

THE STEWARD

Trustworthy Insurance Insights for Churches and Ministries

*Isaiah 54:13 "And all thy children shall be taught of the LORD;
and great shall be the peace of thy children."*

- Insurance Markets & Abuse Prevention Policies
- Guidelines for Electronic Communication with Youth
- Agent Corner
- Claims Lessons Learned
- Safe Summer, Safe Ministry
- CEO Corner



Insurance Markets & Abuse Prevention Policies

Insurance Board

With the many youth activities churches support during the summer months, is it imperative for ministries to be aware of, and implementing abuse prevention policies and youth safety practices. This issue of The Steward offers suggestions for your ministry to consider that can help to protect your congregation's youth.

Since religious institutions are often considered a safe haven, it is difficult to imagine abuse taking place in a house of worship. However with the recent issues seen across the media in the Catholic Church, and with the Boy Scouts of America who often host meetings in church buildings, and other various cases you may recall, it is important to protect your church from liability. However, Insurance carriers are becoming more stringent on abuse related insurance coverage.

At Insurance Board, we have a unique partnership with Praesidium, the Nation's leading abuse prevention organization, to assist the ministries we serve with best practices for abuse prevention, and to provide tools that can help ministries identify their own areas of risk.

Churches should also be mindful of those interacting with youth to include: staff, volunteers, clergy members, and anyone who interacts with children, as everyone should have background checks. In addition, maintaining a no tolerance policy for abuse is critical for ministries.

According to the Centers for Disease Control and Prevention, sexual abuse affects 1 in 4 girls and 1 in 13 boys in their childhood. In addition, according to the 2023 Praesidium Report, Research in recent years has confirmed that survivors of child sexual abuse are likely to wait several years or even decades before disclosing their abuse, which can still impact ministries.

Also included in this publication are stories of real claims lessons learned as well as loss prevention suggestions and guidelines that could save a child and prevent abuse. You will also hear from our President & CEO who will close out this issue with his thoughts on this topic.



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As you review each article take note of the opportunities for improvement within your ministry for abuse prevention. The safety and security of all of those in your congregation should always be a priority, especially the youth. Creating an environment where anyone can speak up when they see or hear something that isn't right is imperative. Everyone should be mindful of boundaries, communication, youth policies and procedures, incident reporting timelines if an event occurs, as well as parental involvement and awareness of youth activities and the adults with whom their child is interacting.

For more information on abuse prevention resources visit our website. There you will find more information exclusively for Insurance Board participants & members, our SafeConduct™ Workbench provides tools to cultivate responsible leadership and prevent sexual abuse.

Guidelines for Electronic Communication with Youth

Insurance Board

In today's digital landscape, electronic communication plays a significant role in engaging and ministering to youth. However, it is crucial for churches and ministries to prioritize abuse prevention when communicating with youth electronically. This article outlines best practices to ensure the safety, well-being, and protection of youth in digital interactions.

Establish Clear Policies and Guidelines:

Develop comprehensive policies by creating clear and thorough policies that address electronic communication with youth, emphasizing the appropriate boundaries, behavior, and guidelines for ministry leaders and volunteers.

Communicate the policies:

Ensure that all ministry leaders, volunteers, parents, and youth are aware of the policies and guidelines. Regularly review and update them to reflect current best practices and legal requirements.

Screen and Train Ministry Leaders and Volunteers:

Implement screening processes for all clergy, staff, and volunteers who interact with youth electronically, including background checks and reference checks.

Provide abuse prevention training:

Require all clergy, staff, and volunteers to undergo abuse prevention training to equip them with the knowledge and skills necessary to recognize and prevent abuse.

Use Group Communication Platforms:

Utilize group communication platforms or channels, such as group emails, group chats, or closed social media groups, to facilitate communication with youth. This ensures transparency and accountability, as conversations are visible to multiple participants.

Avoid One-on-One Private Communication: Maintaining group context is key. When communicating with youth

electronically, avoid one-on-one private conversations. Instead, communicate within the context of a group or involve additional leaders, volunteers, or parents in the conversation to provide accountability.

Encourage Parental Involvement:

Promote open communication with parents. Encourage parents to be involved in their child's online activities and maintain open lines of communication with them regarding any electronic interactions between the ministry and their child.

Obtain parental consent:

Obtain written parental consent for any electronic communication with youth, ensuring parents are aware of the nature and purpose of the communication.

Monitor and Report:

Regularly review electronic communications. Implement a system to regularly review electronic communications between ministry leaders/volunteers and youth. This helps identify any inappropriate behavior, potential risks, or red flags.

Encourage reporting:

Create a safe reporting mechanism for youth, parents, or other leaders/volunteers to report any concerns, suspicions, or incidents of inappropriate behavior promptly.

