Sexual Misconduct
Claim Trends

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Sexual Misconduct Claims
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.
• 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.