

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 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 more information related to sexual misconduct and to learn more about effective sexual misconduct prevention procedures.

Sexual Misconduct Statistics

While statistical information regarding child sexual abuse varies substantially, here are a number of dramatic findings reported by the National Committee to Prevent Child Abuse:

- Approximately 900,000 incidents of child abuse are reported per year, with 10 percent of those being sexual abuse.
- It is believed that less than 10 percent of sexual abuse cases are ever reported to authorities, so the actual incidence of sexual abuse each year is much greater than reported.
- 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.

GuideOne Insurance claims statistics are also startling:

- There are 15 to 20 new claims of sexual misconduct per month.
- Approximately 200 sexual misconduct claims are pending at any one time.

The following loss statistics are from *The Washington Post*:

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

Sexual Misconduct Prevention Procedures

Every organization that works with the public should have an official policy in place to help prevent sexual misconduct before it occurs. The following preventive measures are general guidelines only.

1. Screen employees and volunteers.
2. Establish organizational policies and procedures.
3. Educate staff, children, and parents.
4. Develop the best program for your organization.

1. Carefully Screen Employees and Volunteers

The first step in preventing sexual misconduct is to thoroughly screen the backgrounds of employees and volunteers. Legitimate workers will not be offended, and the process often scares off unwanted individuals. To screen staff members, organizations can take the following actions:

- ❑ Complete a criminal record background check. GuideOne's relationship with ScreenNow.com Screening Service can help facilitate this important step.
- ❑ Require individuals to complete a screening application. This is in addition to a typical job application. The screening application asks about previous employment, experience with children, references, criminal record information, and other pertinent details.
- ❑ Diligently verify all information provided and check references.
- ❑ Consider requesting fingerprints and photographic identification.
- ❑ Resolve any irregularities before a candidate begins work.

2. Establish Organizational Policies and Procedures

As a second line of defense, organizations should establish written policies and procedures for its employees and volunteers. Once policies and procedures are established, they must be communicated effectively to the staff, and the rules have to be consistently enforced. Here are several examples:

- ❑ Require six months of service before a worker has direct involvement with or supervises children.
- ❑ Include the proper ratio of adults to children. Require a minimum of two, non-related adults to be present with children at all times.
- ❑ Hold all activities for children in central, highly visible locations.
- ❑ Do not allow activities to take place in private rooms, offices or isolated parts of a building. Keep all remote areas, such as closets and unoccupied rooms, locked.
- ❑ Have a responsible supervisor randomly monitor all children's activities. Supervisors should make frequent, unannounced visits.

- ❑ Establish an action plan for suspicious behavior and to report complaints.
- ❑ Establish counseling guidelines for ministers and staff members.
- ❑ Have windows installed on doors where activities and meetings take place, or leave doors open if there are no windows present.

3. Educate Staff, Children, and Parents

An educational program offers your organization a third important line of defense against sexual misconduct. Education can be targeted toward employees, volunteers, parents and children to help everyone identify and avoid potentially dangerous situations. Effective education can include courses such as the following:

- Training courses for all staff members — All employees and volunteers should complete an initial training course on how to properly work with children and adolescents. This course should be repeated once or twice a year.
 - ❑ Have a written disciplinary policy.
 - ❑ Research and train on your state procedures about reporting sexual abuse claims.

Safety courses for children and parents — Children can be taught to understand the difference between good touching and bad touching. And parents can learn about the organization's policies to prevent sexual misconduct.

4. Develop the Best Prevention Program for Your Organization

Through effective employee and volunteering screening, internal policies and procedures, and education, your staff can develop or further enhance its sexual misconduct risk management program to address the organization's specific needs. As a result, the entire organization and everyone it serves will be even safer from the nightmare of sexual misconduct.

For additional details about sexual misconduct prevention

- ❑ Consult with an attorney.
- ❑ Become familiar with state laws.
- ❑ Talk with a GuideOne Risk Management Specialist.
- ❑ Contact one of the many public agencies dedicated to stopping sexual abuse.
- ❑ If needed, add additional liability insurance coverage to your organizations' current policy. This can help protect an organization from legal liability, including defense costs, arising from sexual misconduct by staff members or volunteers.