

SELECTIVE
BE UNIQUELY INSUREDSM

PRAESIDIUM

RISK MANAGEMENT SOLUTIONS PREVENTING ABUSE

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Certified Praesidium Guardian™

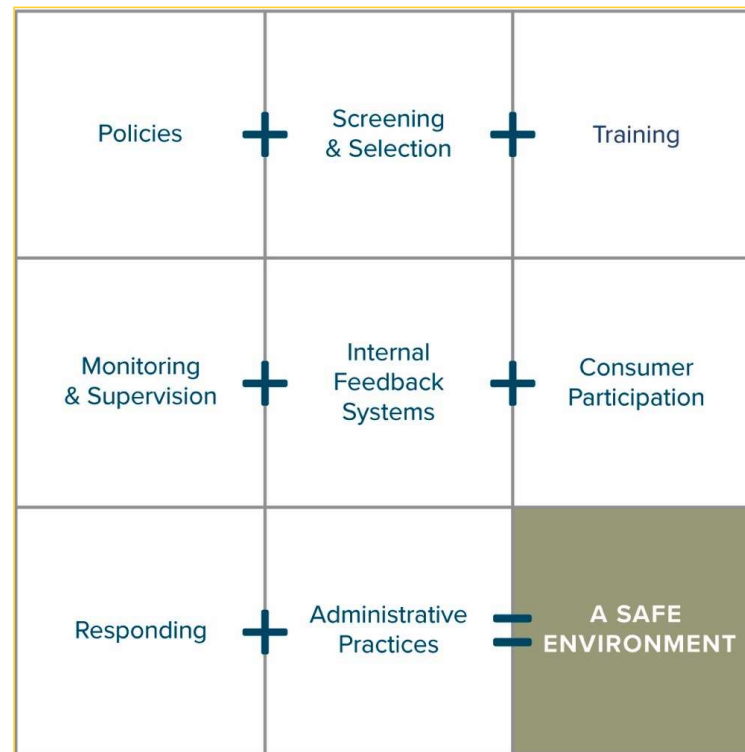
*Abuse prevention content is provided
by our partner, Praesidium*

Who is Praesidium?

- 25+ Years of Experience
- > 4,000 clients across diverse industries
- Thousands of root cause analyses
- Proprietary abuse risk management model
- Complete range of risk management solutions



Praesidium Safety Equation®



Why Is Abuse an Issue?

#MeToo
Movement

National Youth
Protection Trends

300% increase
child-to-child
peer-to-peer

80% of Cases
Unreported

Allegations on the
Rise/ Increasing
Verdicts

Changes in Statute
of
Limitations/Reviver
Statutes

1 in 4 Girls and
1 in 6 Boys

What About Electronic Communication?

95% youth 12-17 use internet daily

Offenders groom 20-30 kids at a time

20% of teens admit to "sexting"

48% of teens have received suggestive messages

Instagram is a primary means offenders find youth

33% of teens admit to Facebook friends with people they never met

SnapChat, Tik Tok
Online gaming
Virtual meetings
Text, email


Only 60% of parents views child's internet usage

Abuse is 100% preventable



5 Years From Now?

- Youth Protection Officers & Victim Support Coordinators
- More focus on consumer participation
- Increased training to prevent peer to peer abuse
- Victim support will be the norm
- Demonstrate commitment – proof of implementation & accreditation
- Insurance carriers more educated
- Diminishing market capacity
- AM Best interview with Aaron Lundberg



Effects of Abuse on Organizations

- 1 THREAT TO A PROGRAM'S MISSION
- 2 LONG-TERM DAMAGE TO REPUTATION
- 3 LARGE PLAINTIFF AWARDS
- 4 LOSS OF FINANCIAL RESOURCES FOR SERVICES JEOPARDIZES INSURABILITY
- 5 DECREASED PRODUCTIVITY AND MORALE AND INCREASED TURNOVER

● ● ● How Can You Be A Differentiator?

- Knowledge is power
- Understand the issue
- Identify areas for improvement
- Take advantage of the resources



● Of All Abuse That Happens ● 90% Are Known By Victim

- 30% are family members
- 60% are known to the victim
- 10% are strangers



They meet at school, camp, day care, sports, internet, religious organizations etc.



Abuse Prevention is a Journey



How do Perpetrators Operate?

