

# Building business resilience to active assailant attacks



It's impossible to ignore the growing number of mass shootings in the United States and around the world. Over [500 mass shootings](#) have been recorded in 2022 in the United States alone.

As a result of the increasing number of incidents, businesses, schools, hospitals, and institutions are looking to evolve their risk management practices and enhance their financial protection from active assailant attacks.

## Types of active assailant attacks

An active assailant attack is described as a deliberate malicious, physical attack by an individual who is present and armed with a weapon.

Weapons can include hand-held instruments (such as a gun or knife), explosive devices, vehicles, corrosive substances, and drones.

Attacks commonly occur in commercial areas and public places, where heavy flows of human traffic make them more susceptible targets.

## **How businesses typically cover financial impacts**

Active assailant incidents are unpredictable — the reasoning behind an attack is often specific to the assailant — making all businesses, regardless of size, brand, or public profile, vulnerable. As much as a business can prepare for an attack, the repercussions for its operations, as well as the impact on victims and their families, are devastating.

Typically, businesses reviewing their crisis and risk management processes will have procedures in place to protect their people and their financial operations. Procuring general liability, property and business interruption, terrorism, and workplace violence policies is common practice. Some of these policies may provide coverage for active assailant attacks, while others may be vague or silent on the matter.

Terrorism policies often require a verification of political, religious, or ideological motive. General liability policies may exclude deliberate malicious acts or will only trigger if an injury is accidental.

In some cases, disgruntled employees have carried out attacks on their places of employment and colleagues. Sometimes coverage and wordings can be restrictive. The policy may respond only to current or only to past employees, or be specific to the workplace location and not its surrounding area, which can also be affected by an attack.

The ambiguity regarding coverage, wording, and definition of typical insurance policies bought to offset against active assailant attacks may lead to organizations not having sufficient coverage or finding themselves in a lengthy claims process, adding to the distress and impact of these attacks at a time when the best support and clarity of actions is needed.

## **The added value of active assailant coverage**

When reviewing their risk management and insurance strategies, businesses should consider how active assailant coverage can fill in terrorism, property and business interruption, and liability policy gaps.

Active assailant coverage is designed to respond to deliberate, malicious, and physical attacks from someone who is armed, irrespective of where the incident occurs, the relationship between the attacker and the location, or the reason for the attack. This purposefully broader definition means that a random attack can trigger a policy, so a business can provide timely support to its staff and customers, and get back on its feet quickly after an incident. This leaves little room for coverage ambiguity and provides more peace of mind that a valid claim will be paid.

By offering businesses a broader and more comprehensive coverage than what has been traditionally available, active assailant coverage solutions bridge the gap between a terrorism incident, a lone shooter, and a violent crime.

An active assailant policy can be tailored for each individual business and includes crisis response services, so businesses will be prepared to quickly respond to an incident and to be able to identify situations when such incidents may occur.

At a time when incidents are on the rise, should the worst happen, active assailant coverage can help ensure that your business and your employees are properly supported throughout an event.

To learn more about how to improve your resilience to active assailant events, contact your usual Marsh broker.

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