

Active Assailant

A holistic approach to risk
assessment, mitigation
and transfer





Contents

Introduction	01
Risk identification and prioritisation	03
Risk assessment: Assailant impact modelling	04
Pre-incident consultancy and training	05
Risk transfer options	06
Speak to the specialists	09

Introduction

Active assailant attacks are a real and present threat with new incidents being reported with growing frequency. They can occur in all types of businesses and organisations; however those exposed to people aggregation are most at risk.



Amusement parks and leisure attractions



Hospitals and healthcare facilities



Hotels and hospitality



Municipal locations



Museums



Transport hubs



Schools and universities



Retailers and shopping malls



Iconic sites and tourist attractions





When it comes to matters of active assailant exposure, the concepts of duty of care, business continuity, quick recovery and reputation protection are at the forefront of most Board room discussions. However, many are still unsure of where to start.

There is a process to addressing the new realities of risk: matching exposures, vulnerabilities and business objectives to a holistic risk mitigation plan.

By guiding clients through the following you can better understand their needs and help them make valued decisions on which combination of retain, mitigate and transfer is best for their particular circumstances.



Risk identification and prioritisation

1

Identify key exposures

What are you most concerned about?

Loss of income from business interruption ?

Lawsuits ?

Reputational damage and loss of attraction ?

Harm to the general public ?

Harm to employees ?

Property damage ?

2

Establish potential vulnerabilities

Are you prepared for an incident?

Do your existing insurance policies cover an active shooter / assailant attack? ?

Have you got counselling or family liaison services in place? ?

Have you conducted a vulnerability assessment? ?

Have your employees been advised on what to do in the event of an attack? ?

Do you have a crisis management plan / protocols in place? ?

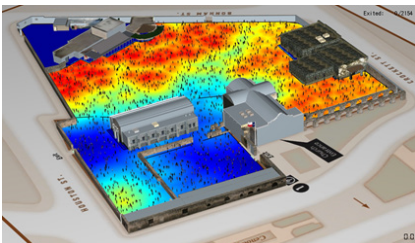
Are you financially prepared? ?

Risk assessment: Assailant impact modelling

Board directors are now looking for evidence from their organisations to be implementing resilience strategies to active shooter/assailant attacks.

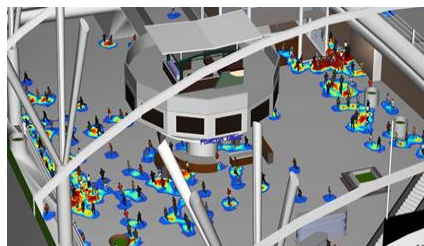
Obtaining tangible evidence on current levels of risk exposure can lead to better informed decision making. We work with dedicated security consultants who can provide the following modelling on a remote and full site visit basis.

Egress Model Developments



An egress model developed wherein building occupants are represented and a credible threat scenario is selected. Occupants are referred to as 'agents' and are populated with a set density throughout the site (interior and exterior locations).

Risk Assessment



Occupant risk evaluated using an assessment of the time taken for individual agents to evacuate the premises and avoid the armed aggressor(s), active shooter(s), or marauding terrorist(s).

Choke Point Identifications



During mass egress of a facility by occupants, building and site geometry can result in a large volume of occupants moving through confined spaces and small openings. This results in 'choke points', which inhibit egress and are critical to capture in an armed aggressor assessment. Using the agent-based assessment, such features can be captured with reasonable accuracy and their relative significance evaluated.



Pre-incident consultancy and training

For clients that are not yet at the stage of purchasing insurance but who wish to address their areas of vulnerability, we can provide access to the following security consultancy and mitigation services:

Security consultancy

- Creation or review of crisis and incident management plans

Awareness and training

- Active Shooter Awareness
- Crisis Communication
- Crisis Management
- Family Liaison workshop
- Defusing Conflict and Aggression

Mitigation funding

Though these services are available on a standalone basis, in some cases, policies will automatically include an underwriter funded bursary available for clients to use towards the above services.