ACCESS

In person,
electronically

PRIVACY

One-on-one,
electronically

CONTROL

Grooming, testing,
manipulation, gift
giving, gaining trust

Policies act to assist in identifying red flag behaviors

Why are Policies Critical?

- Communicates culture of zero tolerance
- Identifies acceptable and unacceptable behaviors
- Defines abuse and boundaries
- Does not rely on certain individuals
- Communicates the “Why” behind the policies
- Includes reporting procedures
- Reviewed and updated regularly



Is it an Abuse or Sexual Harassment policy?

● Policies Define Boundaries

- Appropriate and inappropriate behaviors
- Electronic communication
- Physical contact
- Verbal communication
- One on one interactions
- Outside contact
- Gift giving – grooming behaviors



● Screening and Selection Best Practices

- Standard application including signed Code of Conduct
- Look for gaps in employment or inconsistencies
- Face-to-face interviews
- 3 professional references
- 3 personal references
- Behavioral based interview questions



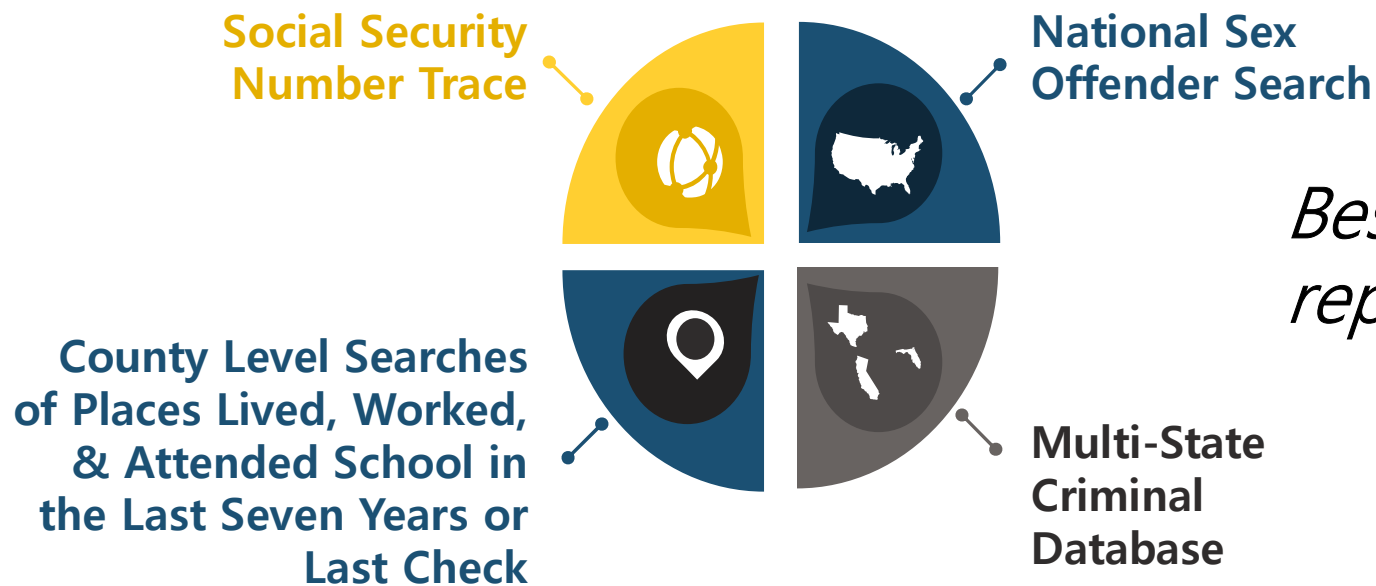
Encourages applicants & volunteers to self-select out



