Active Assailant Events Continue to Rise – Are You Prepared?

Between 2000 and 2016, the FBI identified 220 active shooter incidents in the United States, which are defined as one or more shooters "actively engaged in killing or attempting to kill people in a confined and populated area." Of the 220 incidents, 22% were located in educational environments, the second largest targeted location. Another 4% occurred at houses of worship and 3% at healthcare facilities.

Active shooter events make national headlines and increase concern about safety in schools and other nonprofit spaces. The FBI believes that "the 'active' aspect inherently implies that both law enforcement personnel and citizens have the potential to affect the outcome of the event based upon their responses."

In 2015, there were a number of well-publicized shooting events including the terrorist attack in San Bernardino, California, which killed 14, and the assault at a community college in Roseburg, Oregon, which killed seven. Beyond those well-publicized events, unfortunately, there are also a large number of shooting incidents that did not receive national attention.

Be Prepared

Many schools and nonprofit organizations have taken a proactive approach and implemented active shooter protocols and plans. To help strengthen your plan, consider the following:

Work with law enforcement to refine the plan, gaining input on:

- · Evacuation routes and safe meeting places to assemble
- Secure areas to lock down
- Contingency plans for individuals with special needs
- Initial notification, including what words to use
- Ongoing communication
- Assess the security of the building and control points
- Define the protocol for building visitors vs. occupants
- Identify communication devices
- Meet with your staff to gain their input and understanding of special situations
- Form safety committees, assign roles within the committee to individuals who will be responsible for carrying out the plan, and meet regularly

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Evolution of Best Practices

Once you've established your policies and plan, and assigned accountability to designated persons, consider incorporating the ALICE response method into your practice. In recent years, organizations have evolved their active shooting response from the popular "Run, Hide, Fight" to A.L.I.C.E.

A.L.I.C.E. is a simple formula, developed by a police officer for his wife, a school principal, and stands for:

Alert: Immediately communicate to law enforcement and occupants. In simple language, provide the nature of the emergency and the location and/or direction of travel of the assailant.

Lockdown: Secure buildings and doors and move to a protected, hardened room. Lock and barricade the door(s) and prevent entry by any means necessary. Spread out in the room and stay quite. Silence all cell phones – not even vibrate. Have a plan and have improvised weapons ready.

Inform: Use cameras, PA systems or eAlerts to provide ongoing reports of the shooter's location to both law enforcement and the building's occupants.

Confront: Because occupants are the first responders in a shooting event, provide training on what can be easily accessed to use as a weapon and how to counter an assailant entering a lockdown space. Something as simple as classroom equipment or wasp spray can distract or incapacitate a shooter.

Evacuate: This is the preferred response to an active shooter situation. Training and discussion are key elements for occupants to identify multiple exit points and alternative ways to escape. Establish meeting points to reassemble after evacuation.

The A.L.I.C.E. method focuses on preplanning multiple actions and practicing using various tools and resources to save as many lives as possible. While the A.L.I.C.E. steps are not sequential, with education, training and practice, the method can be used to increase survival rates in an active shooter situation.

Are You Covered?

In the wake of a violent event, the last thing you should have to worry about is if your insurance policy will protect you from further loss or how long it will take to recoup expenses resulting from the incident. Great American Specialty Human Services can offer the prompt protection you need with our Violent Event Response endorsement. Coverage includes 90 days of business income and extra expense as well as extra expense coverage for the following:

- Evacuation of a covered location
- Rental of comparable substitute premises
- Transportation to a substitute premise
- Professional counseling services
- Temporary security up to 30 days
- Public relations assistance
- Biohazard clean-up
- Funeral expense up to \$10,000 for each affected party

We Can Help

Great American Loss Prevention can work with nonprofit and social service organizations to review their current program, provide a threat assessment, and give a modified onsite training to address preplanning actions that include alerting, informing, evacuating, locking down (which includes barricading), and countering the assailant. Speak with your Great American representative for help in setting up an onsite training.

U.S. Department of Justice Federal Bureau of Investigation: A Study of Active Shooter Incidents in the United States between 2000 and 2016.

The information presented in this material is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Insurance Company of New York, and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American Insurance Group® and PROTECTING THOSE WHO IMPROVE YOUR COMMUNITY® are registered service marks of Great American Insurance Company. © 2018 – 2020 Great American Insurance Company, 301 E. Fourth St., Cincinnati Ohio 45202. All rights reserved. 3515-SHS (5/20)