

Active Assailant Risk

Episode 1

Threat assessment and preparation

Dave Rapp:

Thank you for joining us for Marsh's Podcast on active assailant risk. I'm Dave Rapp, your host. I'm currently the casualty advisory practice leader for Southern California based here in Los Angeles. Prior to joining Marsh, I was the US risk manager for Westfield Shopping Centers for eight years.

As we think about the topic of active assailant, it's a risk we don't think about often. It's not easily quantifiable and it's not a daily event in our individual walls, but it does unfortunately happen far too often in the broader world. As risk professionals, we tend to focus on the things that occur more often within our companies. However, I think it's an important topic to bring to light and to have a conversation about what active assailant risk is and what we can do to better manage it.

This podcast is four episodes, and in each I'll be joined by experts on specific topics of:

- Threat assessment and preparation
- Workplace violence and threat other than shooters
- Crisis management and emergency response programs
- Claims management and mitigation considerations

So as we turn our attention to our first topic today, I'm joined by Dan Kennedy. Dan's Senior Vice President and head of security for Westfield Shopping Centers. In our time working together at Westfield, Dan and I worked more than our fair share of active assailant and/or other crisis management event situations. I think you'll find Dan's experiences really informative, maybe a bit sobering on the topic of this particular risk, but I

think Dan will bring a lot of insight to the listeners today. Dan, welcome to the podcast.

Dan Kennedy:

Thanks, Dave. I appreciate being here.

Dave Rapp:

Sounds good. Why don't you give our listeners just real quick your background?

Dan Kennedy:

Sure, absolutely. So really my background is law enforcement. I dedicated about 27 years to law enforcement. I started in 1990 as a police officer with the city of Oklahoma City, and I did seven years there, which included the 1995 Murrah Building bombing. I was with Oklahoma City PD during that event. And then after seven years, moved over to the FBI, the Federal Bureau of Investigation, where I spent 20 years with the bureau and a number of moves working a number of different violations, everything from criminal violations to violent crime, terrorism.

After 20 years with the bureau, that's when I made the move over to the private sector and corporate security with Westfield and been with Westfield a little over four years now, heading up security for the US portfolio and the assets here in the United States.

Dave Rapp:

Yeah, yeah. So you've seen a lot, that's for sure. That's for sure. So great to have you on board here. As we think about active assailants in general, it seems again that it's become an all too routine news item, and these things happen all too frequently. Some of the ones that jump out in a lot of people's minds is obviously going back quite a few years, Virginia Tech was a very tragic event and more recently the Las Vegas mass shooting and all the ones that are kind of in between.

So as you think about this from a law enforcement perspective, and I know you've stayed in touch with law enforcement folks that are still working these types of things in general, do you have some thoughts that you can share with our listeners around what's going on with the apparent increase and do we have an increase

in active assailant type events? And why do you think that is?

Dan Kennedy:

Well, there's no doubt we have an increase in these activist assailant, active shooter events, Dave. I think everybody would agree with that, just staying in touch, watching the news over the years. But to really boil it down into what is the data showing really over the last couple of decades, going all the way back to 2000, as defined currently by the FBI and other agencies, an active shooter is defined as an individual who's actively engaged in killing or attempting to kill people in a confined populated area with the use of a firearm.

So under that definition, we have moved from the year 2000 with one, or I think maybe two recorded events of active shooting events under that definition, to currently averaging somewhere between 27 to 30 events a year. So two in 2000 to roughly 27 to 30 each year more recently over the last few years. Yeah, no doubt that these are increasing. And I know we're going to get into unpacking a little bit about why, but they have increased at a very, very alarming rate.

Dave Rapp:

That's just sobering right there to show where that's happened. Social media's played a big part in this thing. Many times you'll have these active assailants put manifestos out into the world that they're angry at some thing in the world, and that's where they take their anger out on. But in general, what's your thoughts around some of the drivers as to why we're seeing these increases?

Dan Kennedy:

Yeah. Well, I think you touched on it right there, Dave. I don't think we can ignore the proliferation of social media correlating to the very big increase to both suicides as well as actor shooter incidents. And that correlation marks right around 2006, 2007. And if you overlay the data, if you will, of proliferation of social media to active shooting events, you see real clearly that the big rise, the big increase comes about the same time, about 2006, 2007, when the average social media platform went from zero to one subscriptions per person to about six or seven subscriptions per person.

That's about the same time we saw a significant jump in active shooting events. And since 2006, it's just been

on a steady increase all the way to today. So that's a driver that is hard to ignore. And again, we can unpack as to why that outlet has lent to this activity. But there are also historical things in this country that probably add to this, the ease of access of weapons.