Criminal Background Check Quandary

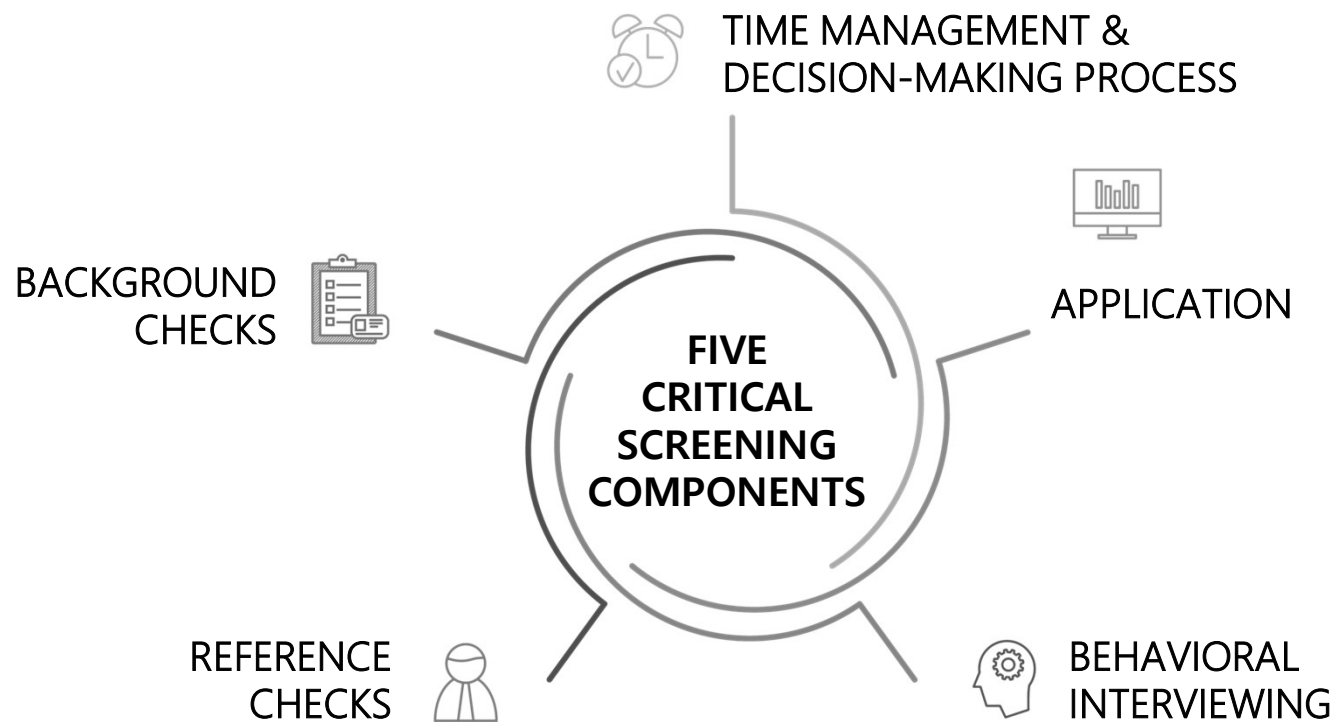
- Only 4-5% of offenders have a criminal record
- Criminal background checks are not flawless
- Can be limited by scope and search methods
- Young applicants may not have a history accessible through public records

- Screening and Selection Criminal
- Background Screening Best Practices



Best practice is to repeat every 3 years

Five Critical Screening Components



● Screening and Selection- Remember

Screening is the only opportunity organizations have to limit who has access to the participants in their programs. Their decision may be the only thing standing between a participant and a perpetrator.



IMPORTANT

● Training Best Practices

● *What Everyone Needs to Know*

- How offenders operate
- How to recognize and prevent abuse
- How to recognize signs of abuse
- How to recognize high-risk activities
- How to prevent false allegations
- How to report suspicions and concerns

Knowledge
is
power!



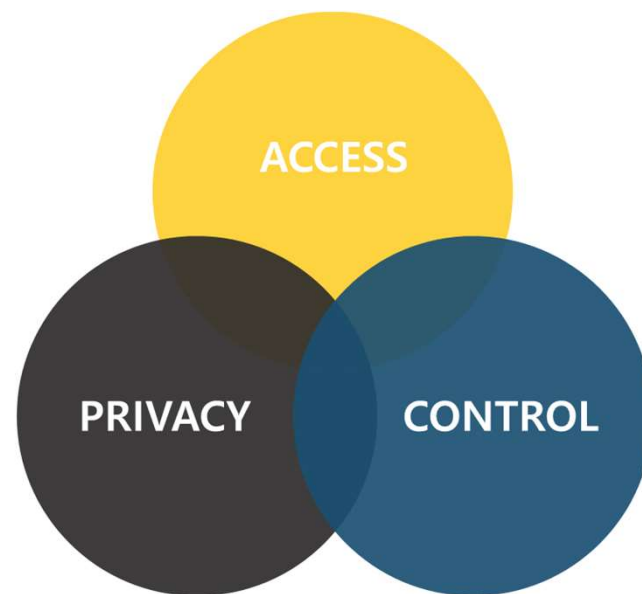
●●● Training Best Practices

- Prevention and detection
- Preventing abuse between program participants
- Mandated reporting
- Training on your organizations policies & procedures
- At the time of hire and annually
- Signed acknowledgment & documentation
- Prior to access to vulnerable populations
- Periodically and prior to high risk activities



