









Introduction

The threat of malicious assailant incidents is increasing globally, putting lives at risk, and exposing a broad range of industries and companies to physical, financial, and reputational damage. Active assailant attacks encompass a significant proportion of this risk, including property damage, business interruption and non-damage business interruption resulting from a variety of attack types.

Understanding the global threat landscape, including how the opportunity, motive and means for malicious actors has evolved, is crucial to effective mitigation and response to active assailant attacks.

Key Trends

Despite Covid-19 lockdowns which prohibited large gatherings, active shootings in the US still rose by over 30% in 2020 from the previous year. The threat of active assailant attacks will only continue to increase as we move out of pandemic restrictions. The opportunity to target large crowds of people in public spaces makes the threat of a malicious assailant attack – and the potential consequences – far greater.

Attacks carried out by lone actor assailants are on the rise and they do not usually fall under the traditional definition of terrorist incidents. Although these are often less sophisticated attacks, the shift towards radicalised individuals carrying out spontaneous violence makes the threat they pose both more difficult to identify and prevent.

Crucial factors in the escalation of active assailants are a range of grievances including:

- Economic uncertainty
- Political division
- Climate change
- Reactionary attacks against increased state interference during the Covid-19 pandemic.

All of these factors signify a widening of the societal groups from which attackers may be drawn, and the potential list of targets they will seek to attack.

Alongside this, evidence from a UN report indicates that there was an increase in young people accessing extremist content and hate speech online during lockdown restriction periods. Exposure to online communities inciting hatred and violence can often exacerbate real-world grievances and feelings of isolation, pushing individuals to pursue violence – often in a public setting. 3

Research shows attacks are conducted using a range of weapons including firearms, explosives, vehicles, and knives. These 'shock and awe' attacks do not always result in direct physical damage to property but aim to achieve notoriety through mass loss of life and injury. They are often marauding in nature, expanding the risk beyond a single target location, and potentially causing mass disruption and damage which can be difficult to predict. Yet another instance of this lone wolf violence occurred in Liverpool in November 2021, with a single attacker targeting a publicly accessible hospital with a supposedly 'homemade' explosive device.⁴



¹ https://www.fbi.gov/file-repository/active-shooter-incidents-in-the-us-2020-070121.pdf/view

² https://www.un.org/securitycouncil/ctc/sites/www.un.org.securitycouncil.ctc/files/files/documents/2021/Jan/cted_paper_the-impact-of-the-covid-19-pan-demic-on-counter-te.pdf

³ Scrivens R., Gill P., Conway M. (2020) "The Role of the Internet in Facilitating Violent Extremism and Terrorism: Suggestions for Progressing Research" in T. Holt & A. Bossler (Eds) The Palgrave Handbook of International Cybercrime and Cyberdeviance. Palgrave Macmillan, Cham. 4 https://www.bbc.co.uk/news/uk-59287001





