

## Employee-Customer Workplace Violence

Did you know that claims have been reported through the garage program involving employee altercations with customers? This type of workplace violence not only results in costly litigation, but it can have a damaging impact on your business' reputation.

The Insurance Risk Management Institute (IRMI) has identified the following red flags for identifying employees with the potential to commit an act of workplace violence.

- **Excessive tardiness or absences.** Monitor employees who repeatedly leave early, depart without authorization, or offer excuses for abbreviating workdays.
- **“High-maintenance” employees.** When a tenured employee displays an increased need for supervision, this may be a cry for help. Consider offering professional assistance.
- **Reduced work output.** If a productive employee exhibits sudden or sustained drops in performance, meet with the employee to identify the problem and decide on a corrective course of action.
- **Variable performance.** Associates exhibiting inconsistent work habits may need intervention, as employees are usually consistent in their work habits.

IRMI also recommends a well-balanced risk management program targeted at workplace violence. Storeowners and managers can utilize the following steps to help reduce the likelihood of violent incidents:

- Formulate a company policy expressing zero tolerance toward workplace violence.
- Pre-screen new employees for criminal records, episodes of past violence, and other indicators.
- Impose an absolute ban on any weapons at work, including weapons in parked cars and parking areas.
- Require that employees report any instance of being stalked or restraining orders, so that security measures can be developed.
- Create a threat assessment committee to meet regularly and monitor execution of the risk management policy.
- Formulate an emergency response plan for how your business will react in the event of violence.
- Provide periodic training to supervisors and management on how to spot warning signs of brewing problems.
- Terminate employees who violate the safe workplace or weapons policy.

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If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at [safety1st@markelcorp.com](mailto:safety1st@markelcorp.com).