

# **AGENTS AND UNDERWRITERS COURSE MATERIALS**

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## Know the Facts About Sexual Abuse & Sexual Abusers



*What system protects children at my organization?  
Does our system address the following facts?*

### FACT

#### **Sexual abusers will seek access to children where protective barriers are low**

- Protective barriers in many child-serving organizations tend to be critically low, creating a target for predators
- Ongoing failure to address this issue results in increased risk to children

### FACT

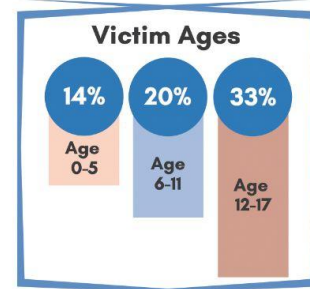
#### **Less than 10% of sexual abusers will EVER encounter the criminal justice system**

- A Background Check, even if working perfectly, will identify only a fraction of abusers
- Sexual abusers KNOW when there is no history to be found
- Background Checks are vital, but have limitations and are NOT a silver bullet
- A Background Check alone is NOT an effective Safety System

### FACT

#### **Sexual abuse is truly an issue of EPIDEMIC proportion**

- Analysis of 22 American studies reveals 30-40% of girls and 13% of boys experience sexual abuse before age 18
- Law enforcement records and data reported by victims show over 90% of sexual offenders who abused minors were male
- 66% of abuse victims will not speak up until adulthood (if ever)



### FACT

#### **There is NO visual profile for molesters**

- Most molesters appear helpful, trustworthy and responsible
- Abusers come from all segments of society: many are educated and married with families

### FACT

#### **90% of victims are abused by someone they know and trust**

- Abduction or 'snatch and grab' offenses are a fraction of sexual abuse occurrences
- 'Matching tags' for small children provide an inadequate safety system
- Sexual abusers *groom* children *and* gatekeepers prior to sexual behavior
- Staff members and volunteers are gatekeepers and MUST understand and recognize the abuser's 'grooming process'

# **EVALUATION CHECKLIST**

## **Sexual Abuse**

## Evaluating Sexual Abuse Risk - Checklist

### **OBSERVATION:**

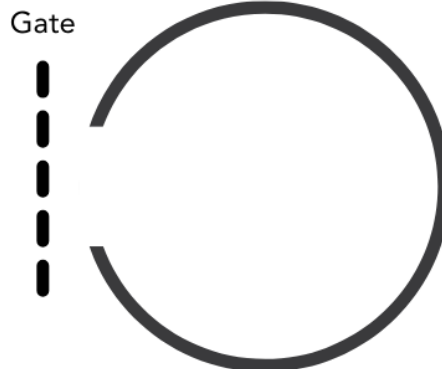
Child-serving Organizations should employ multiple elements that work together to protect vulnerable populations.

- **Skillful Screening**
- **Background Check**
- **Awareness Training**

- **Policies & Procedures**
- **Awareness Training**



**Applicant**



**"Sheep Pen"**

## **Monitoring & Oversight**

*Monitoring and Oversight*, an important Safety System component *not* depicted above, sustains the entire system. This component is available to Abuse Prevention Systems and MinistrySafe Members through the online Control Panel.

The Control Panel provides the necessary tools to manage each component of an Organization's Safety System:

- **Sexual Abuse Awareness Training:** Managing the process of sending links, tracking progress, archiving certificates and periodically refreshing Training.
- **Background Checks:** Send e-mail forms to order a search, track progress, review reports, archive results and comply with FCRA adverse and pre-adverse action.
- **Skillful Screening:** Track screening elements online, assign Skillful Screening Training to screening and managerial staff members, and access *sample screening forms* for vetting applicants for employment and volunteer positions.

## SEXUAL ABUSE AWARENESS TRAINING

### Awareness Training

***\*Request Training link or materials utilized by Organization.***

- Training rooted in the *Grooming Process* of the abuser?
- Training addresses Peer-to-Peer Abuse?
- Training addresses abuse reporting requirements?
- Training is periodically refreshed? (If so, how often?)
- Training required for staff members?
- Training required for volunteers?
- Record retention system in place for Training completion?

**Notes:**

## SCREENING PROCESS

### Application

***\*Request all application forms utilized by Organization.***

- Application completed by potential employees?
- Application completed by potential volunteers?
- Application includes *questions designed to elicit high-risk responses*?
- Screening personnel are trained to recognize *high-risk indicators*?
- Application: addresses *fitness for purpose* issues only?
- Record retention system in use for retaining applications?

### Notes:



## SCREENING PROCESS (cont'd)

### Reference Checks

***\*Request all reference forms or questions utilized by Organization.***

- References checked for potential employees?
- References checked for potential volunteers?
- References include *questions designed to elicit high-risk responses*?
- Screening personnel are trained to recognize *high-risk indicators*?
- References: address *fitness for purpose* issues only?
- Record retention system in use for retaining reference checks?

### Notes:

## SCREENING PROCESS (cont'd)

### Interview

***\*Request all interview questions utilized by Organization.***

- Interview occurs for each employment applicant?
- Interview occurs for each potential volunteer?
- Interview occurs face-to-face?
- Interview occurs by telephone (or other technology)?
- Interview includes *questions designed to elicit high-risk responses?*
- Screening personnel are trained to recognize *high-risk indicators?***
- Interview addresses *fitness for purpose* issues only?
- Record retention system in use for retaining interview notes?

### Notes:

## **BACKGROUND CHECKS**

### **Background Checks**

***\*Request all Background Check searches utilized, with pricing.***

- Compliant with licensure requirements?
- Compliant with legislative requirements?
- Keyed to the *level of access* to children or vulnerable populations?
- Periodically refreshed? (If so, how often?)
- Record retention system in use for retaining Background Checks?
- Screening personnel are trained to recognize *red-flag offenses*?**

**Notes:**

## **POLICIES & PROCEDURES**

### **Policies**

***\*Request all policies related to sexual abuse risk.***

Policies are rooted in the *Offender's Grooming Process* and *Common Grooming Behaviors*?

Policies are tailored to the specific program?

Policies are communicated to all staff members and volunteers?

Training (*'the WHY'*) corresponds with policy requirements (*'the HOW'?*)

Policies are periodically updated? (If so, how often?)

Record retention system in use for retaining policy expressions?

### **Notes:**

## REPORTING REQUIREMENTS

### Reporting Abuse

***\*Request information given to staff members regarding reporting.***

- Is the Organization familiar with state reporting requirements?
- If multi-state locations, familiar with relevant state law *where operating*?
- Does licensure mandate additional reporting requirements?
- Does the Organization have a *reporting plan or process*?
- Is the plan or process compliant with relevant reporting requirements?
- Is the process *clearly* communicated to staff members and volunteers?
- Is the reporting process addressed in periodic staff Training?
- Record retention system in use for retaining abuse reports?

### Notes:

# **EXAMPLES OF POOR POLICIES**

## **Child Sexual Abuse Policies & Procedures: What NOT to Do**

**The document attached provides a common example of poor Policies & Procedures, providing an opportunity to identify common errors in policy preparation related to child protection.**

### **Observation**

The attached document was submitted to an agent by an insured at the time of policy renewal. The insured is an after-school mentoring program delivering services through staff members and volunteers to children ages 9 to 16.

