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Article

Worried about California SB553? Beazley can help.

California Senate Bill 553's workplace violence prevention plan requirement came into effect July 1, 2024. Many businesses are not ready.

What is the change?

SB553 requires California employers, across most industries, with 10 or more employees* to develop and implement a written workplace violence prevention plan providing for, among other things:

- hazard identification,
- reporting, investigation and analysis,
- incident response (before, during and after),
- employee training, and
- identification of persons responsible for developing and implementing the plan.

* Unless their workplaces are publicly accessible (e.g., retail stores), in which case they also need to be SB553 compliant.

What is the risk?

Failure to comply with SB553 could result in steep fines and penalties. Additionally, should a claim arise, SB553 could be used to show businesses' liability. Overall, a lack of compliance could lead to greater legal exposure.

However, the bigger issue for businesses without a robust workplace violence prevention plan is that they are potentially exposing their employees and customers to harm.

While the California Division of Occupational Safety and Health has released a model prevention plan, it only tells businesses '**what to do**', not '**how to do it**'. And many businesses lack the expertise to

implement a robust plan.

Era of accelerating risk

This bill comes into effect in a heightened risk landscape. Our recent **Geopolitical Risk & Resilience report** noted that political violence in the US is at its highest point since the 1970s. The report found that 36% of global business leaders are reporting they now operate in a high-risk environment, up from 31% last year.

Beazley can help

We recognize that violence is a risk that ***every*** business must cover and plan for. Businesses have a duty of care, and staff and customer wellbeing are not just a legal obligation, but a moral imperative.

To help businesses think about the 'how', we've worked together with our strategic partner CrisisRisk Strategies, LLC to develop a series of SB553 tools and resources. These tools and resources were developed to help brokers and their clients confidently approach SB553, in addition to supporting effective event response and brand protection.

Tools and resources include:

- How-to Instructional Guide,
- California SB 553 Inventory Checklist,
- Workplace Violence Prevention Plan Template,
- Employee Workplace Violence Prevention Program Handbook, and
- Access to the CrisisRisk's 'Ask an Expert' feature.

CrisisRisk's SB553 tools and resources, and other workplace violence focused tools and resources are included with each Deadly Weapons Protection Policy. Beazley is leading the industry in empowering businesses with tools and resources to help keep their people safe.

Speak to your Beazley underwriter today to discuss your options.

Essential Further Reading

- California's SB553 – what should insureds know? | Insurance Business America
- Are Employers Prepared for California's Workplace Violence Prevention Law?
- Experts Unpick New Workplace Violence Prevention Law: California Senate Bill 553

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