Of course, more recently we've had more political and social unrest and division than ever before. Mental illness plays in, although not as much as someone would think, the threat of terrorism and the lone wolf and the ideology and religious ideology in this country, and even most recently COVID and quarantine and the psychological effects of those things. So it's really a number of factors. But again, it's hard to ignore that social media piece as well

Dave Rapp:

Yeah. And if I remember right, the FBI has kind of a behavioral unit that tracks some of these trends and issues. Any merging insights or thoughts coming out from the FBI on that particular unit in terms of any other drivers?

Dan Kennedy:

Well, the FBI's done as well as I believe Secret Service, some other agencies have done a lot of studies on these and really tracking the numbers and looking into each of these incidents and peeling back the life, if you will, and the history of the shooter to try to identify what are the drivers, what are the behavioral patterns in the FBI and Secret Service, again, a number of agencies have really done a great job in publishing what some of those behavioral indicators are and those drivers. And it's a long list. Psychological factors, behavioral indicators that are common to these shooters, the individuals that conduct mass shootings.

But I think at the core of that, and in my conversations with these professionals is there's a grievance. There at the core of every shooter, every incident there is a grievance or a perceived grievance against a person, a place, or just an overall ideology of their view of the world versus the reality.

Dave Rapp:

On that, obviously there's political motivation out there that brings in a little bit of terrorism issues. It could be a domestic family problem at home that creates the stress that pushes people in to act in the ways that they do. We've already talked about the social media part on this

thing, and the psychological part too is important. And I think you touched on a great one, Dan.

Coming out of COVID, just even look at the simple kind of psychological impact that COVID has had on just people in general being cooped up for the last two years. I'm sure that's probably driving a bit of it, and it's tough to predict. And I think the other part or message I think is as risk managers, that's data and information that we can't put that into any kind of equation and figure out where that assailant might be coming from.

And we might not even know that we're a target because we just don't know. It's easy to know, for example, perhaps if you have a disgruntled employee, and perhaps people have identified that individual as a danger, as a risk, but many times you don't even know that you're necessarily a target until the event happens. So most folks think about shootings occurring at high schools or schools in general. We've got Columbine, Virginia Tech, Sandy Hook as examples.

Churches are also thought of as a place that it could happen. Certainly bars and other establishments like that. But I think the reality is it can happen anywhere. Again, it's hard to know where it's coming. But Dan, can you give us your thoughts around the types of businesses or the particular types of properties might be more at risk for something like this happening, or is it ubiquitous and there's no way to really quantify that?

Dan Kennedy:

Well, Dave, I'd say there's no real way to predict or quantify exactly where one of these shootings is going to take place. But again, if you just look back at the data, what the data shows is that the commercial space is the most common. About 45% of these incidents happen in the commercial space. And then you've got your education, government, religious institutions.

But it's important to remember when thinking about this from the standpoint of the definition. Definition is that the assailant is looking to inflict casualties on as many people as possible in a confined area. So that would really lend to a more populated, possibly commercial space. And then we have to look at what we talked about with those psychological factors. What is the grievance?

So there's where it gets tricky. Is the assailant going to a location because of the grievance against that particular location, someone at that location, something that happened there? Or are they randomly looking for a soft target because it's more of an ideological issue, not so much against a person or place. And that assailant will then scout out a more soft target where they could inflict mass casualties, which probably is going to lend more toward the commercial space.

Dave Rapp:

So in terms of soft versus hard target, what are some of the characteristics as you think about it from a security perspective, what might make a target appear soft to a potential assailant versus hard? What are some of the things you can share with our listeners?

Dan Kennedy:

So when it comes to assessing properties and the most vulnerable properties, I've got a background where I came from the government where those facilities weren't really vulnerable because of a number of things that were in place. Access control, perimeter offset, metal detection, police presence and a massive security presence. Those properties were very well protected and for good reason.

But when you get into the public space and the commercial space, you get into a more vulnerable area because these are properties that are open for business. They're open to the public multiple hours a day. By the nature of them, they have to have ease of ingress and ease of egress, and you really can't set up checkpoints and access control and run metal detection, things like that, because it is an open public space for business. So those would be areas that would just by the nature of doing business with the public would be more vulnerable.

Dave Rapp:

Gotcha. So as you think about just some high level thoughts to share with our risk management audience, in terms of going through in a security assessment of a given location, what are the handful of things that kind of are common, whether you're looking at a restaurant, you're looking at an office, you're looking at whatever it might be, are there some common things that our risk management community can do in terms of going through that security and threat assessment of when it comes to a physical actual location?

Dan Kennedy:

Yeah, I believe so, David. As you know, and I partnered up in this effort, Westfield, to really sit down and come up with a methodology, if you will, and standardize a process so that we could go out to our properties and look at them in a uniform fashion and ensure that we were covering all of the areas that we needed to. And we really put those into three categories, if you will.

We went out to our properties, and first off, we wanted to make sure we had the right policies and procedures in place, and that everyone was aware of those policies and the procedures of what to do in the event of one of these incidents. And then we would evaluate the actual physical security of the property, everything from Ballard protection to electronic security protection, access control.

