marcus Meredith: We chose the name Shield because you can picture exactly what happens when people riot: people put shields up to stop them. This is a protection policy to protect your business should the worst happen. There's been an unprecedented quantity of strikes, riots, and civil commotion losses over the last decade, with the US alone taking \$2.5 billion of losses in the 2021 to 2023 period.

This policy is designed to help businesses manage the financial impact of social unrest. It offers limits up to \$150 million per location and provides coverage for both certified and non-certified acts. The policy takes a selective portfolio approach, allowing us to tailor our coverage to the client's specific needs and exposures. It can respond to losses arising from a range of listed political and social perils, as well as situations where a government authority restricts access to a property, and operations must cease either partially or entirely.

Many of the losses we saw during the spike in social unrest post-COVID came from looting after an event rather than from the event itself. Our coverage offers that extension as standard on all of our policies, so if you are working in the retail space, it's perfect for you. It also includes Extra Expense coverage to help offset additional costs incurred while a property is being repaired or replaced following a covered event. The policy features a low deductible, regardless of the underlying property coverage, and includes coverage for Sabotage and Terrorism.

Ritchie Vener: Last but certainly not least, what does the Active Assailant and Deadly Weapons cover? We call it Halo.

Marcus Meredith: Active Assailant and Deadly Weapons insurance is the fastest-growing crisis management coverage in the US at the moment. It's what we've seen the highest demand for in the first few months since going live. What it's designed for is to help businesses respond to and recover from the aftermath of an active assailant or a deadly weapons attack. We can offer limits of up to \$20 million per location, although most of our clients buy much lower limits than that, and we provide Primary Liability coverage for lawsuits arising from bodily injuries related to these events as well as crisis management services pre- and post-an insured event. We do this through our tied crisis response team, Crisis Risk Strategies, which has operatives spread across the US.

In addition to the liability protection, the policy includes Property Damage and Business Interruption coverage up to the policy limits, helping businesses manage the financial impact of an incident. It also provides valuable support for affected individuals through Accidental Death and Dismemberment coverage with a sublimit of \$50,000 per person, as well as Medical Expense coverage with a \$25,000 sublimit. It also responds to threats of a deadly weapon attack and includes unlimited crisis management fees that do not reduce the policy limit. The policy features a low deductible regardless of the underlying property and liability coverage.

Optional coverage are also available for this. We can do a post-underwriting review, an action plan webinar for your specific client, and we can also offer access to a deadly weapons protection portal, which helps clients strengthen their preparedness and their response capabilities. This isn't just an insurance product; it's a comprehensive crisis management product to give peace of mind to clients.

Ritchie Vener: What kind of factors go into determining how much policy is going to cost?

Marcus Meredith: Our program is underwritten by evaluating each risk individually rather than trying to price based on the property premiums. That allows us to do more tailored pricing and may provide cost savings in some examples. The main risk factors that drive our premium include the occupancy of the insured, the location, the accumulation of values and proximity to it, the security that's on site, and the proximity to landmark buildings or infrastructure. One of the questions we ask for Halo is around emergency planning and staff vetting. These are really important things for us so we can assess whether it's a risk that we want to underwrite and at what price.

For clients who haven't bought coverage before, I'd say they are often surprised by how affordable it is. My advice would be to always ask for a quote, and you might end up thinking, "Actually, this coverage is worth buying. It's more affordable than we thought." We can also tailor each one of our policies to different limit structures to suit your client. While some clients might be buying the full \$20 million coverage for Halo if they're an enormous events location, as an example, we can offer as little as half a million dollars of coverage for a small property, which would be someone who works in hospitality or a small event location.

Ritchie Vener: In the US, Terrorism Risk Insurance Act (TRIA) is a source of Terrorism coverage. How does Distinguished's Sabotage, Terrorism, and Violent Acts insurance (Paladin) differ from the protection available through TRIA?

Marcus Meredith: There's several important differences that brokers should understand. While TRIA serves an important purpose, there are specific requirements that must be met before coverage can respond. For example, the Terrorist Act must be officially certified as terrorism as the first factor. The aggregate industry losses for the attack must exceed certain thresholds, at the moment \$200 million, but that changes every couple of years, and losses at an individual location must be over \$5 million before TRIA would be able to respond. TRIA hasn't responded to any terrorist incident in the US since its inception in 2002.

Paladin is slightly different. We are designed to provide a broader coverage, which is slightly more accessible. Unlike TRIA, we don't require an act to be certified. We offer coverage whether it's certified or non-certified acts of terrorism and sabotage, making sure that the coverage is available when businesses need it most. Our insuring clause at the beginning of our policy extends to cover events where the attacker is self-radicalized or not known or part of a terrorist organization. As long as the intent of the attack is ideological, the full coverage is enforced.

