









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. ¹The 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. ²Exposure 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



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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-pandemic-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.





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.

- 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.
- 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-1447520571 6 https://www.reuters.com/article/us-turkey-blast-idUSKBN13Z0QS







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Houses of Worship

By nature, places of worship are generally non-selective of attendees, are often open to members of the public outside of organised services, and there are often few or no checks upon entry. Alongside this, US Department of Homeland Security guidance indicates that factors such as social and political unrest, escalating racial and ethnic hate crimes, and online radicalisation have raised the likelihood for religious groups and houses of worship to be targeted by malicious actors. ¹⁰

- This threat extends beyond the US, as shown by the 2020 attacks on the Notre Dame Basilica in Nice and the 2019 mosque shootings in Christchurch, New Zealand. ¹¹
- The hostage incident occurring at a Texas synagogue in January 2022 is a recent example of an assailant gaining access to a place of worship under false pretences, pretending to be homeless and seeking help.¹²

Whilst these attacks are often motivated by extremist political or religious beliefs and thus be considered terrorist incidents, there is a significant risk of individuals conducting marauding violence with no affiliation to a larger "cause", seeking only to cause damage and achieve notoriety. ¹³ In either case, houses of worship remain a critical risk location for the growing threat of active assailant violence.

10 https://www.bbc.com/news/world-asia-52357200

https://www.cisa.gov/sites/default/files/publications/Mitigating%20Attacks%20on%20Houses%20of%20Worship%20Security%20Guide 508 0 0.pdf

11 https://theconversation.com/attacks-on-houses-of-worship-are-on-the-rise-and-interfaith-dialogue-may-combat-thi

https://www.bbc.co.uk/news/world-us-canada-60014006

13 Federal Bureau of Investigation, "2018 Hate Crime Statistics," https://ucr.fbi.gov/hate-crime/2018/hate-crime; Gary Fields and David Crary, "Year-end violence highlights danger of worshipping," Associated Press, January 1, 2020; Marc Fisher, Roxana Popescu, and Kayla Epstein, "Ancient hatreds, modern methods: How social media and political division feed attacks on sacred spaces," Washington Post, April 28, 2019.





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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www.samphirerisk.com

About Samphire Risk

Samphire Risk was formed in 2021 and is headed up by Charlie Hanbury, one of the world's leading experts on malicious risks. Together with Mark Skinner and Hannah Catchpole, Charlie's aim is to build a world-leading independent Managing General Agent (MGA) focused on insuring people and companies against hostile actions. Through an expert team and exceptional technology, Samphire aims to create world-class products that insure against extortive crime, hostage-taking and kidnap; terrorism in all its guises; travel into, and within, insecure countries and locations.

To find out more about Samphire please visit our website www.samphirerisk.com or follow us on LinkedIn.

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