



GETTING A BASELINE

Sexual abuse and misconduct is a preventable risk.



LEARNING OBJECTIVES

Navigating the National Landscape

The Data Dilemma

Leveraging Root Cause Analysis to Mitigate Risk

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WHY THIS CONVERSATION & WHY NOW?

Navigating the National Landscape

INCREASING IMPACT

SURVIVORS | YOUR TEAM | THE INDUSTRY

FINANCIAL COSTS

2025 \$750M Dr. Robert Hadden

2024 **\$535M** Pavilion Behavioral Health

2024 \$360M Cumberland Hospital + CMO

2023 **\$485M** Arcadia Healthcare

2021 **\$380M** Dr. Larry Nassar

2021 **\$1.1B+** Dr. George Tyndall

Average Payout: \$59 Million (2001-2021)

REPUTATIONAL COSTS

PATIENT HARM

DISTRUST

REGULATORY SCRUTINY

REDUCED MORALE

FINANCIAL PAYOUTS INDUSTRY FOCUS



HEALTH CARE

AVERAGE: \$59,331,175

MEDIAN: \$2,400,000

LARGEST PAYOUT: \$852,400,000



FAITH-BASED

AVERAGE: \$15,975,673

MEDIAN: \$2,000,000

LARGEST PAYOUT: \$660,000,000



K-12 SCHOOLS

AVERAGE: \$6,288,219

MEDIAN: \$1,650,000

LARGEST PAYOUT: \$139,250,000



SOCIAL SERVICES

AVERAGE: \$7,059,679

MEDIAN: \$2,775,000

LARGEST PAYOUT: \$165,972,503



YOUTH DEVELOPMENT

AVERAGE: \$8,198,969

MEDIAN: \$1,456,250

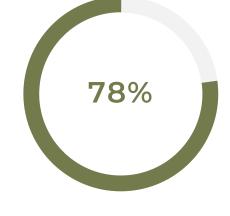
LARGEST PAYOUT: \$120.000.000



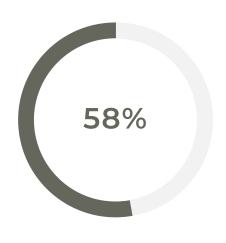
HEALTHCARE CASE ANALYSIS

AVERAGE PAYMENT = \$59 MILLION









Male Offenders (avg age 45 yrs)

Female Victims

involved repeated interactions and abuse

of cases healthcare facility was aware of allegations prior

Source: First Do No Harm (Praesidium 3-Part Blog)

2024 Insurance Benchmarking Survey Results

OUTLOOK: SML Trends Over the Next Three Years





Praesidium, (2025, February) Insurance Carrier Benchmarking: Sexual Abuse and Molestation Liability. https://bit.ly/SMLBenchmarking24

CURRENT: What Are Carriers Requiring?

- Requirements for monitoring & supervising highrisk situations
- 88% Screening protocols, including background checks for staff &/or volunteers
- 94% Abuse prevention policies
- 94% Training protocols for employees, specifically in abuse prevention
- Organizational **response protocols** for both incidents and allegations



WHY IS THIS SO HARD?

The Data Dilemma





CHALLENGES & ASSUMPTIONS

- Data is only a snapshot in time
- Low frequency, high impact
- Assume everyone understands and utilizes the highest professional ethics and boundaries with patients
- High stress, burnout, difficult patients
- Assume exposures limited to professions with sensitive exams
- Over rely on chaperone/assistant procedures in physical interactions
- Over rely on peer review and/or termination when concerns arise
- Complacency and compliance
- Reporting barriers exist

COMMON BARRIERS

TO SPEAKING UP

OVERRESPONSE
OR
UNDERRESPONSE

FEAR OF MAKING A FALSE ALLEGATION

FEAR OF RETALIATION
OR OTHER
CONSEQUENCES

NO FORMAL
MECHANISM FOR
REPORTING

Creating a culture that encourages addressing low-level concerns requires identifying barriers and actively working to break them down.



WHAT CAN WE DO & HOW DO WE START?