We've also included a sublimit for Active Assailant and Deadly Weapons coverage, which further broadens the insuring clause to capture gaps in the GL or property coverage where assailants with a weapon can be excluded from the coverage. We've tried to ensure that should the worst happen and you have an event on your premises or near to your premises where there's an attacker with either ideological or malicious intent, we have the coverage in place for you.

Another key difference is that Paladin operates independently of the underlying property or casualty policy. It's not a reinsurance; it stands on its own merits and on its own form. It has its own coverage structure, deductibles, and attachment points, allowing protection to be tailored specifically to terrorism, sabotage, and violent act exposures. Additionally, on Paladin, we have no deductible, and no minimum loss threshold must be met before coverage and response. Overall, obviously a biased view, but it is a broader and more flexible solution than just relying on TRIA for your clients, and there's no harm in getting a quote. It's an easy process.

Ritchie Vener: Why should brokers choose Distinguished's Crisis Management insurance program?

Marcus Meredith: Our Crisis Management Insurance program combines specialist expertise with flexible coverage options. We've got really strong, longstanding carrier backing, which helps brokers address the growing range of risks and gaps that are appearing in insurance between the property and the liability coverage, and what we offer. We are backed by Lloyd's, which is an AM Best A-rated carrier. We offer high capacity limits on a per-location basis as a one-stop shop, and access to specialists like myself and the rest of my team with a combined over 20 years of MGA experience.

Marcus Meredith: For the Paladin coverage, brokers benefit from no deductible regardless of the underlying property policy. We offer flexibility in selecting limits and insured assets. Brokers can take advantage of our Broker Connect Portal, which allows us to submit, quote, and bind Paladin coverage online 24/7. It's seven questions, it's really straightforward. Log in there, get a quote, it takes a couple of minutes, all the way up to \$150 million of coverage.

Ritchie Vener: How does a broker go about submitting business?

Marcus Meredith: You must be registered as a broker with Distinguished. Then log into our [Broker Connect Portal](#). If, for whatever reason, a risk falls out of the parameters for that portal, which means it's over 10 locations or you want a specialist structure for it, please get in contact with us directly. You can email one of our underwriters. We've got underwriters based in the US and underwriters based in the UK.

For Strikes, Riots, Civil Commotion (Shield) and Deadly Weapons (Halo) insurance, you'll have to send through the risk details to crisismanagement@distinguished.com. We've got proposal forms you can download for our Halo coverage, and then for the other coverages just a standard accord form or a property submission or liability submission will be enough for us to quote.

Ritchie Vener: If someone wants to ask questions, who should they contact?

Marcus Meredith: Please get in touch with one of the team. If you've got any additional questions, you can contact Kathryn, Bryce, or me; we're available to help with coverage questions, submissions, and program details. We're more than happy to meet with your partners.

If you want us to do presentations for your office, that's something we're more than happy to do. You'll find our contact information below and also on our website. You'll also find a lot of downloadable content on the website, which you can download to go through some of the coverage examples that I've talked about and to look through our policies. Please don't hesitate to get in contact with us directly.

Ritchie Vener: We had some frequently submitted questions beforehand, and then we're getting quite a few in the Q&A. Can these policies (Paladin, Shield, and Halo) be purchased together?

Marcus Meredith: Yes, definitely. We've designed them deliberately so that people are able to buy all three. You can buy a Paladin policy with the sublimits for Shield and Halo. I'd say the products all compliment each other. What we tend to find is that people buy the higher limits for Sabotage and Terrorism (Paladin), and then they might buy a smaller limit for Strikes, Riots, Civil Commotion (Shield), and then an even smaller limit for Active Assailant and Deadly Weapons (Halo).

There is a cost structure to that; it goes from most affordable to most expensive. The most affordable coverage is the Sabotage and Terrorism with Active Assailant because of the liability and the crisis response element costing slightly more.

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Ritchie Vener: Do you offer coverage for businesses with multiple locations?

Marcus Meredith: Yes, one of the nice things we can do is the selective portfolio approach. You can come to us with someone who's got multiple locations; some of them might be a concern because they're in higher-threat locations, higher-value locations, next to transport hubs, or next to religious property.

We've got no problem with people selecting from their portfolio what they want to cover and what they don't. There's no anti-selection rule. We can also do flexible limits. We can do higher limits on some locations and lower on others. We really can tailor it to your client; it all depends on what your client needs and wants.

Ritchie Vener: I'm going to go to some of the ones that we're getting in through the Q&A. This one is similar, but on the almost opposite side of this question. Does an event have to affect multiple businesses or can it be just one act for the Shield product to respond?

Marcus Meredith: For the Shield product, yes, one act is fine as long as it's defined as a strike, riot, or civil commotion, so it's got to be a gathering of more than 12 people. We can offer this for one location or for multiple. We actually have a radius on our policy, which means that businesses that are unintentionally swept up in things like police cordons or closed roads as a consequence of this sort of action will also be included in the coverage.

