

RiskReporter

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Armed intruder security

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¹ Church Mutual® is a stock insurer whose policyholders are members of the parent mutual holding company formed on 01/01/2020. S.I. = a stock insurer.

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Armed intruder attacks: The risk is real

Active shooter incidents continue to occur in the United States at an alarming rate. According to FBI statistics, there were 277 incidents from 2000-2018, leaving 844 victims dead and 1,546 wounded. The frequency of such attacks has risen from a single incident in 2000 to a total of 57 between 2017 and 2018.

During a time when most organizations' safety efforts are focused on COVID-19, also remember the importance of taking a proactive approach to armed intruder preparedness. Keep your people safe by having a plan in place and taking appropriate safety precautions should the unthinkable happen at your facility.

In this issue of *Risk Reporter*, we'll cover the 10 essentials of security, considerations for armed or unarmed security, armed intruder pre-attack behaviors to watch for, ALICE training resources and some sample tabletop drill exercises.

S.I. = a stock insurer.



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Seconds matter in an armed intruder situation. To add proactive support to your existing emergency response program, we're developing a new **PULL FOR POLICE™ Armed Intruder Emergency Service** for eligible customers* with active CM Sensor® kits.

This service will include an intuitive pull-tab device that immediately notifies local law enforcement of an armed intruder situation. We are offering this important service **FREE OF CHARGE** to eligible customers!

*Eligibility for Church Mutual's PULL FOR POLICE Armed Intruder Emergency Service requires a plugged in and activated CM Sensor kit. If you do not currently have a CM Sensor kit, visit churchmutual.com/sensors to learn more about our innovative CM Sensor program.

10 essentials of security

In a world where armed intruder attacks are all too common, you need to be prepared to protect your people from harm. Working through these 10 essentials of security will help you be ready in the face of violence.

1 Prepare the organization. Communicate to the entire organization that you have processes in place in the event of a security/safety threat. Provide ongoing safety information to the organization and hold training events periodically throughout the year.

2 Have a written workplace violence prevention program in place. All staff, volunteers and other organization representatives must be trained on the program and assigned responsibilities. Review the program annually to ensure it is up to date and addresses the needs of the organization.

3 Be aware of potential threats. All threats need to be taken seriously. Be observant of things such as vandalism and loitering that may indicate the presence of a greater threat. Regularly view and review any social media related to your organization. Be aware of issues both inside and outside the organization that may lead to threats, such as domestic issues with members or employees, disgruntled employees or community unrest.

4 Engage local law enforcement and first responders. Invite local law enforcement to participate in security and violence prevention planning with the organization. Provide law enforcement and first responders with facility maps and copies of your workplace violence prevention program. Ask them to patrol your facility.

5 Conduct active response training. Provide staff, volunteers or members with emergency/active response training such as ALICE. Drills should be conducted regularly to ensure preparedness for emergency situations, with participation required of all who are at the facility on that day. Make all employees and local authorities

aware of when drills will be conducted and offer local authorities the opportunity to participate. To comply with current social distancing requirements, drills may need to be held virtually for the time being.

6 Control access and provide easy exit. Entrance points should be limited and monitored when people are present. Provide keys or access control cards only to select employees, members and volunteers, and actively manage them. Ensure all exits are clearly identified and all paths to exits are free of obstructions.

7 Maintain exterior lighting. Ensure grounds and entrances are well lit. All lighting should be regularly inspected, maintained and repaired.

8 Maintain a visible security presence. Ensure security systems are in place and personnel are visible. Security sweeps and observations should be conducted before, during and after services and activities.

9 Have a communication system in place. Security staff must be able to easily and readily communicate with each other and with those in the building. Regular communication drills familiarize security personnel with how devices work and what messaging should be used. For clarity, communicate in "plain speak" instead of codes to ensure correct actions are taken.

10 Perform background checks. It's important to complete criminal background checks on all employees and volunteers prior to placing them in a position of trust. Establish clear criteria and adhere to it regarding what is acceptable within an individual's background to be hired or placed.

Armed vs. unarmed:

Your facility security options

Organizations face difficult choices when it comes to protecting their people, operations and facilities. There's no question your organization needs a plan in place to deal with armed intruders and other violent crime in your facilities. But should your security team be armed?

Keep in mind that firearms, while they may provide protection against violence, also add risk exposure to your people and organization.

Determine your options

Whether armed or not, most organizations need a formal security team in place. Your security team can be made up of your own, internal personnel, hired members of local law enforcement or hired security contractors.

Unarmed security.

Organize volunteers and/or employees and ask them to watch for suspicious behavior, de-escalate non-violent incidents and alert people gathering in your facilities to danger. This option can be effective in protecting your people while minimizing your exposure to risk and liability.

Armed security.