The agent described the policy as ‘an excellent child safety policy.’ Is it? The names have been changed but the content has not.

### **What is the primary risk?**

### **Does this policy apply to this Organization?**

Child sexual abuse constitutes a *known risk* in children’s programming.

The attached policy (Random Children’s Programming) presumes to reduce the risk of sexual assault, stalking, domestic violence and violence at the hands of ‘intimate partners.’ These are behaviors *any* Organization would prefer to minimize, but why do these appear in a *child protection* policy? Are these risks typically faced by children in an after-school program?

As sexual abuse trial attorneys we analyze scores of policies, generally followed by depositions determining how the policy was created and whether the policy was followed. This policy was likely borrowed from another Organization – possibly an Organization facing the risk of sexual assault, stalking and intimate partner violence. Given the footnote on the document’s title, the policy was probably borrowed from a college or university in New York: ‘*This policy has been adopted pursuant to NYS Education Law Section 6432.*’

NYS Education Law Section 6432 concerns the responsibility of New York colleges to educate incoming college students about the risk of sexual assault, stalking and domestic violence. Section 6432 is not designed to protect children ages 9 to 16.

“*Random Children’s Programming*” probably understood its need for child protection policies.

To meet this need, forms used by a New York college were obtained, and RCP’s name was substituted by simple word-processing.

This kind of practice is risky – especially if the program (like this one) has no similarities in services delivered or how services are delivered.

### **What is the primary risk?**

### **Is the provided information meaningful?**

Again, a primary risk in children’s programming is child sexual abuse.

Consistent with the document’s title, the information contained in the first two pages of *RCP’s* Policies and Procedures relate to violence, criminal prosecution, physical safety, medical care, rape tests, sexually transmitted diseases and security. This appears consistent with an effort to reduce the risk of assault and other crimes of violence.

Child sexual abuse, by contrast, is generally perpetrated through deception and manipulation rather than violence. These Policies and Procedures do not purport to *address* the risk of child sexual abuse – much less reduce that risk.

### **Policies are what you DO...**

These P&Ps provide information, not instruction – essentially a fact sheet.

If the purpose of these P&Ps is to *reduce the risk* of child sexual abuse, certain relevant information must be present, including:

- How children are at risk of sexual abuse in the Organization’s program;
- What Training is necessary to understand that risk;
- How risk is reduced through adequate supervision;
- How the physical plant increases or decreases risk of sexual abuse;
- What staff members should ‘do’ or ‘not do’ to reduce risk of sexual abuse;
- What staff members must communicate and report, and to whom;
- What methods reduce the risk of Peer-to-Peer Sexual Abuse;
- How to respond to reports of sexual abuse occurring out-of-programming;
- and other topics, depending on state and local legislation.

*RCP’s* policies suggest that the drafter did not understand the risk of sexual abuse, or reducing those risks – only the importance of ‘having a policy.’

### **Confidentiality**

By simply *borrowing* the Policies and Procedures of another, *RCP* may be encouraging staff members to ignore mandatory reporting statutes.



Every state has legislation on the books requiring the report of suspicions or allegation of child sexual abuse or neglect. After the Penn State scandal, law enforcement agencies around the country have ramped up efforts to prosecute individuals and Organizations for *failure to report child sexual abuse*. Failure to report, in most child-serving contexts, is a *crime*.

In this respect, *RCP's* policy creates a problem. Its confidentiality provision is entirely appropriate if the purported victims of sexual assault or stalking are college students (18 years or older). If the victims are within the age group actually served by *RCP* (9 to 16 years of age), this provision runs contrary to *every* state's mandatory reporting statute. *RCP's* Confidentiality provision (page 2) *presumes* confidentiality unless a report is necessary 'for the protection of the program community.' Every state in the United States mandates reports of actual or suspected abuse by certain individuals, regardless of whether the reported abuse has an impact on the program community. *In some states, all adults are mandatory reporters*. It's clear the drafter of this policy assumed this provision would be appropriate for an entity that serves children: *not so*.

### **Child Abuse and Maltreatment**

Pages 3 through 6 of *RCP's* sample policy suggest further borrowing from other sources – the document now appends information related to child abuse and maltreatment. Within pages 1 and 2, the terms 'child abuse' and 'child sexual abuse' do not appear; now there are definitions and facts provided about child abuse and maltreatment.

The policy contains information concerning 'indicators,' but no instruction regarding what to 'DO' or 'NOT DO,' how staff members should respond to an allegation or suspicion of abuse, reporting responsibilities, etc.

*Policy statements should reduce an identified risk*. This policy language simply identifies indicators that a child may have been previously victimized.

*RCP's* policy includes a significant amount of material related to indicators of 'maltreatment.' Increasingly, state legislatures are proposing or passing legislation designed to protect children from various harms.

Child sexual abuse is a primary risk; nonetheless, legislatures are adding the term 'maltreatment' as a method to broaden the types of injuries that must be reported to law enforcement. 'Maltreatment' can include emotional abuse, neglect, physical abuse, and bullying.

Obviously, all these experiences are harmful to children, but the effort is to have adults recognize and report these harms, which are generally occurring in the child's home or 'personal world.' The purpose of this type of legislation is to have adults *outside* the child's home recognize and report risk that is occurring *inside* the child's home or personal circumstances.

Most forms of ‘maltreatment’ are superficially evident if a program has adequate supervision and oversight. This isn’t (commonly) true where child sexual abuse is concerned.

In children’s programming, child sexual abuse poses the highest risk, monetarily and otherwise. These other harms are not ordinarily ‘program closers;’ child sexual abuse can be.

This is not to suggest these other harms should not be addressed in policy and proactively curbed, simply that child sexual abuse, particularly at the hands of an Organization’s staff member or volunteer, constitutes a greater, more devastating risk, and is less easily seen or exposed.

In conclusion, Organizational leaders must understand areas of primary risk within children’s programming. All Organizations providing services to children should understand the *universal risk* of child sexual abuse, including Training and policies to *effectively* reduce those risks.

### **An Effective Safety System**

Each Organization delivering services to children must understand that children are at risk of sexual abuse – by an adult staff member, volunteer or peer. Each Organization must evaluate HOW children are at risk– given Organizational programming and facilities– and implement a system to reduce that risk. As demonstrated above, there is no one-size-fits-all policy expression; Policies and Procedures are *one* element of an effective Safety System.

*Sexual Abuse Awareness Training* forms the foundational element of an effective Safety System protecting children from sexual abuse. To learn more about Awareness Training and the creation of an effective Safety System, visit [MinistrySafe](#) or [Abuse Prevention Systems](#).