Respect Boundaries and Privacy:

Maintain professional boundaries. Clergy, staff, and volunteers should maintain appropriate professional boundaries when interacting with youth electronically, ensuring their conversations and interactions are respectful and within the scope of ministry-related matters.

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Insurance Board

Protect privacy:

Safeguard the privacy and confidentiality of youth by refraining from sharing personal information or discussing sensitive matters in electronic communications.

Educate Youth about Online Safety:

Provide youth with online safety education. Equip youth with the knowledge and skills to navigate the digital world safely. Teach them about the importance of protecting personal information, recognizing inappropriate behavior, and seeking help when needed.

Respond to Incidents Promptly and Appropriately:

Establish an incident response plan to guide ministry leaders and volunteers in responding to incidents or allegations of abuse promptly and appropriately. This should include reporting procedures to authorities as well as your insurance company, support for the victim, and steps for addressing the situation.

Regularly Evaluate and Improve Practices:

Continuously assess and improve practices by regularly evaluating and assessing your ministry's abuse prevention practices concerning electronic communication. Seek feedback from youth, parents, and ministry leaders to identify areas for improvement and implement necessary changes.

By implementing these abuse prevention best practices, your ministry can create a safe and secure environment for youth in electronic communication. Remember, the safety and well-being of youth should always be the top priority. By establishing clear policies, training leaders, utilizing group communication platforms, and promoting parental involvement, you can foster a culture of accountability, transparency, and safety. Regularly reviewing and improving your practices ensures that your ministry stays up to date with evolving technology and

continues to prioritize the protection of youth. Let us strive to create a positive and nurturing digital space where youth can grow, connect, and experience the love of God in a safe and secure manner.

Agent Corner



Agent Jim Garner has been representing Insurance Board since 2009. During Jim's 50-year career, he has achieved the CPCU designation and earned an MBA from Rockhurst University.

Recently, the pastor of one of his churches reached out to seek his counsel about a new youth mentoring ministry. Jim made sure to share important advice with the church to consider as they established this new ministry as there are several factors to consider when working with youth. He spoke first about transportation and safety through automobile liability coverage to transport the youth to and from the events that the church planned. The second element Jim provided feedback on was the aspect of adult supervision and how it is never a good idea to conduct mentoring with only one adult and one child present. Jim stated, "This is not only for the protection of the child but for the protection of the adult. Insurance Board has invested a significant amount into providing Safety Resources for churches and church-related ministries that deal with abuse prevention to protect ministries." A third suggestion was the best thing you can do is follow abuse prevention recommendations to minimize the risk. Jim congratulated the Pastor and leadership of the congregation encouraging them to continue the wonderful work they do within the community, stating "The community is so lucky to have you." This discussion with your agent can save ministries from future issues with abuse.

Claims Lessons Learned

Insurance Board

Sexual assault can occur in any community. Its negative effects are far-reaching, and unfortunately, it occurs more often than some may realize. According to U.S. News & World Report, incidents of sexual assault occur every 68 seconds in the U.S. The Rape, Abuse & Incest National Network (RAINN), says that assaults involving children and teens are reported every 9 minutes.

When it comes to sexual misconduct insurance coverage (SML coverage), most insurance carriers require notification of any situation involving sexual misconduct or assault that could potentially escalate into a claim or lawsuit. They can exclude coverage for situations where leadership became aware of a lawsuit or potential claim but failed to report it to the insurer within the time-period that the insurance policy allows. Claims-made coverage is triggered under the policy term during which the claim is made, provided that the coverage has been in-force continuously from the retroactive date identified in the policy. The retroactive date establishes the inception date of continuous claims-made coverage. Once claims-made coverage is terminated, the policy provides an option to extend the time for reporting claims that occurred on, or after, the retroactive date and prior to the termination of coverage. This is known as the extended reporting period (ERP), and is generally offered by attaching an extended reporting period endorsement.

For our participants, the important point here is that an SML policy -- like other claims-made policies -- requires the insured to report an incident involving sexual assault to the carrier as soon as the insured becomes aware that either a lawsuit has been filed against them, or that an incident has occurred that could escalate into a claim or lawsuit. This means that once church leadership becomes aware of a situation involving sexual misconduct and/or assault on church premises or at a church-sponsored event they should notify their agent, even if the situation has not developed into a formal claim (a written demand or notice alleging damages; a civil proceeding, or a lawsuit). If the situation involves children and/or teens, church leaders should also notify law enforcement according to state-mandated reporting laws.