Risk transfer options

Following the realisation that most general policies – including terrorism, workers compensation, workplace violence, general liability and business interruption – on their own were not providing sufficiently effective coverage in the event of an active assailant incident, the insurance market began to develop and offer a plethora of refined insurance products.

The next step is to assist clients on fully understanding the policies available, including their variances, how they relate to the policies they may already have in place and how to check that there are no gaps in coverage. Below are highlights of the various coverages currently available.



Assault and hostage crisis – broad form

We have worked with underwriters to create a single, all-encompassing policy addressing the core exposures facing clients in relation to an active assailant attack. Providing a broad suite of coverages, the policy is designed to respond to an incident irrespective of the motivation behind it., does not require any physical damage and addresses the changing nature of an active assailant attack whereby it can quickly develop into a hostage scenario.

Coverage includes the following and can be tailored to the individual needs of the insured and structured in a way that complements other placements.

- Legal liability
- Personal accident benefit for those injured or killed
- Threat response, including costs of a threat assessment and temporary additional security measures

- Hostage response, including fees of negotiators/translators and salary of those involved with negotiations
- Fees and expenses of response consultants
- Related expenses following an incident
- Property damage
- Loss of earnings

This policy also includes complimentary 24/7 access to crisis coordination and support in the event of an incident, accessed through a single contact number.



The following options are also available on a standalone or combined package basis.



Liability

A lawsuit following an active shooter incident can not only be extremely costly financially, but also cause significant reputational damage. Active shooter liability insurance indemnifies an organisation in the event of a lawsuit arising due to harm caused by an active shooter attack, covering defence and settlement costs, as well as the following risk mitigation and crisis response services:

- Security vulnerability assessment of insured locations
- Pre and post event security consultancy
- Active shooter safety action plan seminar
- 24 hour access to crisis management services including investigation, support and security
- Post event support services such as public relations assistance, counselling and/or psychiatric care, medical expenses, additional security, relocation and job retraining



Physical damage

Following an active assailant attack utilising a hand-held weapon, which causes physical loss/damage to property or bodily injury/death, this coverage will indemnify organisations against:

- Physical damage to property
- Business interruption losses due to closure of premises or denial of access
- Recovery costs such as public relations consultancy, relocation expenses, counselling, medical expenses for those present and increased security measures



Non-physical damage business interruption

In instances where no physical damage has occurred, organisations can still be adversely affected. Proximity to an incident or direct threat of a malicious act can be enough for a policy to respond.

Loss of attraction

Loss of attraction insurance responds in the event of an active assailant attack (or other named peril) occurring within a pre-agreed distance of the insured premises or pre-specified attraction property. Organisations are financially covered against:

- Business interruption/loss of income
- Extra expenses such as incident management and recovery costs

Threat of a malicious act

If an organisation receives a threat of a malicious act to cause physical damage to property or bodily injury to personnel, it is covered for the following.

- Business interruption following evacuation, denial of access or emergency lockdown signed off by a relevant authority
- Extra expenses such as incident management and security assessment costs

The policy does not require any physical damage to respond, but can do so if physical damage occurs.



Information required to quote:

For any of the above coverages, with the below information indicative terms can be obtained.

- Location of insured premises
- Number of locations
- Statement of property values
- Description of operations
- Required limits
- Copy of business interruption worksheet for existing property policy

Speak to the specialists

Once the required information is established, working with a broker who understands how to navigate the insurance markets and policies available allows you to secure the optimum and best suited coverage for your clients.

Miller is a leading provider in the design, broking and servicing of global specialty risk insurance programmes. Utilising our knowledge and experience of these types of developing risks, alongside our long-standing relationships and access to the Lloyd's, London and international markets, we offer a triage service to provide your clients with a programme that meets their individual needs. Providing all elements from a single source, we aim to take the confusion and uncertainty away from you and your clients.

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