There are three basic approaches:

1. **Hire local law enforcement.** This method provides you with highly trained security experienced in handling a weapon in high-intensity situations and following reasonable use of force standards. Another benefit? Local law enforcement will often assume liability for their actions.
2. **Hire a private security contractor.** Make sure your contract ensures they'll assume liability for their actions. Also, thoroughly vet the contractor to verify that training standards comply with applicable laws.
3. **Establish a volunteer security team.** This option typically results in the greatest exposure to risk, as your organization will generally bear responsibility and liability for the actions of the team. A significant amount of planning, training and management is required.

Decide what works for you

There are practical, situational, philosophical and even religious considerations with both armed and unarmed security approaches. Beyond armed security, there are

many other steps you can take to protect your people. Weapons should only be used as a supplement to other basic security measures.

Develop plans and procedures

Whether or not your security measures involve weapons, the same basic principles apply to nearly all organizations. At a minimum you should document the following:

- Facility design and layout.
- Local partnerships.
- Training.
- Team formation.
- Standard operating procedures.

If your plans do include armed security, you will need to take some additional points into consideration. If employing law enforcement or contracted security, be sure to document and define mutual expectations.

Ensure your plans correspond with your contractual agreement.

For armed volunteers, document and define the additional expectations for your team. State your expanded requirements for armed security members including:

- Additional qualifications.
- Training.
- Responsibilities.
- Incident response.

Keep in mind, if people are asked to carry a weapon on behalf of your organization, your organization may be exposed to additional liability. Should you choose an armed security option, you must contact Church Mutual to discuss your armed security plans to ensure the appropriate insurance coverages are in place.

Have questions about armed security and your insurance coverage?

Visit churchmutual.com/armedsecurity for more information.

If you have additional questions or need help with armed intruder planning and prevention, call our Risk Control Central team at **(800) 554-2642, ext. 5213**, or email riskconsulting@churchmutual.com.

{ Learn to recognize armed intruder pre-attack behaviors }

Being alert and watchful can go a long way toward protecting your people and organization. Keep in mind that it is impossible to predict violent behavior and there is no single profile or warning sign that can reliably identify an active shooter. However, it may be possible to prevent some attacks through effective threat assessment and management strategies.

By studying the pre-attack behaviors of active shooters in the United States between 2000-2013, the FBI has produced a reference guide to help identify the warning signs.

Demographics

In the FBI study sample, the 63 active shooters were not readily identifiable by demographics.

- The vast majority (94%) were male.
- 57% were single at the time of the attack.
- About one-third had an adult criminal record.
- Nearly two-thirds had a history of abuse behavior.

Planning and preparation

Of those active shooters included in the FBI study, 73% had a known connection to the site of the attack. In cases where the amount of time spent planning and preparing for the attack could be determined, 46% spent a week or longer.

Stressors

According to the FBI study, active shooters experienced multiple stressors in the year prior to the attack. The top stressors reported included:

- Mental health (62%).
- Financial strain (49%).
- Job-related stressors (35%).
- Conflict with friends/peers (29%).
- Marital problems (27%).
- Abuse of drugs/alcohol (22%).

Of the active shooters in the FBI study, 25% had a diagnosis of mental illness prior to the incident.

Concerning behaviors

Most active shooters in the FBI study displayed multiple concerning behaviors as observed by others.

The most frequent included:

- Mental health (62%).
- Interpersonal interactions (57%).
- Leaking information (56%).
- Quality of thinking or communication (54%).
- Work performance (46%).
- Threats/confrontations (35%).
- Anger (33%).
- Physical aggressiveness (33%).

Concerning communications

More than half of the active shooters in the FBI study who had a specific target made threats or had a prior confrontation. Those threats and confrontations were almost always (95% of the time) in person, and rarely in writing or electronically.

Although none of these observances were reported to law enforcement, 51% leaked an intent to commit violence.

Primary grievance

In the FBI study, most active shooters seemed to be acting on a grievance of some kind. Even those with no identifiable grievance demonstrated at least two concerning behaviors that were observed by others.

The most common grievances were:

- Adverse interpersonal action (33%).
- Adverse employment action (18%).
- Other, e.g., general hatred of others (10%).

Of 50 active shooters in the study with an identifiable grievance, nearly half of them experienced a triggering event.

Targeting

The seemingly random nature of active shooter events is what makes them especially terrifying. In the FBI study, only one-third of the active shooters victimized only random members of the public, while two-thirds arrived at the site of the attack with a specific person or persons in mind.

If you suspect someone may be planning an active shooting, you should immediately report your suspicions to law enforcement or a threat assessment team.

ALICE training resources

Church Mutual partners with ALICE Training Institute to provide our customers with resources for armed intruder preparedness. ALICE, which stands for "Alert, Lockdown, Inform, Counter, Evacuate," is an industry leader in helping organizations prepare themselves for active shooter situations.

