

Help Your Clients Prepare for Renewals - Underwriting Abuse Exposure

At Great American Specialty Human Services, we want to make sure you and your clients have a smooth renewal process with us. To help make it as easy as possible, we have outlined some general abuse or molestation underwriting guidance you should consider when preparing for renewal with your client.

1 Abuse or Molestation Questionnaire

- We will need a signed copy annually for accounts requesting limits of \$1M or more.

2 Environmental Controls

- Underwriters assess the degree of privacy in client interactions:
 - **High-risk:** One-on-one unsupervised settings (e.g., counseling, tutoring)
 - **Moderate-risk:** Group settings with limited supervision
 - **Low-risk:** Public or highly supervised environments
- Physical layout, supervision ratios, and surveillance practices are all considered.

3 Employee and Volunteer Screening

- **Criminal Background Checks:** Required for all employees and volunteers.
 - **Types:** Name-based checks are acceptable in some cases where employees are low-risk, but fingerprint-based checks are preferred for higher-risk roles.
 - **Frequency:** Must be conducted at hire and repeated periodically (e.g., every 2 years depending on exposure level).
 - **Documentation:** Underwriters will verify the type and frequency of checks performed.
 - **Retention:** Organizations should permanently retain screening records and signed policies due to the changing legal environment for child abuse claims/suits. Many states have eliminated or extended the statute of limitations for reporting abuse and molestation charges, allowing suits to be filed many years later.

4 Written Abuse Prevention Policies

- Organizations must maintain formal, written policies that:
 - Define appropriate and inappropriate behaviors.
 - Communicate a zero-tolerance approach to inappropriate behaviors.
 - Communicate that the organization will investigate and cooperate with law enforcement.

**These policies are reviewed during underwriting and may be required for coverage eligibility.*

Since 1980, we have protected the mission of nonprofit and social service organizations.



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Specialty Human Services



The Numbers Tell Our Story

3,000

Property and casualty insurance companies in the United States

50

Companies on the Ward's 50 List for safety, consistency and performance

4

Rated "A" or better by AM Best for 115 or more years

3

On both lists

1

Great American Insurance Company is 1 of the three



4 Employee & and Volunteer Training

- For youth and vulnerable adults, organizations must provide abuse and molestation prevention training as part of onboarding practices to communicate the organization's practices and procedures and establish culture; periodic training updates to maintain awareness are preferred for higher-risk environments.

5 Waivers and Consent Forms

- For youth and vulnerable adults, organizations must:
 - Obtain signed waivers and emergency medical consent forms
 - Ensure forms are signed by both participant and guardian when applicable
 - Include language that reflects abuse prevention protocols

6 Monitoring & and Supervision

- Under most situations, organizations should enforce a 3-person rule that requires at least 2 adult employees to always be with clients.

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We know you work hard to educate your clients on coverage terms and conditions, industry trends and regulatory updates. When you ensure your client's risk profile is accurate by identifying current exposures, discussing changes in operations and helping to ensure they have the proper risk controls in place at least 60 – 90 days in advance, the underwriting and renewal process can be made smooth and effective.

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