

Active Shooter Incidents On The Rise

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The number of active/mass shooter events has increased alarmingly in recent years. While there is no set definition of an active/mass shooting event, they are generally deemed to include four or more injuries or deaths and occur in a public setting, such as a school, hospital, or shopping mall. The FBI defines an active shooter as one or more individuals actively engaged in killing or attempting to kill people in a populated area (fbi.gov). Anyone can be a target of gun violence. Helping clients understand the risks of active shooters, and how to protect their employees and customers, is another value-added service of the professional insurance agent.

In 2022, as of early December, there were 641 reported mass shootings in the United States. This is more than the total number of mass shootings in the fifteen years from 1966-2020. According to the Rockefeller Institute of Government (rockinst.org), from 1966-2020 there were 402 mass shootings in the United States. The pandemic saw an increase in shootings — perhaps brought on by the stress of lockdowns. Incident numbers actually decreased from 2021 (690) to 2022 (gunviolencearchive.org). According to cnn.com, the United States has 57 times more school shootings than the seven other major industrialized nations combined.

A disturbing trend also noted by the FBI in 2022 was an increase in the number of roving active shooters — those who shot people in multiple locations in the same day or over several days. For example, the shooter in Uvalde, TX shot his grandmother before going to the school and killing 19 students and two teachers.

Active shooters often pick their targets at random. FBI studies show that most protagonists are white males



with an average age of 33-34. Statista.com reports that, since 1982, 53% of the offenders were white. An FBI study indicated that mental health issues in the year leading up to the shooting were a contributing factor in 55% of the cases. Mental health issues are not necessarily mental illness, but included anxiety, depression, and stress. For every shooter in the study, at least one person noticed concerning behaviors in the shooter's life (lexipol.com).

The Federal Bureau of Investigation (FBI) offers several resources on their website, fbi.gov, including recommendations on how to develop emergency operations plans for businesses, schools, and healthcare facilities. There are some suggested courses of action that can be performed by anyone. When possible, restrict access to your business with a key or passcode. If there is a fence, keep it closed and locked.

Businesses should have an emergency plan of action. It may take up to 30 minutes for law enforcement to respond. Most active shooter events are over in 15-20 minutes. In cases when an incident occurs near the business, the premises should be secured by locking and barricading entrance doors. Maintain a list of contacts for emergency services. Develop an escape route and practice it on a regular basis.

Pre-employment screening and background checks are also essential. SHRM.com reports that 73 shootings

occurred at business (non-school) locations from 2007– 2013. In nearly half the cases, the shooter was employed or previously employed by the business.

Individuals should also practice safety measures. Be aware of your situation, making note of all exits. Remain calm. Evacuate if it is safe to do so. Do not stop for belongings. If evacuation is impractical, find a hiding place. When it is safe to do so, call 911. Lock the door and block it with heavy furniture. Stay out of sight of the shooter.

Active shooter insurance coverage is becoming more common. A package type policy may consist of both property and liability coverages. Property coverage would respond to damage done to the building, as well as potential lost income due to a shutdown. Liability coverage would extend to damages incurred by employees, customers, or guests. Medical expenses for injuries sustained is another important option to consider. Crisis management, counseling and trauma recovery services are also necessary coverages after an active shooter incident.

The safety of a business's employees and customers should be a high priority for management. Helping clients prepare for and, more preferably, avoid, loss from active shooters is another sign of the true insurance professional.

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