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Church Underwriters, Inc.

September 2006 Newsletter: Background Screening for Churches

In the 25 years we have been underwriting church insurance, there has been a substantial increase in child sexual abuse. The US Criminal Justice statistics indicate that:

- . There are over 386,000 registered sexual offenders in the US
- · Every year an estimated 2.4 million children are abused
- 1 in 100 men, 1 in 400 women, do the molesting (most abuse 3-6 children per year)

In most cases, such abuse requires "grooming" of numerous children to trust and keep silent. Unfortunately, church youth programs provide a unique incubator for new victims because of the inherent trust and respect levels given to staff and/or volunteers in a religious environment.

Because of this unique relationship, it is critical that churches, synagogues, youth ministries and private schools conduct due-diligence when making hiring decisions and selecting volunteer workers. The truth is without screening policies and prevention programs, organizations are vulnerable to predators and can be held accountable under negligent hiring laws. Churches large and small should consider background checks an essential component of staff hiring and volunteer selection. By conducting background checks, churches are promoting employee and volunteer accountability. In addition, they are preventing child sexual abuse as well as reducing the potential legal risk and financial liability.

We feel that all churches should screen potential employees and volunteers. We have a discounted background check program set up for our customers with *Protect My Ministry*. We do not receive anything for our endorsement other than the knowledge our customers have discounted access to one of the best employee/volunteer screening programs available. Please click on their link below to see the complete fee schedule.

You will find that setting up a formal screening program for you church client will not cost much relative to the benefits.



Next month we will look at the mechanics of a setting up an employee screening program.

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