Risk Management Fact Sheet: Preventing Sexual Misconduct

This material is for informational purposes only. It is not intended to give specific legal or risk management advice, nor are any suggested checklists or actions plans intended to include or address all possible risk management exposures or solutions. You are encouraged to retain your own expert consultants and legal advisors in order to develop a risk management plan specific to your own activities.

For more information, contact us at 770-466-1000 or 1-800-659-1232 Ext. 4325

Hopefully, your organization will never have to face the financial and emotional devastation of sexual misconduct. But instead of relying upon hope and trust, there are a number of proactive measures and programs that every church and religious organization can implement to help prevent sexual misconduct from occurring and minimize the risks associated with an incident.

Obviously, the effects of sexual misconduct can devastate the victim and the victim's family. But the damage does not stop there. Just one incident of sexual misconduct can destroy the trust, credibility, and reputation of an organization for years. Adding further pain to an incident of sexual misconduct are the legal costs of a lawsuit, which can ruin an organization financially.

Please continue reading below to find statistical information and loss trends related to sexual misconduct and to learn more about effective sexual misconduct prevention procedures.

Sexual Misconduct Statistics and Loss Trends Statistics.

While statistical information regarding child sexual abuse varies substantially, following are number dramatic findings. According to a report by the National Committee to Prevent Child Abuse...

- In 1995 there were approximately 109,230 new cases of child sexual abuse. Despite a slight decline in 1995, the report emphasizes that there are far more sexual abuse cases being reported in the 1990s than there were in the 1970s and 1980s.
- The most common abusers of children are acquaintances of their victims.
- Sexual abuse occurs among all groups of society in rural and metro areas, and regardless of race, education or socioeconomic status.
- Child advocates commonly claim that one in four women and one in seven boys are sexually molested before their 18th birthday.

Loss Trends. According to *The Washington Post...*

- In recent years the Catholic Church of America has paid more than a half a billion dollars in child abuse claims.
- In a 1997 Texas lawsuit, victims were awarded \$120 million dollars for abuse inflicted by a priest.

IF YOU WOULD LIKE US TO HELP MEET YOUR INSURANCE NEEDS PLEASE CONTACT US AT 770-466-1000 OR 1-800-659-1232 Ext. 4325