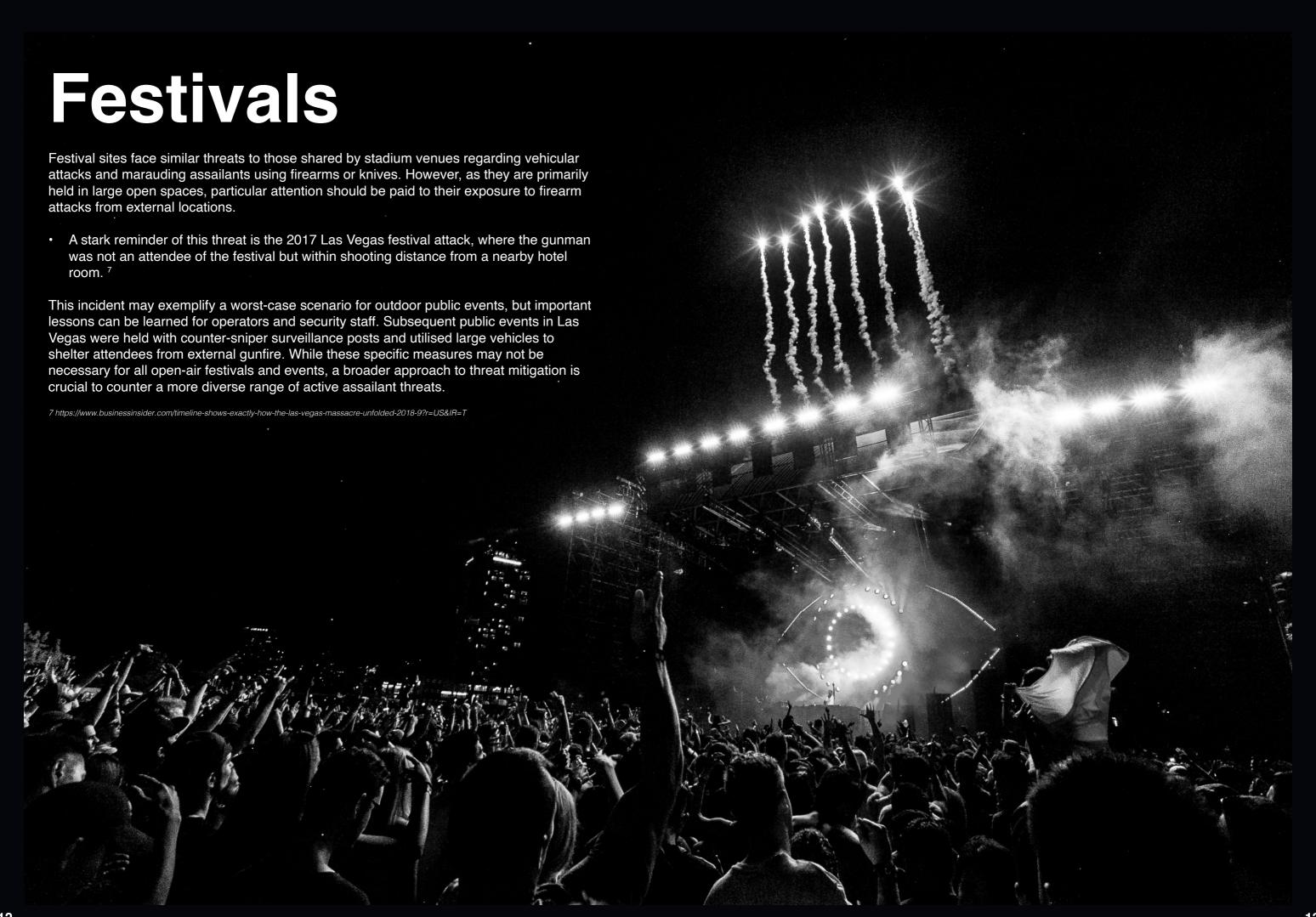
Returning to full attendee capacity makes stadiums an increasingly significant target. Beyond the use of knives, firearms and explosives, technological developments have made it possible for assailants to weaponize devices such as Unmanned Aerial Vehicles (UAVs). This requires a much broader approach to threat mitigation beyond existing bag searches and metal detectors for attendees, as attackers can cause significant damage whether they gain entry to the stadium or not.

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- The coordinated attacks in Paris in 2015 targeted the national football stadium, a concert venue and local cafés and restaurants using explosives and firearms.
- In the case of the Stade de France, the attackers were able to cause significant damage without gaining access to the stadium itself.⁵
- Similarly, a football stadium in Istanbul was the target of a 2016 attack in which a vehicle bomb was detonated outside of the arena.⁶

These incidents reveal the extent to which stadiums are vulnerable to a variety of incidents, many of which are difficult to detect through traditional venue security measures. Measures such as emergency exits and evacuation plans remain crucial to minimise potential injury, damage, business interruption and liability, but a broader approach to mitigation will be necessary to counter the evolution of assailant strategies.