So yes, you can either submit a single location, or you might have a business owner in a small town in the US that owns multiple businesses; we can tailor the coverage specifically for them, but there's no restriction on one location or multiple locations.

Ritchie Vener: In this question, they have people who go to multiple locations to do evaluations. Are their vehicles, tools, and personnel covered at customer work sites under any of these policies?

Marcus Meredith: I'll have to understand more about exactly what the business does, but a similar thing would be a contractor's policy, where we might offer coverage for a contractor who is visiting multiple sites. We're able to offer floating coverage for that contractor across the US. So the answer is yes, we can offer it, but it will have to be tailored specifically for the client and I'd need to know more details about the occupancy of where they were visiting. If the occupancy that they're visiting is a higher threat occupancy because it's a government, military, or religious property, then we're going to be at a higher rate than it would be if they were visiting just residential property.

Ritchie Vener:

It looks like we're pretty close to being up against the time limit. We have a couple more in the Q&A, but like I said, we'll make sure that we get to all of those following this in the PDF. So all questions asked will get answered and we'll send out to all registrants a copy of the slides, the webinar recording, and like I said, a PDF with all the questions and answers for today's session, including the ones submitted in the chat. Of course, you should feel free to reach out directly to Marcus. He loves talking about this stuff and is an excellent source.

If you enjoyed today's webinar and want to stay up to date on the latest events by following us on social media, please do. We post about insurance market insights and industry news and you'll learn about our latest free webinars, eBooks, and case studies. I'd like to thank everyone who joined us for today's webinar and our panelist, Marcus Meredith, for sharing his valuable expertise. Thank you, Marcus.

We hope you found this information useful and that you now have all the insights you need in the new crisis management insurance programs so you can better support your clients. Thank you for joining us today and we hope to see you on the next webinar. Bye, everybody.

Crisis Management Insurance

Below are additional attendee questions we could not address during the session.

Q: Do you write in all states?

A: Yes. Crisis Management coverage is available nationwide, exclusively in the United States.

Q: Who should I contact if I have additional questions?

A: If you have additional questions, feel free to contact our Crisis Management team. Kathryn, Brice, and Marcus are available to help with coverage questions, submissions, and program details.

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Q: Can these policies (Paladin, Shield and Halo) be purchased together?

A: Yes. Depending on your client's needs, they can purchase one, two, or all three products. The Sabotage, Terrorism, and Violent Acts policy (Paladin) includes Active Shooter coverage as standard and offers Strikes, Riots, and Civil Commotion as an optional add-on. The standalone products can complement Paladin or be purchased separately based on specific coverage needs.

Q: How do I submit business?

A: For Sabotage, Terrorism and Violent Acts insurance (Paladin), brokers can submit business directly through our [Broker Connect portal](#). If the risk falls outside the requirements for the portal, please email one of our underwriters.

For Strikes, Riots and Civil Commotion Insurance (Shield) and Active Assailant and Deadly Weapons Insurance (Halo), brokers can send the risk details to crisismanagement@distinguished.com.

If you have any questions, our Crisis Management team is available to help.

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Crisis Management Insurance

Below are additional attendee questions we could not address during the session.

Q: Do you offer coverage for businesses with multiple locations?

A: Yes. We offer a selective portfolio approach that allows clients with multiple locations to choose which properties to insure and at what limits. This means they can allocate higher coverage limits to high-risk or high-value properties while providing lower limits or no coverage for properties with less exposure. This flexibility helps optimize premium spend while ensuring adequate protection where it's needed most.

Q: Are schools eligible?

A: Yes, they are eligible for all of our coverages in the US, but would need to fill in a separate proposal form for the Halo coverage, as we ask some enhanced questions regarding educational property.

Q: How does Distinguished's Crisis Management Program address the psychological recovery of employees and key personnel in the immediate aftermath?

A: Our tied Crisis responder offers counseling services as part of their overall offering when you buy the enhanced Halo product. We view this as an essential part of the offering.

Q: Does an event need to impact multiple businesses for the Shield product to respond, or can coverage apply to a single isolated incident affecting one business?

A: The Shield product can respond to a single event affecting one business, provided the event meets the policy definition of a strike, riot, or civil commotion.

Coverage can be written for a single location or multiple locations and can be tailored to the insured's specific needs. The policy includes a defined radius provision, which may extend coverage to businesses impacted by related consequences of an event, such as road closures or police cordons, even if they are not the direct target of the disturbance.

Q: What types of risks are eligible?

A: Businesses may be eligible for coverage for a range of political violence and malicious damage events that result in financial loss. This includes, but is not limited to, covered damages that arise from:

- Terrorist activities
- Deliberate acts of sabotage
- Civil unrest
- Strikes
- Riots
- Active assailant attacks

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