

Active Shooter Events Continue to Rise – Are You Prepared?

Between 2000 and 2013, the FBI identified 160 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 160 incidents, 24% were located in educational environments, the second largest targeted location. Another 10% occurred on government properties¹.

Active shooter events in public entities such as Columbine High School, Virginia Tech University, Sandy Hook Elementary and the City of San Bernardino make national headlines and increase concern about safety in schools and other public places. The FBI believes that “unlike a defined crime, such as a murder or mass killing, 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, where seven were killed. Beyond those well-publicized events, unfortunately, there are also a large number of shooting incidents that did not receive national attention.

In February 2014, 44-year-old woman opened fire at an eviction hearing in an office in Alturas, California. Four people died, including three of the shooter’s relatives.

According to the FBI, the shooting only stopped after a citizen restrained her. Another incident took place in Forsyth County, Georgia when a man attempted to take hostages at a county courthouse armed with guns, buckets of homemade explosives and smoke grenades. The shootout with law enforcement at the courthouse lasted three minutes, resulting in a wounded officer.

Evolution of Best Practices

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. In simple language, provide the nature of the emergency and the location of the shooter to law enforcement and the building’s occupants.

Lockdown: Secure buildings and maintain a single point of entry so staff can monitor who is coming into the building. Designate secure areas in the building and limit access to these areas so they are available if an incident occurs.

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 usually the first responders in a shooting event, provide training on what can be easily accessed to use as a weapon. 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 mitigate an active shooter situation.

Be prepared

Many schools and public entities 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.
- Assign roles within the plan to individuals.
- Write the plan and distribute to all staff.
- **PRACTICE, PRACTICE, PRACTICE.** Similar to regular fire drills, practicing a response to active shooter situations will make your occupants familiar with their options.
- Review the plan annually and revise as needed.

Are you covered?

Active shooter events can trigger multiple lines of coverage including General Liability, Professional Liability, Workers' Compensation and Property. If the insured is held legally liable for the event, there are several potential causes of action involving bodily injury and/or negligent training and supervision in respects to policies and procedures. Employees' injuries may not only be limited to physical injury. It is common to see emotional distress or post traumatic stress disorder allegations from an event. The insured may also allege physical damage to property. Additionally, events may be certified as Acts of Terrorism, which may affect the amount of coverage available.

We can help

No one wants to think he or she will be in an active shooter situation. However, with a robust plan and regular practice, you may be able to reduce the risk and damages. Therefore, it is increasingly important to review policies and procedures, which can ultimately save lives. The Public Sector Division at Great American is available to answer your questions and to assist with assessing your exposures.

GAIG.com/PublicSector • 804-396-6002

¹The statistics came from the FBI: A Study of Active Shooter Incidents in the United States Between 2000 and 2013.

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