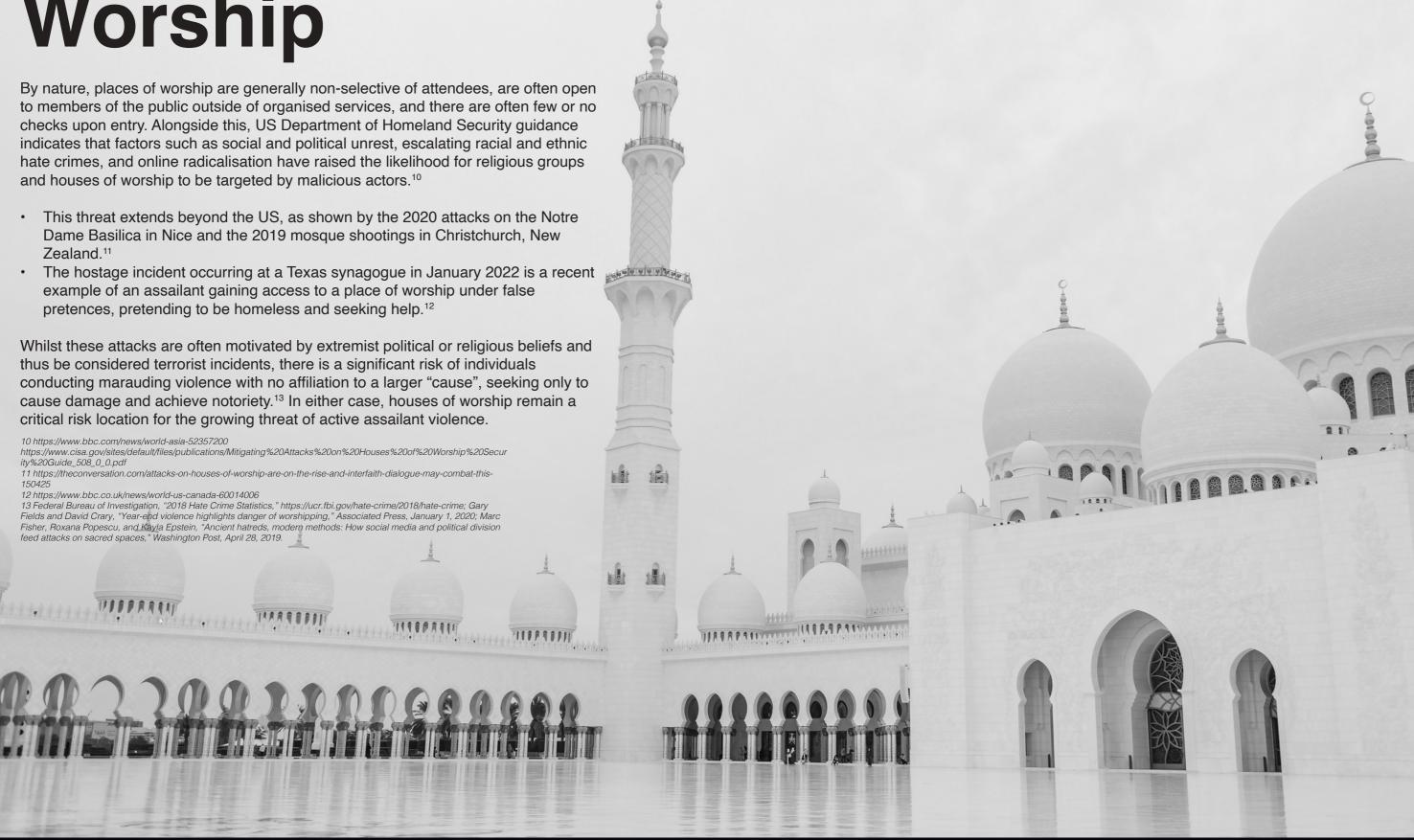
5 https://www.wsj.com/articles/attacker-tried-to-enter-paris-stadium-but-was-turned-away-14475205/ 6 https://www.reuters.com/article/us-turkey-blast-idUSKBN13Z0QS





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Houses of Worship



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Hotels may be vulnerable to attacks in several ways. Assailants may pose as tourists, providing false information to check in or gain access, but there are often events and conferences held at hotel premises which, along with bars and restaurants, are often open to public visitors. As such, there are few barriers to entry for individuals looking to conduct violent attacks and cause significant loss of life to civilians, particularly in large hotels where a significant number of international visitors may be present.

