Malicious Assailant & WTPV

Specialized Claims Expertise for Security Driven and Violent Event Losses

Malicious Assailant, War, Terrorism, and Political Violence (WTPV)

Where Security Expertise Meets Insurance Clarity

Losses driven by security-related incidents demand more than standard property adjusting. These events are complex, sensitive, and often span multiple policies. Our WTPV team blends deep security knowledge with insurance claims expertise to investigate thoroughly, translate technical findings into insurance-relevant insights, and expedite fair, fact driven claim resolutions, all while being mindful of critical reputational impacts for insurance buyer, broker and carrier.

POLITICAL VIOLENCE STATS

According to ACLED US there have been between

150-200

political violence incidents each year in the US for the past 5 years

Why Clients Choose Our WTPV Team

- Rigorous investigations: We establish facts, causation, and contributing factors—quickly and credibly.
- Insight-driven reporting: We translate security terminology and incident analysis into clear insurance language that supports timely and informed decisions.
- Multi-policy coordination: Our investigations will bring clarity to enable comprehensive evaluation of coverage triggers for standard property and specialty lines coverage for each incident, providing transparency for the insured and assurance to the insurer that they are making appropriate claim and adjustment determinations under the policy.
- Rapid response: We understand that both insureds and insurers need to move quickly to understand the facts of the incident, preserve evidence and move onto the path to recovery. Our WPTV team has experience operating under tight time constraints and working with teams under duress.
- Reputation: The WPTV Team will provide prompt and empathetic approach to the insured while maintaining the professional standards and integrity that McLarens is known for.

Scope of Services

- Malicious Assailant: Active attacker and /or violent actor events, including edged-weapon and other physical assaults.
- War & Terrorism: Targeted attacks, threats, and ideologically motivated violence (as defined in policy).
- Political Violence: Strikes, riots, civil commotion, unrest, targeted vandalism, and insurgency.
- Workplace Violence: Employee-on-employee and visitor threats impacting operations, people, and premises.
- Sabotage: Deliberate damage to facilities, systems, or operations.
- Denial of Access and/or Loss of Attraction: Orders or circumstances that restrict access or depress demand.

Coverage intersections we routinely handle: Property Damage, Business Interruption, Extra Expense, Crisis Response Costs, Denial of Access, Loss of Attraction, and related extensions or endorsements, all subject to individual policy terms and applicable law.

OUR Approach

- Mobilize & Stabilize: Rapid on-site presence (or virtual deployment) to coordinate with insureds, brokers, carriers, and public authorities.
- Evidence-led Investigation: Interviews, document review, incident chronology, CCTV and access-control analysis, plus verification of security measures.
- Security-to-Insurance Translation: Convert operational findings (e.g., perimeter controls, egress routes, threat indicators) into easily understandable policy coverage relevant facts.
- Loss Quantification: Property damage scoping, Business interruption analysis, tenant impacts, and allocation across impacted policies.
- Actionable Reporting: Clear, fast, concise reporting that supports accurate coverage determinations and adjustments.

Capabilities That Set Us Apart

- Blended expertise: Security operations backgrounds paired with complex insurance adjusting.
- Exceptional reporting: Credible, concise documents for adjusters, underwriters, and leadership.
- Complex-event experience: Multi-site, multi-tenant, and multi-policy claims with heightened sensitivity.
- Global and local capabilities: McLarens' extensive global network and reputation for quality and service is built on the unrivalled expertise and local knowledge of our loss adjusters, who bring an average of 20 years' experience to their work as well as understanding of local languages and culture.

Key Contacts

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Case Studies

Boston Bombing

Scenario: The claim covered resulting physical damage and business income loss to the multi-use retail office buildings.

Outcome: Due to our team's immediate response and quick actions, the claim was quickly resolved and paid with minimal downtime, which resulted in 'business as usual' operations for the policyholder and their tenants.

School Shooting

Scenario: After several students were involved in a fight on school grounds, one of the students presented a gun and opened fire, resulting in 4 injuries, one of which was critical.

Outcome: McLarens immediate investigation was able to break down the extra expenses the school took to prevent "copycat" and/or a retaliation incident(s). This enabled the insurance carrier to accurately evaluate coverage and release policy funds with confidence, providing prompt and much needed capital to the school to take necessary prevention measures to improve both student and faculty safety across the entire school district.

Potential Terrorism Claim

Scenario: An Insured's tenant, prior to carrying out a terrorist act on a Federal building, started a fire in their rental unit. There was damage to 4 other units, loss of personal effects and some tenants had to be relocated. There were no bodily injury claims.

Outcome: A speedy investigation by McLarens determined that the tenant set their unit on fire in retaliation to being evicted. The fire in the unit was not related to the Terrorism incident at the Federal building even though carried out by the same individual. The claim was not covered by the Insured's Terrorism Policy but was covered by the property policy. With quickly establishing the facts the insured was able to file the claim under the correct policy and, via an expedited recovery, to mitigate financial losses as a result of the incident.

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