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Kimberlee Norris and Gregory Love are partners in the Fort Worth, Texas law firm of [Love & Norris](#) and founders of [MinistrySafe](#) and [Abuse Prevention Systems](#), providing child sexual abuse expertise to child-serving Organizations worldwide. After representing victims of child sexual abuse for more than two decades, Love and Norris saw recurring, predictable patterns in predatory behavior. MinistrySafe and Abuse Prevention Systems grew out of their desire to place proactive tools into the hands of child-serving professionals. Love and Norris teach the only graduate-level course on ‘Preventing Sexual Abuse in Ministry Contexts’ as Visiting Faculty at Dallas Theological Seminary.

**Random Children's Program, Inc.  
Policies and Procedures Concerning Sexual Assault, Stalking and  
Domestic and Intimate Partner Violence**

It is the policy of Random Children's Program, Inc. to provide a safe environment, one that is free from violence, for every Member of its community. Accordingly, RCP prohibits and does not tolerate acts of violence that occur on premises or at sponsored off-site programs or events. *Violent acts covered by this policy include sexual assault, stalking and domestic and intimate partner violence against any Member of RCP community.*

This policy applies to all students, staff, as well as to visitors, guests, vendors, contractors and other third parties. Violators of this policy are subject to criminal prosecution as well as discipline by the program Administrator, including, but not limited to, termination of employment, expulsion from the program, and/or other appropriate sanctions.

**Random Children's Program Inc. is committed to the following goals:**

- Providing up-to-date information regarding the laws applicable to sexual assault, stalking and domestic/intimate partner violence and the criminal penalties for commission of those offenses;
- Providing information to help Members of RCP community identify situations that involve sexual assault, stalking or domestic/intimate partner violence on college campuses;
- Providing clear and concise guidelines for participants and other Members of RCP community to follow in the event that they or someone they know have (or think they have) been the victim of sexual assault, stalking or domestic/intimate partner violence;
- Providing an education program, which includes orientations for incoming participants and other Members of the RCP community prevent sexual assault, stalking and domestic/intimate partner violence.
- Educating and Training staff members and volunteers to assist victims of sexual assault, stalking or domestic/intimate partner violence;
- Assisting victims of sexual assault, stalking or domestic/intimate partner violence in obtaining necessary medical care and counseling; and
- Ensuring that disciplinary procedures are followed in the event that the alleged perpetrator is a program staff member, volunteer or participant.

## **WHAT TO DO IF YOU HAVE BEEN THE VICTIM OF SEXUAL ASSAULT, STALKING OR DOMESTIC/INTIMATE PARTNER VIOLENCE**

### **Safety**

If you have been the victim of sexual assault, stalking or domestic/intimate partner violence you may be fearful for your safety. If so, it is important to get to a place that is safe and secure as soon as you can. It may be helpful to contact someone you can trust and who will stay with you until the crisis has subsided and you feel safe again. This person may be a friend or a counselor or another person of your choosing.

### **Medical Attention**

If you have been injured or believe you may have been injured as a result of a sexual assault, stalking or domestic/intimate partner violence, seek immediate medical attention. Injuries and medical treatment can be identified during a medical examination. In addition, if you have been raped, evidence that will be needed in case you decide to press criminal charges can be obtained during a medical examination.

If you have been raped, it is important to try to preserve all physical evidence so that it can be collected during a medical examination. Therefore, do not bathe, shower, douche, or change clothing before a medical examination. Testing for sexually transmitted diseases can be conducted during a medical examination and any necessary follow up arranged.

### **Reporting A Crime**

Sexual assault, stalking and domestic/intimate partner violence are crimes and RCP urges victims to report crimes. Reporting a crime is not the same as pressing criminal charges; the decision to press criminal charges can be made at a later time.

Sexual assault, stalking and domestic/intimate partner violence may be reported to the School's Safety and Security Department and/or to the local police department, both of which are available 24 hours a day to aid victims.

### **Sanctions**

If it is determined either through criminal prosecution or a civil action or by RCP's investigation in response to a report or complaint that a Member of the RCP community committed a sexual assault, stalking or domestic/intimate partner violence, RCP will impose appropriate sanctions.

Sanctions may include, but are not limited to, termination of employment; suspension; letters of apology; warnings; reprimands; suspension from employment; demotions; reassignments of workspace; reduction in wages; community service; a prohibition against contacting the alleged victim; and the like.

Any sanction imposed by RCP is in addition to any penalty that may be imposed as a result of a criminal proceeding.

### **Confidentiality**

RCP recognizes that confidentiality is particularly important to victims of sex crimes, stalking and domestic/intimate partner violence. If the victim seeks counseling from a licensed medical professional, those communications will be confidential. RCP encourages victims in all circumstances to seek counseling in order to confidentially discuss her/his options and to begin recovery. Information shared with other RCP representatives (for example: Security Personnel, Human Resources staff and School Administrators) is not confidential. However, while the confidentiality of those communications cannot be guaranteed, every effort will be made to maintain confidentiality on a 'need to know' basis. Generally, the wishes of a victim not to report a sexual assault or incident of stalking or domestic/intimate partner violence to the police will prevail, though RCP reserves the right to notify the police when it believes that such reporting is necessary for the protection of the program community.

### **Child Abuse and Maltreatment Fact Sheet**

This fact sheet is intended to be used by staff and volunteer of Random Children's Program Inc. as a learning tool and guide to help them better understand the signs and symptoms of possible child abuse or maltreatment.

**The signs and indicators listed in this document are not conclusive proof of child abuse or maltreatment. There can be other, reasonable explanations for what you observe.**

#### **Definition of Child Abuse:**

An 'abused child' is a child less than eighteen (18) years of age whose parent or other person legally responsible for his/her care:

1. Inflicts or allows to be inflicted upon the child serious physical injury, or
2. Creates or allows to be created a substantial risk of physical injury, or
3. Commits or allows to be committed against the child a sexual offense as defined in the penal law.

#### **Definition of Child Maltreatment:**

A 'maltreated child' is a child under eighteen (18) years of age who has had serious physical injury inflicted upon him/her by other than accidental means.

A 'maltreated child' is also a child under eighteen (18) years of age whose physical, mental or emotional condition has been impaired or is in danger of becoming impaired as a result of the failure of his/her parent or other person legally responsible for his/her care to exercise a minimum degree of care:

1. In supplying the child with adequate food, clothing, shelter, education, medical or surgical care, though financially able to do so or offered financial or other reasonable means to do so; or
2. In providing the child with proper supervision or guardianship; or
3. By unreasonable inflicting, or allowing to be inflicted, harm or substantial risk thereof, including the infliction of excessive corporal punishment; or
4. By using a drug or drugs; or
5. By using alcoholic beverages to the extent that he/she loses self-control of his/her actions; or
6. By any other acts of a similarly serious nature requiring the aid of the Family Court.

### **Some of the physical indicators of possible child abuse:**

- Bruises in different stages of healing, welts, or bite marks on face, lips, mouth, neck, wrist, thighs, ankles, or torso, or on several area of the body such as:
  - Injuries to both eyes or both cheeks (usually only one side of the face is injured in an accident); or
  - Marks that are clustered, that form regular patterns that reflect the shape of such articles as an electrical cord, belt buckle, fork tines, or human teeth; or
  - Grab marks on the arms or shoulders; and/or
  - Bizarre marks, such as permanent tattoos; or
  - Lacerations or abrasions to mouth, lips, gums, eyes, external genitalia, arms, legs or torso.