The Las Vegas shooting in 2017 involved the perpetrator carrying firearms in suitcases that hotel staff assisted him in carrying to his room, though the hotel itself was not the target of the attack.14

In contrast are the 2019 Sri Lanka Easter bombings, with three churches and three luxury hotels directly targeted by a coordinated, multi-assailant attack which impacted a substantial area of Colombo city centre. In the case of one of the hotels, the attacker had checked into a room using a false name the night before.¹⁵ Though these attacks were designated as acts of Islamist terror, the methods used could be exploited by any individuals seeking to conduct shock and awe violence.

14 https://www.nytimes.com/2018/01/19/us/las-vegas-attack-shooting-paddock.html 15 https://www.bbc.co.uk/news/world-asia-48010697



Schools & Higher Education

The threat of active assailant attacks is a cause for concern in schools and higher education institutions for several reasons and in the US, they remain the second most common location for an attack to take place. 16

The first concerning trend relates to the UN report discussing the increased exposure of young people to hate speech and divisive rhetoric online, potentially motivating them to commit violent attacks on schools and university sites.

Another important consideration is that, like high street stores and cafés, schools and university campuses are often situated near other high-risk targets within town and city centres.

This puts educational sites at similar risk of marauding attacks as well as interruption and reputational damage, with the possibility for external, non-student assailants to gain access to campuses.

An additional area of concern is the risk of school field trips and sports tours, where the safety of students and staff must be managed in the context of threats beyond school or university buildings. As schools begin to plan international trips for students once again, risk assessments should consider government guidance and potential vulnerabilities to assailant attacks that exist in their destinations. This is critical to uphold the Duty of Care incumbent on School Boards in relation to school trips, and to ensure the safety of their students.

16 https://www.fbi.gov/about/partnerships/office-of-partner-engagement/active-shooter-incidents-graphics





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What does this mean for treatment of risk?

Wider impact zone

These incidents are increasingly marauding in nature, and therefore the risk of damage and disruption is spread across a greater area. This is particularly critical for organisations operating in town or city centres, and those located close to significant locations such as government buildings and houses of worship, which may be likely target points for roaming assailants.

Range of grievances

Unlike terror attacks driven by ideological or political beliefs, active assailant violence poses the additional threat of ambiguous motivation. Attackers could come from within organisations, such as disgruntled employees or students, or they may choose to target a particular site for no discernible reason. As such, even if the risk of terrorist activity is deemed to be low for your organisation, the threat of active assailant violence may be significantly greater.

Ineffective mitigation

In many cases, counter-terrorism measures put in place by organisations may be effective against active assailants, including searches and metal detectors at stadiums, and hostile vehicle mitigation (HVM). However, recent lone wolf incidents have shown that these measures are often insufficient or do not exist in the locations that assailants are targeting.

While incidents like these are difficult to predict, organisations and event organisers must account for the broad range of attack methodologies that assailants could use and put appropriate measures in place to prevent these worst case scenarios.





Conclusion

The threat landscape of malicious active assailant attacks is evolving. With a complex range of grievances motivating individuals to turn to violence, and a wide variety of weaponry used to carry it out, these threats will likely remain difficult to predict. However, understanding the causes behind this threat evolution and its implications for industry liabilities is key to establishing effective mitigation measures, minimising the impact of attacks on business operations.

CHC Global continuously monitors the threats posed by active assailant and lone actor violence, identifying lessons to be learned from past incidents, and the most important areas of concern for businesses to understand, manage and transfer their future risks.



If you are concerned about the impact of Active Assailant Attacks on your organisation or would like to have a broader discussion on malicious risks, please do drop us a line via email or visit our website.



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Not all activities are related to Lloyd's