

From: [Grand River Solutions](#)
To: [Randi Morrison](#)
Subject: Summary of Session: What Insurers Wish You Knew...
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Just words updated



students and teacher walking down hall



Thank You for Attending

What Insurers Wish You Knew About the Risks of Sexual Misconduct

A Conversation with United Educators (UE) to
support Campus and School Communities

Summary

Tuesday in our conversation with [United Educators \(UE\)](#), we received some critical tips on reducing litigation risks relating to sexual misconduct claims. Heather Salko and Lindsey Dunn from UE's Risk Management Department shared claims data and identified key drivers of costly litigation claims and offered some key takeaways for reducing risk.

According to their analysis, the single largest driver of a costly claim is a breakdown in the institutional response, or a failure to follow the process as set forth by a clearly defined, comprehensive school policy.

Heather and Lindsey noted that their examination of claims revealed problems with delayed investigations, poor communication, failure to implement agreed-upon supportive measures (for both complainants and respondents), and procedures inconsistently applied from one case to another.

Some of the key themes they identified include the need for:

- Consistent application of institutional policy and behavior standards, without differentiating processes or procedures due to the involvement of high-profile individuals, units, or departments.
- A centralized system for documenting disclosures, even when only incomplete information has been shared. In this way, institutions are better able to identify patterns and connect the dots when faced with potential repeat misconduct.
- Central oversight of misconduct reports, so that all reports are

funneled to one place and consistently handled.

- Having leadership structures in place that prevent critical information from remaining siloed.
- Ensuring everyone at your institution or on your campus knows how to make a report, and that all employees should know how to forward any report or disclosure. For PK-12, parents should be able to easily access this information.
- Ensuring your institution is consistently following through with proper documentation and timely implementation of supportive measures.
- Working with leadership to create a culture of reporting.

Above all, Heather and Lindsey stressed the need for consistent documentation. Even where staff act in good faith, the absence of documentation, including why an action is or is not taken, can make the institution's response look inconsistent or indifferent. In other words, today's central theme is that strong case management with proper documentation is key to reducing risk.

UE Title IX Coordinator Checklist

In the session, Heather and Lindsey discussed the *UE Title IX Coordinator Checklist*. Please note that this document is being sent via this email to session attendees and we would appreciate if you would not post or share outside your office.

[**Download Checklist**](#)

Young man UE



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Eligible member institutions can earn insurance renewal

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Additional Resources

Grand River Solutions often shares valuable resources. We suggest you bookmark our [Resources Page](#) to stay up to date with news, perspectives, and helpful tools for professionals working in compliance and best practices for civil rights, HR, student conduct, and Clery Act. Also, follow us on [socials](#) to get alerts about new resources and upcoming webinars.

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