### **Burns:**

- From cigars or cigarettes, especially on soles, palms, back or buttocks
- From immersion in scalding water (socklike or glovelike on feet or on hands, doughnut-shaped on buttocks or genitalia)
- That are patterned like an object, such as an iron or electric burner; burns from ropes on arms, legs, neck or torso

### **Any fractures:**

- Multiple or spiral, of the long bones, to skull, nose or facial structure
- Other injuries, such as dislocation

**Head Injuries:**

- Absence of hair or hemorrhage beneath the scalp from hair pulling
- Subdural hematomas
- Retinal hemorrhage or detachment, from shaking
- Eye injuries
- Jaw and nasal fractures
- Tooth or frenulum injury

Symptoms that suggest fabricated or induced illness, sometimes known as Munchausen Syndrome by Proxy (MSP), or Factitious Disorder Imposed on Another (FDIA); for example, a parent might be repeatedly feeding a child quantities of laxatives sufficient to cause diarrhea, dehydration, or hospitalization, without revealing the child has been medicated.

**Some of the emotional and behavioral signs of possible child abuse:**

- Apprehension when other children cry
- Aggressiveness
- Withdrawal
- Fear of going home
- Fear of parents and other adults
- Extreme mood swings
- Inappropriate mood
- Habit disorder, such as nail-biting
- Low self-esteem
- Neuroses, such as hypochondria, obsessions
- Refusal to remove outer garments
- Attempted suicide

**Some of the physical signs of possible child neglect:**

- Newborn with positive toxicology for drugs
- Lags in physical development
- Constant hunger
- Speech disorder
- Poor hygiene
- Inappropriate dress for the season
- Lack of medical care
- Inadequate supervision

**Some of the emotional and behavioral indicators of possible child neglect:**

- Chronic fatigue
- Habit disorder, such as thumb-sucking by a ten-year-old, rocking, biting
- Reports no caregiver at home
- Frequent absences from school or lateness
- Hypochondria
- Shifts from complaint to aggressive behavior
- Age-inappropriate behavior
- Begging for food
- Lags in emotional or mental development
- Use of alcohol or drugs



**Some of the signs of possible child sexual abuse:**

- Difficulty in walking and sitting
- Pain or itching in the genital area
- Torn, stained, or bloody underclothing
- Bruises or bleeding of external genitalia or vaginal or anal areas
- Bruises to the hard or soft palate
- Sexually transmitted diseases, especially in preteens
- Painful discharge of urine or repeated urinary infections
- Foreign bodies in the vagina or the rectum
- Pregnancy, especially in early adolescence

**Some emotional and behavioral signs of possible child sexual abuse:**

Many of the following indicators may also reflect problems unrelated to sexual abuse. Moreover, no one child will show all of these signs.

***Particularly in children who are less than eight years of age look for:***

Eating disorders	Crying spells
Fear of sleeping alone	Hyperactivity
Enuresis (bed wetting at night or daytime accidents)	Change in school behavior (fear of school, drop in grades, trouble concentrating)
Separation anxiety	Regular tantrums
Thumb or object sucking	Excessive fear (including men or women)
Encopresis (soiling)	Nightmares or night terrors
Language regression	Sadness or depression
Sexual talk	Suicidal thoughts

***In children over eight through adolescence:***

Fear of being alone	Overly compliant behavior
Peer problems	Suicidal thoughts or gestures
Emotional numbness (out of body experiences, or feelings of unreality)	Avoidant, phobic behavior, including sexual topics
Poor self-esteem	Self-mutilation
Excessive nervousness	Sexual acting out
Frequent fights with family members	Violent fantasies
Substance Abuse	Memory problems
Excessive guilt or shame	Fear of future abuse
Mood swings	Unwillingness to change into gym clothes
Sexual concerns or preoccupations	Intrusive, recurrent thoughts, or flashbacks
Withdrawn, isolated behavior	

**About Gregory Love and Kimberlee Norris:**

Kimberlee Norris and Gregory Love are partners in the Fort Worth, Texas law firm of [Love & Norris](#) and founders of [MinistrySafe](#) and [Abuse Prevention Systems](#), providing child sexual abuse expertise to child-serving Organizations worldwide. After representing victims of child sexual abuse for more than two decades, Love and Norris saw recurring, predictable patterns in predatory behavior. MinistrySafe and Abuse Prevention Systems grew out of their desire to place proactive tools into the hands of child-serving professionals. Love and Norris teach the only graduate-level course on 'Preventing Sexual Abuse in Ministry Contexts' as Visiting Faculty at Dallas Theological Seminary.

**MinistrySafe/Abuse Prevention Systems**

In addition to an active law practice, Love and Norris are co-founders and Directors of MinistrySafe and Abuse Prevention Systems, entities dedicated to Sexual Abuse Awareness and prevention. MinistrySafe and Abuse Prevention Systems provide Sexual Abuse Awareness Training (live and online) and assist child-serving entities and Organizations in the design and implementation of Safety Systems which reduce the risk of child sexual abuse. Love and Norris are frequent speakers before educational entities, youth and children's ministries, youth camps, day care, and adoption and foster care Organizations. They have addressed national and regional audiences for Organizations such as the National Association of Church Business Administration (NACBA), Boys & Girls Club, National Council for Adoption (NCFA), , Presbyterian General Assembly, Youth Ministry Institute (YMI), Young Life, Hawaiian Islands Ministries, and Texas Alliance for Children and Families. Both serve as faculty at Dallas Theological Seminary and guest lecturers at Southwestern Baptist Theological Seminary, and are actively involved in High School Ministry at Christ Chapel Bible Church in Fort Worth, Texas.

APS and MinistrySafe's Sexual Abuse Awareness Training is approved by the Texas Department of State Health Services and the Departments of Insurance for Texas, Washington, Oregon, California, Nebraska, Missouri, Iowa, Kansas, Oklahoma and other states. MinistrySafe's Sexual Abuse Awareness Training is an approved CEU for the Association of Christian Schools International (ACSI).

# LESSONS FROM THE DITCH

## Lessons from the Ditch—Part 1

### What to DO and NOT DO in response to a sexual abuse allegation

Gregory S. Love, Esq.

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Date: August 1, 2022

As sexual abuse attorneys and experts, we are frequently contacted by Organizations with issues related to child sexual abuse. Some Organizations are on the edge of a *ditch*—some are deep in the ditch and digging deeper. There is much to be learned from the mistakes of others; hence: *Lessons from the Ditch*. The goal of this writing is to assist organizational leaders in better understanding how to properly navigate issues related to child sexual abuse.

Many child-serving leaders do not adequately understand sexual abuse or sexual abusers. Consequently, many Organizations are unprepared to prevent child sexual abuse or correctly respond to an allegation.

As sexual abuse attorneys, we work with entities to prevent sexual abuse through the design, implementation and management of an effective Safety System (see [MinistrySafe](#) and [Abuse Prevention Systems](#)). Another aspect of our work, by contrast, involves crisis management: working with Organizations that are on the cusp or deep within an abuse crisis.