●●● Monitoring and Supervision

- Access, Privacy & Control
- Decreases opportunity for privacy
- Protects youth/participants and monitors high risk activities
- Manage and monitor facilities
- Supervising employees and volunteers



● Monitoring and Supervision

● *High Risk Activities*

- Overnights
- Bathrooms & locker rooms, Aquatics
- Personal care
- Transportation
- Periods of transition
- Mixed age groups
- Youth Counselors



● Monitoring and Supervision ● *High Risk Architectural Risks*

- Isolated areas & rooms
- Playgrounds
- Rooms without windows
- Bathrooms & locker rooms
- Residential spaces
- Outdoor/wilderness areas



●●● Conditions That May Increase Risk

- Program characteristics
- Size of organization
- Programs outside of core competency
- Significant changes in the organization
- High turnover
- Volunteer based
- Externally accredited



Managing Higher Risks

- Structured activities at all times
- Maintain ratios
- Bathroom/locker room procedures
- Separate age groups
- Ensure line-of-site supervision
- Maintain zero tolerance
- Limit one-on-one exposure



● Monitoring and Supervision Controls

- ✓ Security personnel
- ✓ Gated property
- ✓ Internal keys, fobs, locks
- ✓ Interior and exterior cameras
- ✓ Unobstructed windows
- ✓ Check in/check out procedures
- ✓ Established ratios
- ✓ Bathroom & locker room procedures
- ✓ Written procedures for managing outings, field trips and overnight



Consumer Participation Parents/Guardians

- How to talk to their child or participant about protection
 - Appropriate touches, their body is their own
- Your organizations policies including online interaction
- How to talk to their child or disabled adult if they have concerns
- Where to take concerns back to the organization
- When to involve the authorities

Consumer Participation Resources

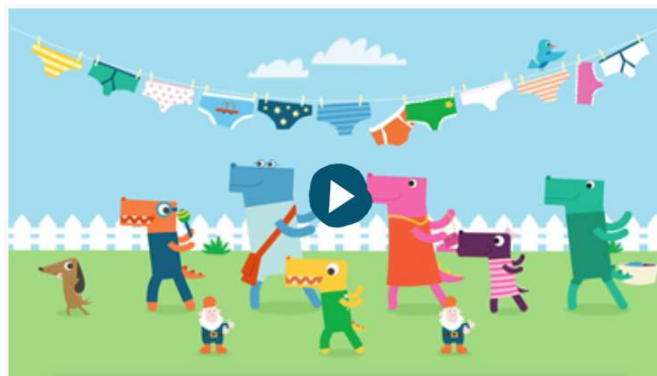
- *Erin's Law*
- *Jenna's Law*
- *Consent for Kids*
- *Pantosaurus*
- *Love is Respect*
- *That's Not Cool*
- *Netsmartz*

Ensuring Children Are Taught To Protect Themselves



Childhood sexual abuse survivor Erin Merryn is lobbying every state to pass [Erin's Law](#), which requires all public schools in each state implement a prevention-oriented child sexual abuse program.