Leveraging Root Cause Analysis to Mitigate Risk



ROOT CAUSE ANALYSIS PATH TO PREVENTION



CREATING A CULTURE OF SAFETY

















Standards are clear

Standards are enforced

Everyone knows safety is part of their job

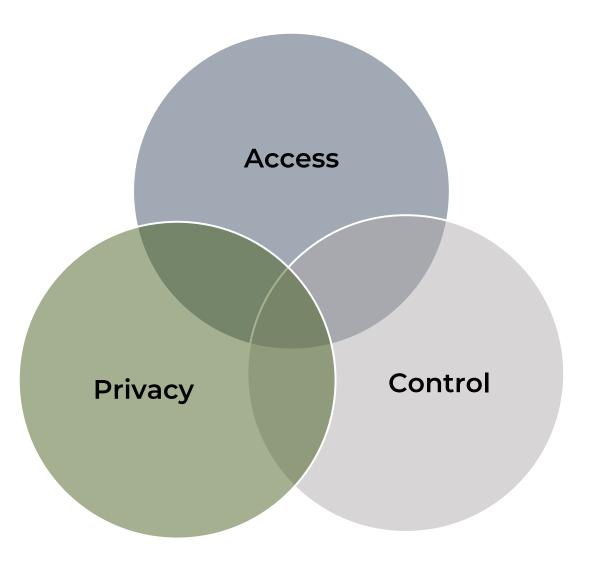
Everyone takes warning signs seriously

Everyone reports their concerns

Employee engagement is high Quality is institutionalized

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UNDERSTANDING BOUNDARIES & SEXUAL ABUSE



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NORMALIZE THE CONVERSATION

UNDERSTAND WHAT PUTS ALL HEALTHCARE PROFESSIONALS AT RISK

- Over identifying with a client
- Not recognizing when (not if) you have "favorites" or when (not if) there is an attraction
- Is overly protective of a client
- Not thinking you're at risk
- Stress
- Experiencing anxiety or depression
- Facing rejection or disappointment
- Coping with personal loss
- Loneliness

- Feels unappreciated and unrewarded for hard work
- Drug and excessive alcohol use
- Lack of peer and supervisor support
- Lack of supervision
- Working with vulnerable clients
- Working with clients with poor boundaries
- Working in a secluded area
- Intimate procedures and discussions
- Does not accept support

EVALUATE COMMON ASSUMPTIONS

FOR OPPORTUNITIES TO STRENGTHEN OPERATIONS



Ensure leadership understands and is committed to a culture of safety



Discuss and build better professional boundaries



Integrate a comprehensive approach to chaperones



Create robust patient education and feedback loops



Strengthen supervision and support of your team and higher risk patient interactions



Standardize response procedures and minimize reporting barriers



TIME FOR A POLL:

My organization's policies for abuse prevention are clearly communicated to all levels.

DISAGREE AGREE STRONGLY AGREE

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TIME FOR A POLL:

Concerns communicated to leadership regarding the safety of patients are taken seriously.

DISAGREE AGREE STRONGLY AGREE

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TIME FOR A POLL:

I have high confidence in our process for reporting and investigating abuse.

DISAGREE AGREE STRONGLY AGREE

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CULTURE JOURNEY





QUESTIONS?



PREVENTING ABUSE FOR MORE THAN 30 YEARS

Our mission is to prevent the sexual abuse of children and vulnerable adults and to preserve trust in respected organizations.

CANDACE D. COLLINS, JD

Senior Director of Strategic Alliances ccollins@praesidiuminc.com

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www.praesidiuminc.com

PRAESIDIUM WHITEPAPERS

PREVENTION BLOGS

TIP OF THE MONTH

JOIN AN EVENT







2025 PRAESIDIUM REPORT



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PRAESIDIUM 2024 Praesidium Insurance Carrier Benchmarking: Sexual Abuse & Molestation Liability INTRODUCTION AND OVERVIEW SML TRENDS In fall 2022, Praesidium launched its inaugural **EXPECTATIONS** enchmarking survey to gather data directly data and trends th WHAT'S NEXT? **EXPECTATIONS** the abuse prevention risk control POLICIES to obtain SML coverage." 94% of respondents require abuse prevention policies. Written Policies Prohibiting Abuse Written Policies Defining Boundaries Between Staff and the Consumers Preferred Citation: Praesidium, (2025, Februa Benchmarking: Sexual Ab https://bit.ly/SMLBenchma



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