Even if there is no active threat to your organization, you need to realize that a violent intruder event can happen any time, any place and for any reason. You have a responsibility to those in your care and employment to do all you can to prepare them for this rare event.

ALICE emphasizes the need for proactive, options-based strategies – because not every armed intruder situation is the same.

The ALICE threat response protocol



Alert

The sooner you recognize a threat and understand you're in danger, the sooner you can save yourself. In an active shooter situation, seconds count. Overcome denial, recognize the signs of danger and receive notifications from others. Alerts should be taken seriously to help you make quick survival decisions.

Lockdown

If evacuation is not a safe option, barricade entry points into your room. Use your time in lockdown to identify other strategies that might come into play should the shooter gain entry.

Inform

Continue to communicate information in real time if it is safe to do so. Armed intruder situations are unpredictable and evolve quickly, so ongoing, real time information is key to making effective survival decisions. Information should always be clear, direct and in plain language.

Counter

Create noise, movement, distance and distraction with the intent of reducing the shooter's ability to shoot accurately. A strategy of last resort, counter can provide the precious seconds needed to evacuate.

Evacuate

Evacuating to a safe area takes people out of harm's way. ALICE trainers teach strategies for evacuating through windows, from higher floors and under extreme duress.

A 20% discount on ALICE resources is available to Church Mutual customers. The comprehensive certification-based training assists your organization with providing a safe working environment for personnel by empowering individuals with the mental preparation and tactics necessary to protect themselves and others during a violent situation.

For more information on Church Mutual's partnership with ALICE Training Institute, visit www.churchmutual.com/ALICE.

Use a tabletop exercise to test plan of action



Conducting a full-scale emergency response drill is the ultimate training exercise. However, that's not always feasible, particularly during this time of social distancing to prevent the spread of COVID-19. A well-planned tabletop exercise is easy to do virtually and can provide a good opportunity to critique your processes and identify potential improvements and corrective actions.

Sample scenarios for tabletop exercises

Be prepared to answer questions about your plan of action in each of these potential situations:

- An armed intruder has come in through your facility's main entrance. Upon entering the building, the intruder immediately begins to fire.
- Law enforcement has been notified and is on its way, but the immobile and elderly are still being evacuated. The shooter is making progress at entering through your barricade.
- An employee who is rumored to be disgruntled is attending a meeting. He appears to be agitated. During the meeting, he stands up and begins screaming, "I have a gun." All this is taking place in your largest meeting space.

Exercise preparation

Start by reviewing the scenario to determine the objectives. Identify the emergency/violence response plan processes and procedures to be used. Your exercise team should include no more than 15 people – none of whom helped develop the processes. Organizational leadership should be present to observe and evaluate the exercise.

Exercise execution

Have the tabletop team introduce themselves and state their assigned roles in the emergency/violence plan. Review the processes and procedures that should be used in the scenario. When introducing the scenario, don't get too specific or provide a lot of detail.

Begin with a five-minute group discussion on the course of action that should be taken, moderating the conversation as needed. Introduce the next portion of the scenario and read through the considerations. Moderate another five-minute group discussion on the course of action that should be taken.

Exercise conclusion

With organizational leadership, review the effectiveness of the exercise and evaluate your organization's performance. Identify any areas of weakness and concern that were observed. Create goals that are specific, measurable, attainable, relevant and timely to address each area of weakness and concern. Identify who will be responsible for completion of each of the goals created, then monitor goal progress to ensure completion. After goals have been completed, schedule a future exercise to determine if areas of weakness and concern have been resolved.

Visit www.churchmutual.com/armedintruder to view our full collection of armed intruder materials and resources.

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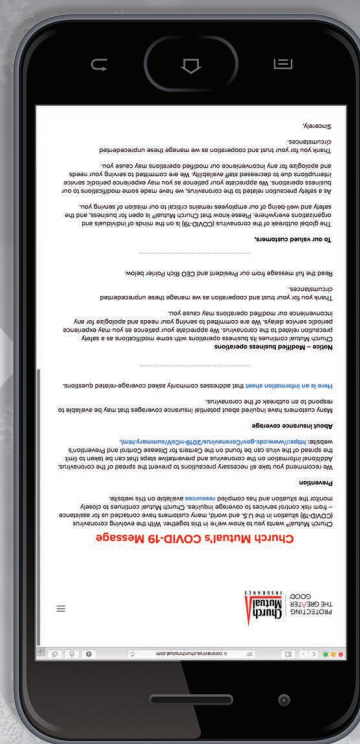
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We're here for you. With the ever-evolving coronavirus (COVID-19) situation in the U.S. and world, many customers have contacted us for assistance – from risk control services to coverage inquiries. Please know that we continue to closely monitor the situation and have compiled information, resources and more for you and your organization at coronavirus.churchmutual.com.



A message regarding coronavirus (COVID-19)