

## How active shooter response and risk transfer has evolved in recent decades

Paul Marshall | Managing Director Active Shooter | Workplace Violence

McGowan Program Administrators P: 937-241-6423

[pmarshall@mcgowanprograms.com](mailto:pmarshall@mcgowanprograms.com) [www.mcgowanprograms.com/products/active-shooter-insurance/](http://www.mcgowanprograms.com/products/active-shooter-insurance/)

The response to active shooter situations has evolved over the past several decades, but the risk to life continues to loom. Progress has been made by overhauling law enforcement and emergency personnel procedures, but active shooter risk remains. In creating active shooter protocols, it is helpful to have an overview of how active shooter response policies have evolved over the decades. Well-informed emergency management personnel can then create company active shooter plans with the most recent law enforcement practices in mind.

While many would mark Columbine as the start of the rise of active shooter incidents, the problem has a much longer history. In 1966, The University of Texas at Austin campus was held siege by an active shooter who climbed the campus clock tower and fired at the university crowd. Both citizens and emergency personnel responded to the shooter, but the incident went on for 96 minutes. The shooter killed 14 people and wounded dozens more.

The event gave rise to an active shooter response plan that involved local police departments responding and securing the scene. The first responders would then wait for the better trained and heavily equipped SWAT team to arrive and apprehend the shooter. This response protocol developed over decades and was widely adopted across the nation.

The shortcoming of the plan became painfully clear after the Columbine massacre. In 1999, two students entered their Colorado high school and killed 12 classmates, a teacher, and wounded more than 20 others. Per the response protocols in use at the time, deputies arrived, surrounded the school, and waited for the SWAT team. Emergency officials didn't enter the school until 47 minutes after the shooting began.

### Modern response protocols

The Columbine tragedy spawned a new way of thinking about active shooter response. New protocols emerged, and officers were trained to respond and make entry immediately. The early changes called for officers to stand by until a group of three or four could enter the building, but officers are now taught to enter immediately to stop the threat.

Further, current protocols call for every police officer to train in SWAT procedures. With the realization that every minute counts in an active shooter scenario, officers now enter the building immediately. In other words, the first responding officer is the SWAT team.

A recent example of the new active shooter protocols in action can be found in last year's Middleton, WI active shooter [situation](#). Within four minutes of the 911 call, officers were in the building. The shooter injured four of his coworkers before focusing his attention on the police. The officers shot and killed the gunman. By all accounts, the new protocols saved many lives.

## **Medical response to active shooter situations**

Emergency medical response to active shooters has also evolved. Similar to law enforcement, medical intervention now focuses on making entry as soon as possible. In the past, emergency medical services (EMS) personnel were stationed outside the area and waited for an all-clear signal from police officers. However, modern-day active shooter protocols recognize the importance of getting medical staff to the shooting victims as soon as possible. EMS workers wear bulletproof vests and helmets and enter active shooter situations directly behind officers.

Again, Middleton is illustrative. Paramedics entered the building and tried to save the shooter's life after being shot by the police.

The stakes are incredibly high in the minutes following an active shooter situation. The Pulse Nightclub shooting in Orlando demonstrates the need for emergency medical units to access the scene immediately. Last year, a [study](#) in the professional journal *Prehospital Emergency Care*, noted 16 of the 49 Pulse Nightclub casualties might have been saved if they received emergency medical care within 10 minutes and arrived at a trauma center with one hour.

## **Public education**

As active shooter response plans evolve, some communities are expanding their focus to include community training. Recognizing the need to inform citizens about the best way to respond in an active shooting situation, municipalities have launched awareness campaigns. While teaching citizens to “Run, Hide, Fight,” isn’t part of a law enforcement mandate, officers recognize the need to educate the citizenry about life-saving responses in an active shooter situation.

## **Active shooter responses continue to evolve**

Despite the culture shift and ongoing training surrounding active shooter response, the risk remains ever present. Businesses must have extensive and detailed response plans in place. Such policies must address what happens before, during and after an active shooter emergency.

McGowan Program Administrators has studied the fallout of active shooter situations to find the most effective insurance response to such an emergency. McGowan’s [Active Shooter](#) policies provide comprehensive coverage including emergency response, primary general liability coverage, business interruption, and crisis management services.

## **Important Details in Active Shooter Coverage**

Organizations confront a host of legal, regulatory, and tort liability obligations. For instance: the Occupational Safety and Health Administration (OSHA), the federal agency regulating workplace safety, requires all employers to provide a safe workplace and to account for common risks, including shootings and workplace violence. Organizations also need coverage against claims of negligence, including negligent infliction of emotional distress and negligent hiring and supervision.

Insurance has long played a role in confronting all types of risks. The latest generation of active shooter/workplace violence policies reflect the evolution of organizations and insurers response to new threats.

General insurance policies often contain limitations that expose organizations to the costs of an active shooter incident. For instance, a general liability policy typically does not respond to potential threats or with post-event, immediate “day one” coverages for crisis management, public relations, and critical victim benefits. In addition, standard policies may decline to cover business income loss or property damage, renovations, or removal and rebuilds due to emotional duress caused by these types of attacks.

Active shooter policies, by contrast, have recently evolved to cover a terror attack with almost any type of weapon, include coverage of incidents of threats, and provide coverage while individuals travel or study abroad. Some insurers may require risk assessments and active shooter action plan seminars, while others offer discount incentives on premiums for organizations that participate in these additional trainings.

**These are several issues to look for in an active shooter insurance policy:**

One of the first questions asked after these tragic events is, “Who will take care of the victims?” Your insurance program needs to be able to answer that question by paying for immediate victim expenses, including counseling, medical, rehabilitation, lost wages, funeral/burial, and death benefits.

To prepare for lawsuits following a violent event, your program needs to have third-party liability as primary coverage, including legal defense and settlements otherwise known as indemnity. Some policies are excess and only cover limited extra expenses with no indemnity. Ensure that your policies provide as much protection as possible.

As discussed earlier, these events can cause business income interruption and extra expenses, including property renovations. These should be included as a part of your insurance program to help the organization emerge from this crisis event and do its best to resume normal operations and services as quickly as possible.

The time an organization needs the most assistance and support from their insurance company is after an incident occurs. Ensure that your active shooter coverage provides access to a crisis management team who can manage the news media, public relations efforts, and increased security and help coordinate services with survivors and families of those affected.

Active shooter preparation must be part of every business’s continuity plan. Team up with the experts at McGowan for the most comprehensive active shooter insurance available.