

Church Executive

HELPING LEADERS BECOME BETTER STEWARDS.

BREAKING THE CYCLE OF SEXUAL ABUSE RISK:
The Role of the Insurance Industry

PREVENTION:
THE ONLY LASTING SOLUTION

Presented by:
1225 United



Prevention: the only *lasting* solution

When I began serving churches through insurance nearly 30 years ago, I expected to deal with hail-damaged roofs and liability claims.

What I *did not* expect was the number of abuse cases.



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Each case represented a child harmed, a family devastated, and a congregation left shaken.

As pastors and church leaders, you know this pain. Even when it does not happen in your own congregation, news of it reaches your people.

These wounds are not healed by courtrooms or settlements. As Gregory Love and Kimberlee Norris of MinistrySafe often remind us, civil judgments might address the aftermath, but they do not prevent the next incident.

If we want to break the cycle, prevention must come first.

A CALL TO STEWARDSHIP

Scripture is clear about protecting the vulnerable. Jesus said, “Whoever welcomes one such child in my name welcomes me” (Matthew 18:5). Churches should be safe havens, not places where predators find access.

This is where insurance can serve as a ministry partner. Too often, insurance is thought of only as a financial safety net. In reality, it can also help churches strengthen prevention and care for those entrusted to them.

WHAT CHURCHES NEED MOST

In working with thousands of ministries, I have seen what makes the greatest difference.

Clarity in reporting. Leaders need step-by-step protocols that remove uncertainty when suspicion arises.

Training as a priority. Annual training equips staff and volunteers to recognize grooming behaviors and red flags. Informed people act quickly and decisively.

Learning from data. Insurance claims reveal patterns: higher risks in youth programs, overnight trips, or one-on-one counseling. Churches can use these insights to focus safeguards where most needed.

Compassion after an incident. If abuse occurs, churches need more than a check. They need counseling, crisis communication, and legal guidance. How a church responds in the first hours can determine whether a congregation fractures or begins to heal.

WHY INSURANCE PROFESSIONALS SHOULD CARE

At my own dinner table, I hear this from another angle. My husband is a detective sergeant who leads investigations into crimes against children. The cases he sees mirror the claims I see: misplaced trust,

missed warning signs, lives forever altered. From both perspectives, the conclusion is clear. Prevention is the only *lasting* solution.

That is why insurance professionals who serve churches must see their work as more than coverage placement. Every renewal or consultation is a chance to talk about prevention and help leaders prepare.

STANDING TOGETHER IN UNITY

This conviction is what led to 1225 United. Our mission is not just to sell policies but to come alongside churches with education, prevention resources, and practical tools. The name comes from 1 Corinthians 12:25, which calls the body of Christ to have equal concern for one another.

We believe churches should not face these risks alone. By sharing resources and supporting each other, congregations can build a culture of safety that protects children, restores trust, and allows pastors to focus on the gospel.

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QUICK CHECKLIST FOR PASTORS

3 questions to ask about your coverage

- 1) Does our broker/carrier provide prevention training resources, not just financial coverage?
- 2) Do we have a clear, written reporting protocol for all staff and volunteers?
- 3) If the unthinkable happens, does our policy give us access to crisis response support?

A SHARED MISSION

The cycle of abuse will not be broken in courtrooms. It will be broken in classrooms, retreats, counseling sessions, and Sunday school check-ins. It will be broken when leaders commit to training, when volunteers are empowered to speak up, and when churches embrace prevention as faithful stewardship.

As ministry leaders, you carry the holy calling to protect the flock. As insurance professionals, we share in that mission. Together, we can shift insurance from being a financial backstop to being a frontline partner in safeguarding the vulnerable.

Breaking the cycle is possible. It will require clarity, courage and commitment. Most of all, it will require pastors, church staff, volunteers, and insurance professionals working side by side to protect those God has entrusted to our care. [CE](#)

Amanda Rae Ostrowski, CIC, CRM, is Program Director for 1225 United with more than 26 years of experience in church and non-profit insurance. She is recognized for her expertise in risk management and abuse prevention strategies, helping thousands of ministries protect their people, property and mission.



A STRONGER CHURCH, A BRIGHTER MOSAIC.

Imagine a mosaic of stained glass—each pane unique in color and shape. Together, they form a creation of beauty and light.

1225 United brings together churches from all denominations and communities, creating a fellowship even stronger than the sum of its parts.

Together 1225 United Offers:

- Property, liability, auto, worker's comp, cyber, and more – through the power of shared strength.
- People-first support, including payroll, HR, volunteer screening, and mission care, so you can care for those who make church possible.
- Partnership discounts, disaster consulting, and an ever-expanding resource network.

When you join 1225 United, your church becomes part of a powerful collective, securing insurance protection, business support programs, and practical partnership resources that help every ministry shine brighter.

United in Faith & Purpose. *Forward, together.*

Visit 1225United.com, call 888-989-1225, or scan the QR code to learn how 1225 United can help your church thrive.



1 Corinthians 12:25 captures our commitment to uniting churches across denominations, helping them access stronger insurance and greater resources.

Insurance provided through licensed agencies and authorized insurers. 1225 United is not an insurer.
A Fortress Insurance intermediary program

