

# 2021 Claims Webcast

Jim Abbott  
Cy McFarlin  
Monroe Moore

*Our insurance serves you so you can serve God.*

*Serve God*

# Sexual Misconduct Claim Trends

Cy McFarlin



# Sexual Misconduct Claims

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# Sexual Misconduct Claim Cost

- Claims involving Pastors & Clergy have been the most expensive costing more than \$1.7 million in reserves.
- Next in line are claims involving youth ministers – costing more than \$1.6 million in reserves.
- Major pattern in all claims – grooming beginning at an early point in time and progressing from seemingly innocent physical contact to sexual activity
- SML Issues:
  - Most churches are either unaware that the grooming process has begun and/or unknowledgeable about recognizing the signs.

# Sexual Misconduct Claim Facts

- SML Issues continued
  - Unaware of the new “Should have known” legal standard of care.
  - Lack of effective guidelines/procedures for adult/child interactions.
  - Lack of effective guidelines for investigating misconduct allegations.
    - Perception of not taking victim’s allegations seriously
    - Perception in mind of jury of “failing to protect the most vulnerable.”
  - Due to recent issues with the Catholic Church and now BSA, clergy, teachers, and adult leaders are no longer viewed as innocent.
  - Assaults committed by children are on the rise. Second highest in frequency among our Participants.