From the crisis management side of our work, we have compiled an internal file of missteps: *wrong responses* to an allegation of sexual abuse.

### Response should be Victim-Centric

An Organization's perspective directly shapes its priorities in responding to an abuse allegation. Conversely, priorities shape actions.

In any allegation response, a *victim-centric* response is fundamental. The perspective an Organization adopts in addressing an allegation will shape actions and priorities, and *may* determine whether subsequent civil litigation ensues. In our experience, the majority of litigants bring suit based upon *how they were treated POST-allegation; AFTER the allegation became known to leadership*.

Abuse survivors who are treated with dignity and care are *far* less likely to pursue subsequent litigation against the Organization. Obviously, the safety of children in the program should be leadership's primary concern, but the risk of subsequent litigation is real and compelling.

### False Allegations are Rare

False allegations are rare; academic studies indicate that 92 to 98% of outcries are *real and factual*. Because false allegations are rare, you must assume the allegation you have received is likely factual, and multiple victims *may* exist. This is particularly likely if the alleged victim is *male or pre-pubescent*.

### Victim-Centric Response

An Organization's perspective, priority and actions should be *victim-centric*. Protecting and caring for the alleged victim should be primary, as well as determining whether other victims exist in your program. When an allegation comes to light, there are very few neutral statements or positions. The Organization's response will be either victim-centric or *other-centric*: actions and statements that clearly demonstrate a priority for something or someone *other than the victim*.

### Organization-Centric Response

Too often, an Organization adopts an *Organization-centric* response: communicating and acting in a defensive manner meant to serve the best interests of the Organization. This defensive posture appears self-serving, self-protective, self-justifying, blame shifting and self-righteous. The 'message' of the defensive posture is that the alleged abuse is unfortunate and inconvenient to the otherwise good work or service provided by the Organization. The expressed (or unexpressed) concern is that ongoing business continues without disruption, including building campaigns and donation drives.

The welfare of the alleged victim is secondary; the *service* has become more important than the *served*.

### Abuser-Centric Response

A truly harmful Organizational response is abuser-centric: communicating and acting in a manner meant to protect the alleged abuser. Typically, this includes public statements focusing on the risk to the alleged abuser – his or her marriage, career, reputation or future.

This defensive response is common when the alleged abuser is part of upper leadership, an influential stakeholder, or *related* to either.

### **Facts that Frame Any Response**

To understand the importance of a victim-centric response, one must first understand the lenses through which the response will be received.

Government studies indicate that nearly *one in five* Americans have experienced child sexual abuse *personally*. (*US Dept. of Justice*)

As a result, a significant majority of Americans

- (1) Have been victimized as a child;
- (2) Are married to someone who was victimized as a child;
- (3) Have a child who was victimized; or
- (4) Have a close friend or loved one who was victimized as a child.

For most Americans, issues involving child sexual abuse will have a strongly emotional context. Because two out of three sexually abused children will not disclose abuse until adulthood (if ever), it is unrealistic to assume organizational leaders know who has (or has not) suffered abuse in the past. Instead, leaders must assume that constituents (and the public at large) are processing information from the standpoint of an abused child, or an abused child's parent, spouse or close friend.

### **Actions that Lead to the Ditch**

These responses, below, are virtually guaranteed to lead to the ditch.

***Innocent Until Proven Guilty.*** Never remind your constituents that the accused is ‘innocent until proven guilty.’ Though you may be correctly quoting a maxim of our country’s judicial system, this statement can have a negative impact in an abuse situation. To an abuse victim, “innocent until proven guilty” is often interpreted as ‘you are not telling the truth unless a jury agrees with you’ OR ‘you were not abused unless you can prove it to a jury.’

***Care or Pray for the Accused.*** Recently, a staff member was arrested for a sexual abuse charge related to his employment at two separate organizations. The statement released by the organization urged its members to pray for John (the alleged abuser) and his family. This is an example of an ‘abuser-centric’ response; *don’t do it*. This is a time to be very sensitive to the *victim* and the *victim’s family* ... and all sexual abuse survivors, generally. You are certainly free to care or pray for the alleged perpetrator, but DO NOT urge the victim’s family or your stakeholders to do so. Instead, these expressions: pray for the young victims and their families, pray for others that have been abused or marginalized—especially by someone in leadership. These statements focus the attention on the child victim, not the accused adult.

***Providing a Character Reference.*** A staff member of an organization was recently arrested for sexual abuse of a child within the organization, where the parents of the abuser were long-time stakeholders. The abuser pled guilty and was scheduled for sentencing. The parents of the abuser asked organization leadership to provide character reference letters for their son in order for him to receive a lighter sentence.

## Agents/Underwriters

A senior staff member agreed, and sent a reference letter supporting the accused, requesting leniency and encouraging forgiveness. The child victim and her family (still involved in the organization) were in the courtroom at the time the letters were read. The family was outraged, felt betrayed, and felt as though the leaders chose the abuser over the abused.

The family subsequently vented to media representatives present in the courtroom. The next day, the headline read: *(Child-Serving Organization) Helps Abuser Avoid Punishment*. The family sought legal counsel and filed a lawsuit. A victimized child is tragic enough; a child re-victimized by an abuser-centric response is inexcusable.

### Summary

Ditches are avoidable. To avoid them, organizational leaders must better understand sexual abuse risk and how *allegation response* can be healing or harmful.



# **SEXUAL ABUSE FIRE DRILL**

## Sexual Abuse ‘Fire Drill’ Put Preparation to the Test

*Gregory S. Love, Esq.*

*Kimberlee D. Norris, Esq.*

In classrooms across the country, school administrators lead faculty and students through mock disasters (fires, shootings, bomb threats, tornados, etc.) to ensure the existence of sound safety plans, communicate expectations to all involved, and determine any necessary changes or improvements.

A failure to drill potential disasters can lead to catastrophic results, generally with little or no warning. In the midst of a crisis it's too late to prepare; the catastrophic event simply reveals whether the Organization took reasonable steps to *prepare* for a foreseeable event.

A sexual abuse allegation can cause significant difficulty, and Organizations serving children should ‘drill’ to better address these issues:

- *Is a sound sexual abuse Safety System in place?*
- *Do all staff members and volunteers understand their role?*
- *Are changes or improvements needed?*

Failure to prepare for this risk can lead to catastrophic results.

- *Are your staff members and volunteers prepared?*
- *How would your Safety System RESPOND?*

### **A Sexual Abuse *Fire Drill* is essential.**

Assume an allegation related to a staff member, volunteer or participant is received by your Organization. *For purposes of this exercise*, assume the allegation involves multiple victims and the accused is a trusted staff member or volunteer. With these ‘facts’ in mind, walk your Organization through all existing responsive steps, including:

- Insurance Coverage issues, required notices and responses;
- Statutory reporting requirements, actions and responses; and
- Safety System elements and required responses.

## Insurance

As to existing insurance coverage, the drill is designed to answer these questions:

- Does the Organization have *correct* coverages for a multi-victim claim?
- Does the Organization have *sufficient* coverage (limits) for a multi-victim claim?
- Are there endorsements, riders, limitations or qualifications related to coverage?