Because of society's heightened awareness regarding incidents of sexual misconduct, our participants can ill afford to take these incidents lightly. Public attitudes regarding the ability of churches to prevent sexual abuse appear to be worsening. According to a YouGov poll, a third of Americans (31%) feel

sexual abuse occurs more often in churches than in other organizations. The poll also indicated that overall, 85% of Americans have heard about allegations of Catholic leaders covering up instances of child abuse, and almost half of Americans (49%) believe sexual abuse against children is a very big problem in the Catholic church. Protestant churches aren't free from this stigma either. Fifty-three percent of Americans have heard about abuse incidents involving the Southern Baptist Convention, and although a lower percentage (29%) feel it is a problem, only one in four believe Catholic and Southern Baptist churches are able to effectively address future allegations.

Moreover, with the impact of the "Me Too" movement, many states are increasing the time limit that assault victims have to file civil lawsuits. Some states such as Vermont and New Hampshire have adopted laws that allow an unlimited time for victims to bring a civil case against a defendant.

These developments have created a tougher and potentially more expensive path for churches to navigate if they need to defend against sexual assault allegations. Our participants, therefore, need to be diligent about adapting and incorporating an effective abuse prevention policy as well as understanding the importance of reporting potential incidents of abuse to their insurance carrier. Churches that are considering allowing convicted sex offenders to attend services should also have clear guidelines for limiting contact with congregants. Church organizations should also know that most insurance policies will not cover incidents involving a previously convicted sex offender. Therefore, churches must fully understand the financial risks associated with this endeavor.

Sexual assault incidents can be difficult for any church to navigate. We encourage our participants to utilize our loss prevention resources and to contact their agent if they have questions regarding how and when to report a claim.

Sources:

<https://www.usnews.com/news/health-news/articles/2022-10-21/ers-seeing-huge-rise-in-cases-of-sexual-assault>

<https://www.rainn.org/about-sexual-assault>

<https://today.yougov.com/topics/politics/articles-reports/2022/09/12/lack-confidence-church-handling-sexual-abuse-poll>

Safe Summer, Safe Ministry

Praesidium



Summer is here and so are some of your most loved programs, all with the goal of providing a fun, safe, and enriching experience for children and youths. While summer is a nostalgic time for many, conjuring up exciting days with friends, we know that summer programming can also be a high-risk time for incidents of abuse. Lax or undefined boundaries between adults and youth, a lack of training, limited screening, and relaxed supervision can all combine to create a less safe environment for everyone.

We have seen a seasonal increase in abuse risk from incident data from our Helpline service – 40% of the calls we receive each year come between the months of June-August, ranging from adult-to-youth boundary violations, youth-to-youth sexualized behaviors, and incidents of abuse and molestation. So, what can we do to bolster abuse prevention efforts going into summer programming? Think through the following components before finalizing your summer plans to ensure your program is safe, fun, and enriching for the youth you serve:

Review your policies governing adult-to-youth and youth-to-youth interactions. Clear policies define boundaries for everyone involved. Even a one-week-only program should set expectations for behaviors. If your program does not have a policy manual, consider a simple code of conduct that addresses acceptable physical, verbal, one-

on-one, and outside interactions and ensure staff and volunteers acknowledge receipt and understanding of the document.

Implement consistent background screening procedures for all paid staff and volunteers. It can be tempting to cut corners on screening when gathering the staff needed to facilitate summer programs. We see this often, especially in congregations where people have long-standing personal relationships. However, screening is one of the most foundational industry standards for youth-serving organizations, and more and more states have legislative requirements to run background checks on anyone who works with youth, no matter how briefly. Talk to your screening vendor about the right fit for your needs.

Provide training for your staff on your prevention policies, what to watch for, and how to report the full spectrum of concerns. Communicating expectations and reinforcing them with training to ensure everyone understands the rules, the why behind them, and what to do if they observe someone breaking the rules, is vital. Consider online or in-person training that reviews expectations and reporting information and allows you to easily document compliance. Training should occur *prior* to working in the program and have periodic reminders or refreshers as the summer goes along to reinforce expectations and prevent drift. Our Helpline data show a spike in incidents in mid-July, which may suggest that what was trained on at the beginning of summer has not been reinforced, and deviations from expectations have become so commonplace that they are not considered problematic.

Develop a plan for supervising youths, activities, and spaces. Consider things like zone monitoring, free choice of activities rather than free time, and ratios to help keep structure throughout the day. Walk through your program spaces to see how you can maximize supervision of high-risk areas such as bathrooms and locker rooms (this is

Safe Summer, Safe Ministry

Praesidium

where over a third of all youth-to-youth incidents arise), gyms, sports fields, and other recreation spaces. If your program includes transportation, off-site, and/or overnight activities, thoroughly think through these high-risk situations and ensure you have adequate staff and supervision structures in place to limit risk. Document the supervision checks that are happening for your records.