[More About Erin >](#)



● Consumer Participation Resource

● Reference Links

- <https://centercitypediatrics.com/body-safety-for-kids/> <https://www.northshore.org/healthy-you/teaching-your-kids-appropriate-touching/>
- <https://www.cfchildren.org/blog/2017/08/activity-teaching-touching-safety-rules-safe-and-unsafe-touching/>
- https://d2y1pz2y630308.cloudfront.net/3140/documents/PCYI-1st_Grade-Lesson_Plans.pdf
- https://d2y1pz2y630308.cloudfront.net/3140/documents/PCYI-2nd_Grade-Lesson_Plans.pdf
- <http://familyhelpcenter.net/wp-content/uploads/2015/10/18-Teaching-Good-Touch-Bad-Touch1.pdf>
- **Erin's Law-** State's where public schools must implement a prevention-oriented child sexual abuse program. Students, school personnel and parents or guardians educated on the topic. Erin's Law is named after childhood sexual assault survivor, author, speaker and activist **Erin Merryn**, who is the founder and President of Erin's Law, which is registered with the State of Illinois and the IRS as a 501 (c)(4) non-profit social welfare organization. You can research more about the law and Erin Merryn's story at www.erinslaw.org
- **Jenna's Law-** Jenna's Law (Texas: Tex. Educ. Code § 38.0041; 2009 HB 1041; 2009 Tex. Gen. Laws, Chap. 1115) is a Texas law which mandates that all public schools, charter schools, and day care facilities train school aged children K-12, staff, and parents on the signs and symptoms of all forms of child abuse. **Jenna Quinn**, the founder of Jenna's Law and her story can be researched at <https://jennaquinn.net/>



Consumer Participation Best Practices

1. Educating consumers/participants can contribute to overall safety. But to do so, they must know the organizations policies and how to respond if they notice policy violations or interactions that make them feel uncomfortable.
2. Best practice would suggest to encourage consumers/participants to share their concerns, and periodically surveying them about the experiences, provides useful information about program operations.
3. Consumers/participants need to know how to protect themselves from abuse.
4. There should be appropriate policies with verbal and physical boundaries set for employees and volunteers that work with consumers/participants.
5. The code of conduct policy, abuse prevention policy, parent/student handbook and/or the consumer/participant rights policy of the organization should outline proper and appropriate behavior between an employee and a consumer/participant.
6. All employees, volunteers, consumers/participants and their families should be trained on the policy.
7. The organization should communicate proper policies for outside contact as well, including online.
8. There should be training on how to report concerns, complaints or allegations of abuse by employees and by consumers/participants and their families as well.
9. Traits of empowering consumers/participants include a. Recognizing intuition and know how to react to their intuition, b. Know what is and what is not appropriate. c. Recognize and name their feelings, d. Will pull in a trusted adult sooner rather than later.
10. Parents/guardians need to know how to talk their child/consumer/participant about boundaries.
11. Parents/guardians should be informed about the organization's policies on interactions, including online interactions.
12. Parents/guardians should know how to talk with their child if they have concerns.
13. Parents/guardians should know where to take concerns back to the organization.
14. Parents/guardians should know when to call the police or outside authorities.
15. A parent is the best person to teach a youth about personal safety, however, the staff at the organization will also be communicating similar messages. It is important for adults to be delivering a similar message.
16. While age and maturity matter and will impact the information provided, as well as the manner in which it is provided much of the content will be repeated for years to come.

● Incident Reporting and Responding

- Respond to red flag behaviors
- Treat near misses as free lessons
- Be consistent
- Use a continuum of responses
- Have written procedures in place



●●● Incident Reporting and Responding

- Document the incident
- Follow your progressive discipline policy
- Isolated incident or larger need to train
- Follow up with person reporting, thank them
- Cooperate with authorities
- Prepare media statement
- Notify legal counsel and insurer





Is Your Board On Board

- Board and leadership need education, awareness, and to be involved in solutions
- Risk to insured Mission
- They need to be aware of risk & exposure
- Effect on organization
- Involved in solutions
- Helps to maintain a culture of safety
- Update crisis management plan
- Adequate insurance

- “Implementing best practice standards is
- not enough to protect children and
- vulnerable adults from abuse within organizations. Organizations must also foster a Culture of Safety to sustain the best practice standards within their day to day operations. It starts with Leadership!”

Aaron Lundberg, MSW | President and CEO, Praesidium

● Ask Yourself:

- Do we thoroughly screen all employees & volunteers?
 - Face to face interviews & reference checks?
- Do we have a written abuse prevention policy & employee sexual harassment policy? Do we know the difference?
- Do we have a written anti-bullying policy?
- Do we have a written social media/electronic communication policy?
- When was the last time we updated our written abuse prevention policy?

Did you know.....review the AM talking points stats.....300% increase in peer-to-peer, 80% go unreported.....