And then last, but definitely not least, we evaluated our human capital. How well is our security team functioning? Have they received the right training? Do they understand what to look for, behavioral indicators and cues? And we would run a complete evaluation on the team there on the ground. So those three categories then we felt like gave us a great overall assessment on how well the property was positioned to prevent an act like this.

Dave Rapp:

Those are all great things. And I think other things to tack onto that too is having a code of conduct at your building that you can enforce and keep some of that dialed down, as well as staying connected with social media to see if there's anybody talking about any planned incident or planned event I should say, at a particular location and all that kind of good stuff.

Let's maybe wrap up our conversation this morning, Dan. I think one of the things that our listeners would also enjoy your perspective on is how you interact with law enforcement, whether it's in the crisis management, emergency response training and planning phase. If you actually have to deal with an event or even after the event, the interaction with law enforcement is going to be critical. Can you talk to our listeners a little bit about the importance of law enforcement relationships, how to go about managing parts and pieces of that, and then importantly, if there is an event, what to expect in terms of communication with law enforcement, should that ever happen?

Dan Kennedy:

Absolutely, Dave. So I think you've touched on probably the main thing here as far as being prepared. At the top of the list for us, the most important thing we do in everything that we do to try to prevent one of these incidents and then definitely respond properly to one, is our relationship with law enforcement.

So every one of our property managers has to maintain a regular contact with their senior lead officer within their police jurisdiction. And we check on a regular basis to make sure that we're on a first name basis. It's always said, the last thing you want is to have a crisis, and that's the first time you're really meeting your local responders, or at least your primary point of contact with law enforcement. They are the lifeline. They're the person that we're going to call if we see something suspicious, they're the person we're going to conduct training with and organize training with. So it's vital to maintain that relationship and meet on a regular basis.

We require monthly meetings with our local senior lead officer and we require annual drills really twice a year. We conduct exercises with first responders so that we understand their techniques and procedures and we can enhance what they need from a property management standpoint. One of the things that we've really implemented in our overall program to help facilitate this relationship with the first responders is we require all of our security officers and property managers to be uniform command certified. That's ICS 100 and 200.

You can go on the FEMA website and take those courses, but we really believe that when an incident happens, we are going to be part of the command post structure, the unified command that's going to respond to the incident. And I want my team out there with that command in that command post supporting and helping law enforcement. One of the most important people involved would be the property manager and the security director in the event that an active shooting takes place. So we work hard to ensure that our team knows how to respond, knows where to go and become part of that uniform command.

Dave Rapp:

Yeah, that's awesome. So as I listened to that, one of the things I'd love to have your comments on, what about for our risk management listeners that are maybe have more of a class A office space exposure, maybe

the employees are in a high rise building downtown or suburban setting or whatever it might be, and they don't have the need necessarily for their own security teams, their own property managers.

In your experience, what's the importance, and how do you interact with building management, for example? If I'm just a tenant in a high rise somewhere, how do I make sure that I'm dialed into what the protocols of the building are so that I'm comfortable that at least there's a plan in place, that there's a protocol in place, and that if something were to ever happen, we understand how to react, behave in that situation? Can you give any thoughts or insight on that as we close out?

Dan Kennedy:

Absolutely. And I can kind of relate this to our tenants at our properties. We offer up, and as a tenant, you should ask for the building management and the security program at that building. You should ask for regular briefings on what the processes and procedures are if you have a crisis situation. You should ask for regular briefings just on what are the threats going on, what's the threat levels, what's going on in and around the property?

We try to extend that regularly for the tenants of our buildings. And as a tenant, I would ask for that. It's critical to know what the security policies and procedures are of your building and what the expectation would be from you as a tenant, whether that's to just simply run, hide, fight, or evacuate, go to a particular area. What is the security plan and protocol that the building management has put in place, and how do you as a tenant line up with that?

Dave Rapp:

Well, that brings us kind of to the end of our podcast. And Dan, I want to thank you so much for your thoughts and sharing that with us today. I'm sure our listeners came away with an increased awareness of the threat of active assailant and really came away with some practical information on how better to manage this particular risk.

So that concludes it folks for our first podcast. Our second podcast in the series, we'll talk about workplace violence specifically, and we'll have some folks on from our Marsh advisory practice to talk us through that, and those are available as well for your listening pleasure.

Please mark your calendars for Thursday, January 26th at 2:00 PM Eastern time. To round out our active assailant conversation, Marsh will be hosting a webcast where I'll be joined by all of the guests featured on our podcast episodes. We'll be discussing available risk assessment tools and demonstrating some emerging active assailant loss scenario modeling. We'll also share some options the insurance market has developed to address this risk.

You can find webcast registration information in the show notes. Thank you for joining us. If you have a comment or question for me, please send me a note at dave.rapp@marsh.com

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