Provide reporting information to staff, volunteers, youth, and parents. Every individual involved in your program should receive information on how to report concerns or complaints. Reports of red-flag behaviors and boundary violations, youth-to-youth sexualized behavior, and abuse should be documented and escalated appropriately. Know – and make certain your staff knows – your local mandated reporting requirements. Keep in mind that most states require the person who initially had the suspicion or became aware of the abuse to be part of that call.

Thoughtfully consider the benefits and risks of using minors to staff your programs. Youth employees and volunteers can contribute to making a program successful while helping them learn critical responsibilities and leadership skills. At the same time, we have seen some unique risks in these situations; minor staff may be treated like adults by adult staff but then are allowed to engage and socialize with youth participants as if they are participants themselves rather than leaders or supervisors. This gray area can cause boundaries to blur, and it creates real risks for lines to be crossed. Here are a few considerations as you think about staffing your programs with minors:

Unlike adult employees or volunteers, **screening** minors is challenging. Criminal background checks are ineffective due to juvenile reporting laws, and many minors lack formal work experience. Instead, personal references and interviews can be more effective ways to assess their maturity and readiness for this responsibility. In the interview, discuss the challenges that may arise with

participants (i.e. behavioral issues), and ask how they have handled similar challenges in the past.

Setting **boundaries** between minor employees/volunteers and the youth they supervise, as well as the (often young) adults they work with, can be challenging. It is important to contemplate the level of maturity of your minor staff, the role they are filling, the communication and training given to them, the adult staff supervising them, and the age gap between them and the youth they might be responsible for. As with adult staff, minor staff members need behavioral guidelines for physical, behavioral, verbal, and electronic communication boundaries.

Similarly, it is important to anticipate and address summer **crushes** among minor staff, adults, and/or participants. A best practice is to clearly communicate expectations for things like verbal interactions, one-on-one interactions, and outside contact, and let staff and minors know what to do if someone is engaging in sexual harassment or other prohibited conduct. Similarly, minor staff or volunteers should not engage in romantic relationships with participants while in programming and should receive training on how to manage crushes if they arise.

To the extent possible, organize your minor staff in a parallel program such as “counselors in training” and structure their time around developing skills and assisting the adults who make up the program ratio.

The good news is that many of these are simple things you can do to set your program up for success. The Insurance Board provides access to many resources to achieve these practices through their [Safe Conduct Workbench](#). Developing and communicating clear boundaries between adults and youth and implementing robust screening, training, and supervision practices, set your staff and youths up for a fun, memorable, and safe summer!



INSURANCE BOARD

Partners in Protection



CEO CORNER

TIMOTHY S. HARRIS, CPCU

PRESIDENT AND CEO

One of our goals in providing loss control resources to ministries is to help make them safer places. Insurance Board invests considerable resources toward this objective, including through educational materials, workshops, modules, etc. related to abuse prevention.

Sexual misconduct is not new in the church space. While it is unfortunate to actually have to put that into a sentence, it is a fact. Where other providers of insurance often offer limited coverage for Sexual Misconduct Liability (SML) claims, Insurance Board provides a significant level of coverage designed to afford protection to ministries that may be impacted by such abuse related allegations. Due to the devastating injuries that such abuse incidents inflict, the associated claim costs can be considerable.

In one case, a youth pastor was convicted of molesting a minor. The church was not an Insurance Board insured, however, denominational leadership and the church's middle judicatory were insureds of Insurance Board against the ensuing claim made against all three parties. The church's insurer had very low SML limits and had to come out-of-pocket for some of the costs involved. Denominational leadership and the church's middle judicatory were protected against the claim and incurred no out-of-pocket costs.

Another case involved a camp counselor who, although not a minor, was only a couple of years older than another minor camper with whom she took interest in romantically.

When the parents of the minor learned of the inappropriate relationship, they sued on behalf of their minor child.

Insurance Board has also been required to respond to peer-to-peer sexual abuse claim scenarios involving minors. These events happen, are tragic, and can have lasting impacts on the victim(s), while causing significant financial consequences for ministries. In addition to financial costs, abuse claims pose the potential to create destructive reputational damage for churches and their affiliated ministries. Over the last several years, statutes of limitations involving abuse victims have been rolled back to allow victims of abuse to levy claims related to incidents alleged to have occurred decades prior. Almost all sexual misconduct allegations against churches involve substantial cost; whether for litigation and defense, settlements, or judgments/verdicts.

A layered approach to protecting those most vulnerable within our congregations is the best method to preventing abuse related incidents. Layering starts with church leadership, involves staff and volunteers, and includes the regular utilization of abuse prevention resources to minimize incident likelihood. Equally important is for church leadership to have procedures in place to deal fairly with victims of abuse, communicate with empathy, and to ensure that their church or ministry has the appropriate insurance coverage in place, with sufficient limits, to protect against the adverse financial consequences of an abuse related claim should one occur.