Ask Yourself:

- Do we train on abuse prevention & our organizations policies at least annually?
- Do we have a written crisis plan in the event of an incident or false allegation?
- Are we interested in free resources focused on abuse prevention?
- Where do we fall on the spectrum of:



Some facts...

Abuse or Molestation Talking Points

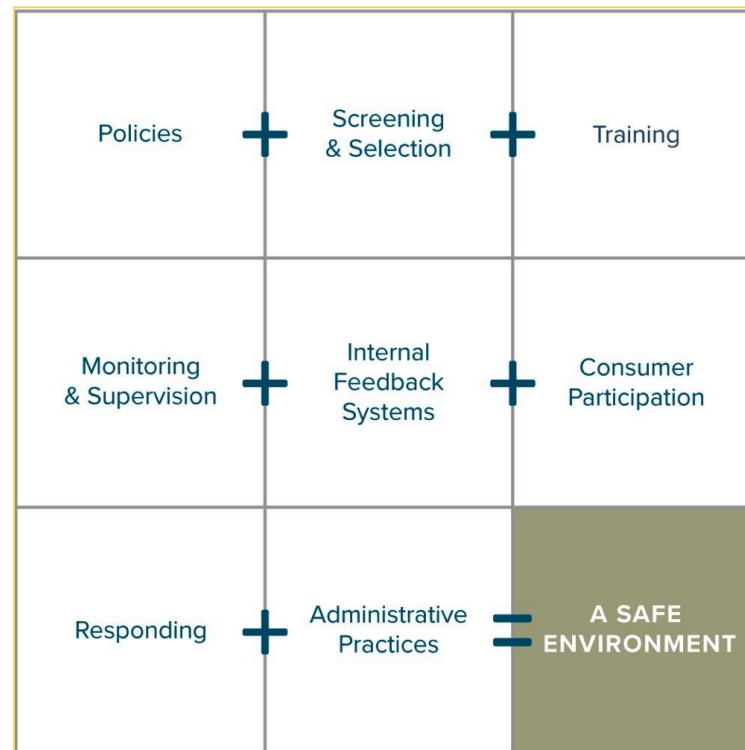
The "Why" to Assessing the A or M Line of Business

1. 1 in 4 girls and 1 in 6 boys will be sexually or physically abuse by the age of 18 years old.
2. 1 molester can hurt up to 500 children.
3. Only 3% of child molesters or abusers are caught.
4. Average age for a predator to start is 14 – 15.
5. A report of child abuse is made every 10 seconds.
6. 80% of abuse or molestation incidents go unreported.
7. More than 4 children die each day because of child abuse.
8. Approximately 70% of children that die from child abuse are under the age of 4.
9. 50% of abusers are volunteers, 20% peer to peer/child to child and 30% employees/staff.
10. There has been a reported 300% increase in peer to peer/child to child abuse in recent years.
11. Only 2 to 3% of claims are found to be false allegations.
12. Close to 90% of abusers or molesters are someone the child knows within their community, school or church.

● Some facts, continued...

- 13. About 30% of abused and neglected children will later abuse their own children, continuing the cycle of violence.
- 14. Only about 2% of all sexual assaults reported to police turn out to be false.
- 15. The average abuse or molestation verdict is currently \$500,000 and rising.
- 16. Many accounts serving a vulnerable population do not perform extensive background screenings including, nationwide criminal, state and local background checks including a sex offender registry check. Often they follow minimum state guidelines.
- 17. Many accounts believe that the state required mandated reporter policy and training they have in place is adequate. It does not address abuse identification, prevention, and response.
- 18. Many organizations think that a sexual harassment policy is the same as a sexual abuse or molestation prevention policy. This is simply not the case. An employee sexual harassment policy is focused on preventing and responding to employee sexual harassment and discrimination. An abuse prevention policy is focused on keeping children, consumers, vulnerable, and elderly in their programs safe from sexual, physical and mental abuse. Ensuring strong policies for both can keep our insureds, their employees & volunteers and those they serve safe.
- 19. Abuse claims are increasing in severity and frequency impacting schools, day cares, senior living facilities and social service organizations.
- 20. Many organizations don't have methods on how to identify red flag behaviors or misconduct regarding abuse and also, don't offer training on identification, responding and reporting allegations timely and appropriately

Praesidium Safety Equation®





Thank You!