Most child-serving Organizations purchase insurance coverage through an insurance agent. During the insurance purchase or renewal process, the primary coverage issue negotiated relates to Property & Casualty (P&C). The P&C portion of the premium will typically account for the majority of the total insurance premium. Without an explicit Sexual Misconduct endorsement, sexual abuse claims typically fall within General Liability policy coverage—most general liability coverage will now include a separate sexual misconduct section. Few policyholders are familiar with the terms of the General Liability policy, the limits related to any sexual abuse claim, or terms requiring notice to the carrier when the Organization ‘receives facts that could give rise to a claim.’

Recently, the law firm (Love & Norris) was retained by an Organization facing sexual abuse allegations related to a trusted staff member, with four female victims, aged seven to nine. When asked, organizational leadership indicated that the Organization had insurance providing \$1million/\$3million in coverage. When asked whether their insurance carrier was notified when the initial ‘facts’ came to light, leaders replied ‘no.’

### ***At this point, it was too late to ‘drill.’***

Two significant shortcomings were revealed.

### **Insurance Coverage**

First, the Organization could not recall the name of their insurance agent. As a result, the Organization could not quickly and easily understand what coverage was in place: Commercial General Liability Policy (CGL), Errors & Omissions Policy (E&O), Directors & Officers Policy (D&O) and/or Umbrella Policy. The delay was critical, given that the crisis unfolded on a Saturday.

Second, the underlying policy did NOT provide \$1 million/\$3 million in coverage. Upon closer inspection, the policy included a specific ‘Sexual Misconduct’ provision which limited coverage to \$100K/\$300K for sexual abuse claims. There was no E&O, D&O or Umbrella Policy.

Third, leaders indicated they were informed about the allegations early on, but failed to notify criminal authorities *or their insurance carrier* because the initial reports were ‘hearsay.’

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In the midst of a crisis, the Organization learned its insurance coverage was grossly inadequate, and it was too late to supplement or improve coverage amounts. In this case, the carrier ultimately paid the \$300,000 aggregate, satisfying its obligation under the CGL policy, and the Organization was forced to absorb defense costs and indemnity out-of-pocket.

Before the crisis hit, the Organization should have secured sufficient coverage limits, and considered acquiring additional supplemental and umbrella policies. When queried concerning the efforts of the Organization's insurance agent, the Organization's leader/CEO responded that the agent relationship was inherited from a predecessor; and leadership did not know the identity of the agent or have contact information.

### Notice to Insurance Carrier

Additionally, leaders (and therefore all staff members) were unfamiliar with specific state reporting requirements related to an allegation of abuse or neglect (discussed below), as well as the 'notice' requirement contained in all insurance policies.

The insurance *notice* provision generally reads like this:

In the event the insured receives information about facts that could give rise to a claim, the insured is required under this policy to notify the insurance carrier immediately, but not later than 24 hours.

The Organization received an allegation several months earlier, but considered the information 'hearsay'—an oral report from a parent about inappropriate touch described by their seven-year-old daughter. This communication *should* have triggered a communication by the Organization's representative to their insurance carrier. Failure to notify an insurance carrier in this circumstance can result in a 'reservation of rights' or a denial of coverage by the carrier. Either scenario places the Organization in an adversarial position with its insurance carrier.

In this situation, the carrier weighed its options and simply tendered its policy limit, rather than providing a defense.

This occurred because the aggregate policy limit (\$300,000.00) was insignificant compared to the cost of filing a Federal Court lawsuit seeking a Declaratory Judgment against the Organization, seeking a court's finding that the Organization breached its duty to notify the carrier, thereby relieving the carrier of its obligations to provide indemnity or defense.

## Agents/Underwriters

The Sexual Abuse Fire Drill can be helpful in assessing insurance availability and sufficiency. By assuming a multi-victim allegation involving a trusted staff member or volunteer, the Organization may evaluate all insurance instruments for potential coverage (CGL, D&O, E&O, Umbrella, etc.), confirm limits provided, and clearly understand any limitations. The Organization should include its insurance agent in this evaluation.

The Organization's leadership should clearly understand *when to notify the carrier*, and *what information to include*. A timely and proper notification to a carrier is far more likely to occur when staff members have been trained to understand the risk of sexual abuse and the common behaviors of sexual abusers. Some entities receive information, but do not appreciate until much later that the information received clearly provided 'facts that could give rise to a claim,' As a result, it is important that the Organization's staff members and volunteers have a practical understanding of the '***grooming process***' of the sexual abuser, and that leaders understand the specific requirements of each policy concerning notification of the carrier.

### A Note on Insurance Agents

An Organization's insurance agent fills an important role in the Organization's risk management effort. The agent should have a strong understanding of the Organization's industry, coverage needs, unique risks, and methods to reduce these risks. Too often, an agent can assist an Organization in the purchase of Property & Casualty coverage, but remains ill-equipped to address the risk of sexual abuse and related coverage needs for a particular Organization.

One element of the Fire Drill is an evaluation of the insurance agent to ensure that he or she is familiar with the unique risks facing the Organization, as well as the Safety System elements necessary to reduce risk, including legislative and licensure requirements.

In addition, a knowledgeable agent should be able to assist the Organization with reporting requirements to criminal authorities and the insurance carrier, when appropriate.

### State Law Reporting Requirements

Every state in the United States has legislated reporting requirements related to child abuse and neglect. These requirements vary state by state, but all states have defined 'mandatory reporters;' adults who are required by law to report suspected abuse or neglect. In some states, *all adults are mandatory reporters*. In others, specific professionals or individuals in child-serving positions are mandated to report abuse or neglect. Organizational management should research state reporting requirements in the areas it provides services, and *train personnel to understand and apply relevant state reporting requirements*.

Because all states have legislation protecting ‘good faith reports’ of abuse or neglect, it is always best for Organizations providing services to children to err on the side of protecting the children they serve *by reporting suspected abuse or neglect*, whether mandated to do so or not.

## Sexual Abuse Safety System

Many Organizations are operating without an adequate system to reduce the risk of child sexual abuse. Unfortunately, many Organizations serving children cannot effectively evaluate this risk, because sexual abuse is a risk its leadership and managerial personnel *do not understand*.

***It’s impossible to prepare for a risk that you don’t understand.***

Before a ‘Fire Drill’ has value, an effective SAFETY SYSTEM must be in place. To assess Safety System effectiveness, these questions should be answered:

- *What Safety System is in place, and what are its specific components?*
- *What constitutes a ‘reasonable Safety System’ for YOUR program? (What is ‘enough’?)*
- *Does the system include Training components for staff members and volunteers?*
- *Does it include an effective screening process?*
- *Do staff members and employees know ‘what to do’ when an allegation is received?*

MinistrySafe and Abuse Prevention Systems has created a seven-part video tutorial designed to assist child-serving Organizations in the creation of an effective Safety System: [Click here](#) to view a *Demo of the Abuse Prevention Systems Control Panel*.

## Elements of an Effective Sexual Abuse Safety System

An effective Safety System should reduce the risk of child sexual abuse, and should contain the following elements:

### **1. Sexual Abuse Awareness Training**

Awareness Training is the foundational element of an effective Safety System.

Sexual Abuse Awareness Training equips leaders, staff members and volunteers with a better understanding of the risk of sexual abuse by providing *factual information*, including:

- Facts and common misconceptions concerning sexual abuse and abusers
- Common abuser characteristics
- The *grooming process of the abuser* (selecting and preparing a victim for abuse)
- Common grooming behaviors
- Peer-to-Peer sexual abuse
- Short and long-term impact of abuse
- Reporting abuse to supervisors and authorities

## Agents/Underwriters

With an understanding of the abuser's *grooming process* and *common grooming behaviors*, staff members and volunteers are better equipped to recognize harmful behaviors in the context of a particular program model. For example, grooming behaviors in a youth sports environment may appear different from grooming behaviors at camp or other youth programs. Awareness Training equips staff members and volunteers with *eyes to see* and *ears to hear* abuser characteristics and behaviors.

Effective Policies and Procedures should be shaped around an understanding of the abuser's grooming process and grooming behaviors.

Through Awareness Training, staff members and volunteers can be trained to better understand the *purpose* of policies, therefore serving more effectively within policy boundaries, and recognizing problematic behaviors before an abuser has made sexual contact with a child.

Because leadership, staff members and volunteers have been trained to understand grooming behaviors, all are better equipped to receive and report allegations, both internally and to appropriate authorities.

*Changes in the Law.* Given recent changes in state laws related to child abuse, it is widely expected that Sexual Abuse Awareness Training will be required by law in future for Organizations providing services to children. Sexual Abuse Awareness Training provided by MinistrySafe and Abuse Prevention Systems is compliant with all current and anticipated legislative and licensure requirements.

*Available Online.* Through MinistrySafe or Abuse Prevention Systems Membership, Organizations can access online systems to provide Awareness Training to staff members and volunteers, track Training results and periodically renew certification. To learn more about the MinistrySafe online Training system, click [here](#). To learn more about the Abuse Prevention Systems online Training system, click [here](#).

Click [here](#) to learn more about MinistrySafe Membership.

Click [here](#) to learn more about Abuse Prevention Systems Membership.

*Live Trainings.* Sexual Abuse Awareness Training and Skillful Screening Training for child-serving Organizations is available *live*, presented by attorneys and sexual abuse experts Gregory Love, Kimberlee Norris and Georgia McKnight. When offered *live*, Training may be tailored to an Organization's specific circumstances, services or needs.

Click [here](#) to learn more about Love and Norris.

## 2. Skillful Screening

***It's impossible to screen for a risk that you don't understand.***

Many Organizations employ a screening system, but do not understand high-risk behaviors or indicators of an abuser. Such screening systems have limited effectiveness in identifying the wolf (abuser) before it enters the sheep pen.

Skillful Screening is a critical component of an effective Safety System. An effective screening process provides an opportunity for gathering information about an applicant to determine whether the applicant is a *high-risk candidate*.

A *skillful screening system* utilizes forms and processes *meant to elicit high-risk responses* from applicants or references. Effective screening forms are available to MinistrySafe and Abuse Prevention Systems Members from the Resources library at MinistrySafe.com and AbusePreventionSystems.com.

Click [here](#) to learn more about MinistrySafe Membership.

Click [here](#) to learn more about Abuse Prevention Systems Membership.

***Skillful Screening Training. 'Forms are just paper' unless screeners know what to look for.***

A screening system is most effective when screening and managerial staff members have received Skillful Screening Training. This Training includes:

- Recognizing and identifying high-risk behaviors;
- Using screening forms and processes to elicit high-risk responses;
- Getting peak value from *references*;
- Using the application and interview to evaluate applicant *risk*;
- Understanding the uses and weaknesses of a Background Check;
- Recognizing evasive answers and 'non-answers;' and
- Utilizing follow-up questions when receiving an evasive answer or 'non-answer.'

An effective screening system requires the use of tailored screening forms, designed to elicit high-risk responses, overseen by staff members trained to recognize high-risk responses and undertake the necessary follow-up.

Skillful Screening Training is available live and online, presented by attorney and sexual abuse expert Kimberlee Norris. When offered *live*, this Training may be tailored to an Organization's specific circumstances, services or needs.



*Online*, Skillful Screening Training is presented in eleven segments, approximately 2 hours in length, and may be accessed within the Trainings section of your Control Panel.

Skillful Screening Training builds on the foundation of Sexual Abuse Awareness Training; all Trainees should have completed Awareness Training prior to viewing Skillful Screening Training, which *assumes* some mastery of the concepts explored in Awareness Training.

### **3. Appropriate Background Check**

Most child-serving Organizations are undertaking Background Checks; commonly, this is the primary ‘screening’ component utilized. Many Organizations lack good information to understand the realities of the criminal justice system and *limitations* of the Background Check. Consider this statistic:

***Less than 10% of sexual abusers will ever encounter the criminal justice system.***  
*(More recent studies indicate less than 3% of abusers will ever be prosecuted.)*

Given this reality, assuming a Background Check system is working *perfectly* (which is unlikely), more than 90% of individuals who have sexually abused children have no past criminal record, and these individuals *know it*. Making a reasonable effort to access past criminal history has become a standard of care for Organizations serving children, but a Background Check should not serve as a stand-alone Safety System.

*Recognizing Plea-Down or Stair-Step Offenses.* A Background Check provides *one* piece of useful information in an effective screening process. Occasionally, screening staff members will get a ‘hit’ on an applicant’s Background Check and fail to recognize the ‘high-risk’ nature of the reported offense, because screeners have not been trained to recognize ‘plea-down’ or ‘stair-step’ offenses. In criminal prosecutions related to sexual crimes, it is common for a first-time offender to be offered the opportunity to ‘plea down to a lesser offense.’ Though the abuser may have been arrested and charged with ‘aggravated sexual assault of a child,’ his legal counsel may negotiate a plea arrangement allowing the abuser to plead guilty to a lesser (*sometimes non-sexual*) charge, such as simple assault. Though the behavior and arrest related to sexual abuse of a child, the conviction and subsequent record has no reference to sexual behavior or wrongdoing.

Offenses that bear investigation include: assault, indecency, voyeurism, exhibitionism, contributing to the delinquency of a minor (alcohol, tobacco, or pornography), or any other charge encompassing nudity or minors.

Skillful Screening Training provides critical instruction concerning the effective use of Background Checks, plea-downs, and stair-step offenses. To learn more about online Skillful Screening Training, click [here](#).

*Refresh Background Checks.* Many child-serving Organizations undertake a Background Check when an individual *applies* for a position, but never refresh the Background Check subsequently. In our law practice, assessments reveal that many child-serving Organizations have employees or volunteers serving *literally decades* without any subsequent refresh of an initial Background Check. Best practice? Renew Background Checks for all staff members and volunteers every two to three years.

*Integrated Background Check System.* MinistrySafe and Abuse Prevention Systems Members may request and track background searches utilizing an online Control Panel, providing a complete screening system in one easily managed location.

#### **4. Tailored Policies & Procedures**

Many child-serving Organizations have ‘policies,’ written or unwritten. When an allegation of sexual abuse is made, both defense counsel and plaintiff’s counsel will immediately request the Organization’s ‘policies.’ Sadly, many Organizations learn in the midst of litigation that ***policies are what you do, not what you say you do.***

*Policies Should be Tailored.* A common error revealed in a crisis relates to poor policies. In the creation of policies, many Organizations don’t know ‘where to start,’ and policies are cobbled together from multiple sources. Because ‘you can’t reduce a risk you don’t understand,’ cobbled policies based on limited understanding rarely adequately address this risk. A church shouldn’t attempt to utilize policies prepared for the Boy Scouts; a little league team shouldn’t try to use policies prepared for the YMCA, and so on.

To design and implement *tailored Policies and Procedures*, leadership should first gain a better understanding of sexual abuse and sexual abusers, as well as specific risks manifest in their particular service or type of programming. Armed with this knowledge, leadership should locate a good ‘core policy’ directly related to the Organization’s program or type of service.

Policies should dovetail with and be grounded upon a strong understanding of the grooming process, abuser characteristics and common grooming behaviors; this information is provided by Sexual Abuse Awareness Training, described above.

Sample policies are available to MinistrySafe and Abuse Prevention Systems Members for schools, school athletics, camps, youth sports, children’s ministry, youth ministry, day care, and other child-serving endeavors. Sample policy forms are color-coded with periodic instructions for tailoring the form for specific use.

***Importance of Awareness Training: Policies are just PAPER without Training.***

Excellent policies *on paper* do not insure effective implementation of policies!

# Agents/Underwriters

Absent effective Training, staff members and volunteers will rarely embrace ‘change,’ even in the form of well-crafted policies. Sexual Abuse Awareness Training provides the necessary information (the ‘why’) allowing staff members and volunteers to understand and embrace effective policies (the ‘what’.)

## 5. Monitoring and Oversight

Sexual abuse of children is a large and growing issue. After an effective Safety System is tailored and implemented, systems of monitoring and oversight ensure continued diligence, such that ‘*you DO what you SAY you do.*’

To this end, child-serving Organizations should periodically review Safety System elements, evaluate new programs for child protection issues, address any need for policy changes or updates and ensure the inclusion of Safety System concerns in performance reviews and accountability. Periodic review helps ensure that child protection is not jeopardized by the departure of one or two key staff members or volunteers.

**Control Panel.** For MinistrySafe and Abuse Prevention System Members, the online Control Panel provides an essential component of the Monitoring and Oversight System. The Control Panel allows an Administrator to monitor and track Trainings, Screening and Background Checks, and can be set up for multiple access points to ensure smooth transition when an administrative staff member or volunteer leaves the Organization.

User Information					Awareness Training		Background Check		Screening			
<input type="checkbox"/>	Name	Tags	Role	EMP / VOL	Status	Renewal	Status	Renewal	Application	References	Interview	Policies
<input type="checkbox"/>	Adams, Aaron	Care Team, Staff	trainee	EMP	✓	04/29/2022	✓	04/06/2022	✓	✓	✓	✓
<input type="checkbox"/>	Brentzel, Reese	Care Team	trainee	VOL								
<input type="checkbox"/>	Brooks, Emily	VBS, Youth Choir	trainee	VOL	✓	06/01/2021	✓		✓	✓		✓
<input type="checkbox"/>	Buteyn, Erik	Staff	trainee	EMP								
<input type="checkbox"/>	Chimes, Stuart	Care Team	trainee	VOL								
<input type="checkbox"/>	Christenson, Alex	Care Team	trainee	VOL								
<input type="checkbox"/>	Cook, Lindsay	Children's Ministry	trainee	VOL					✓	✓		
<input type="checkbox"/>	Fetter, Zach	Staff, Student Ministry	trainee	EMP	✓	02/01/2023	✓	01/23/2023	✓	✓	✓	✓
<input type="checkbox"/>	Fry, Charlton	Care Team	trainee	VOL								
<input type="checkbox"/>	Irmiac, BryAnne	Children's Ministry, VBS	trainee	EMP	✓	11/05/2021	✓	08/10/2021	✓	✓	✓	✓

## Conclusion

The purpose of a ‘Sexual Abuse Fire Drill’ is to ensure an has appropriate insurance coverage and a sound safety plan – prior to a crisis. This Drill is also an important opportunity for an Organization to communicate expectations to all involved, and determine necessary changes or improvements. In the midst of a crisis it is too late to prepare; the catastrophic event simply reveals whether a child-serving Organization took reasonable steps to *prepare* for a foreseeable event – an allegation of sexual abuse.

**About Gregory Love and Kimberlee Norris:**

Kimberlee Norris and Gregory Love are partners in the Fort Worth, Texas law firm of [Love & Norris](#) and founders of [MinistrySafe](#) and [Abuse Prevention Systems](#), providing child sexual abuse expertise to child-serving Organizations worldwide. After representing victims of child sexual abuse for more than two decades, Love and Norris saw recurring, predictable patterns in predatory behavior. MinistrySafe and Abuse Prevention Systems grew out of their desire to place proactive tools into the hands of child-serving professionals. Love and Norris teach the only graduate-level course on 'Preventing Sexual Abuse in Ministry Contexts' as Visiting Faculty at Dallas Theological Seminary.

**Love & Norris, Attorneys at Law**

Gregory Love and Kimberlee Norris have a nationwide sexual abuse litigation practice representing victims of sexual abuse throughout the country. In addition, they represent child-serving organizations such as non-profits (adoption and foster care), private schools, camps, churches and para-church ministries.

**MinistrySafe/Abuse Prevention Systems**

In addition to an active law practice, Love and Norris are co-founders and Directors of MinistrySafe and Abuse Prevention Systems, entities dedicated to Sexual Abuse Awareness and prevention. MinistrySafe and Abuse Prevention Systems provide Sexual Abuse Awareness Training (live and online) and assist child-serving entities and Organizations in the design and implementation of Safety Systems which reduce the risk of child sexual abuse.

Love and Norris are frequent speakers before educational entities, youth and children's ministries, youth camps, day care, and adoption and foster care Organizations. They have addressed national and regional audiences for Organizations such as the National Association of Church Business Administration (NACBA), Boys & Girls Club, National Council for Adoption (NCFA), , Presbyterian General Assembly, Youth Ministry Institute (YMI), Young Life, Hawaiian Islands Ministries, and Texas Alliance for Children and Families. Both serve as faculty at Dallas Theological Seminary (DTS) and guest lecturers at Southwestern Baptist Theological Seminary.

Abuse Prevention Systems and MinistrySafe are endorsed by Philadelphia Insurance Companies. APS and MinistrySafe's Sexual Abuse Awareness Training is approved by the Texas Department of State Health Services and the Departments of Insurance for Texas, Washington, Oregon, California, Nebraska, Missouri, Iowa, Kansas, Oklahoma and other states. MinistrySafe's Sexual Abuse Awareness Training is an approved CEU for the Association of Christian Schools International (ACSI).