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Article

Social media and the importance of SML Insurance

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Due to the anonymized nature of the Internet, any new activity online presents a risk to children. From discussion boards to multiplayer games to social media sites, there are many ways that the Internet can bring children into contact with individuals who may or may not be known to them and who are looking for a way to keep their communications undetected.

The risks of exploitation are myriad; adults may solicit sexual images or use sexual insults against children, send sexual images themselves, or use power imbalances to coerce, manipulate or deceive children.

Even when a child engages in an online activity that they believe to be consensual, they may fail to recognize that they are being manipulated by a much older and experienced individual. Particularly for unexperienced minors, it can be only too easy to fail to recognize the potential lasting negative psychological consequences of an encounter until it’s too late.

What are the risks to businesses and what are they doing to address the growing issue of online grooming?

How have the dangers increased and altered in recent years?

In October, the Journal of the American Medical Association published a study of online sexual offences against children in the US and found that 5.4% of those under 18 surveyed experienced online grooming by an adult. Just as the pandemic has been linked to a rise in many forms of illicit activity, including drug dealing, robbery, and violent crime, so has social media become an increasingly concerning platform in the aftermath of COVID-19. The Internet Watch Foundation (IWF) handled record grooming reports in 2020 and also found that child sexual abuse content filmed by victims themselves went up from 29% to 44%, likely due to the uptick in online activity during lockdowns and new and

enhanced livestream features.

In light of these enhanced dangers, children with access to social media should be educated not to post personal information; this includes photos that show too much skin or personally identifying information such as where they live. Parents also play an important role in preventing online abuse.

Parents should understand the warning signs of abuse and learn appropriate questions to ask their children about their online activity. Parents can also download a parental control app onto their phones so they can monitor what messages their children are sending and receiving. Organizations that offer youth programming can support parents and guardians by providing prevention education and resources.

What are the exposures social media create for organizations?

Organizations have long been confronted with the prospect of vicarious liability where their employees or volunteers have abused minors or vulnerable adults that they work with. Vigilance is therefore been essential around circumstances where inappropriate relationships or contact can be fostered and abuse perpetrated.

Developments in technology made such exposures more complicated. The emergence and near ubiquity of mobile phones, especially amongst younger people, created the opportunity for abusers to contact and groom potential victims via text messages. That risk has been amplified many times over by social media. Offenders are now easily able to cultivate relationships with potential victims in a more clandestine way and in an environment which is much harder to monitor for organizations, families and carergivers.

Inappropriate conduct that might have been easier to observe and intervene on in the real world can be so much harder to identify and clamp down on in a virtual one. Although various social media sites have age restrictions, those are very often easily circumvented and difficult to enforce and many children now spend a lot of their lives online, which serves to normalise contact and interaction in that environment and reduce their awareness of the intention behind inappropriate contact and the risk of its escalation.

What should your organization be thinking about?

The most important thing any organization can do is to foster a culture which focuses on child safety:

- Ensure that employees and volunteers understand what is and is not acceptable through written policies. These policies should be focussed on the virtual as well as the physical environment and address when, where, the circumstances, and the platforms / devices via which adults can interact with children. Organizations can also promote the use of program/entity-owned social media accounts for communications to create greater oversight and transparency.

- Employees and volunteers should feel that they can raise concerns when they notice a breach of child protection protocols or are informed about an allegation of abuse where it has occurred or has originated online.
- To keep all of these tips top of mind, organizations should also regularly train their team: refresh expectations on boundaries, set the tone for peer-to-peer interactions, and review how to report concerns of any nature.

How can we help?

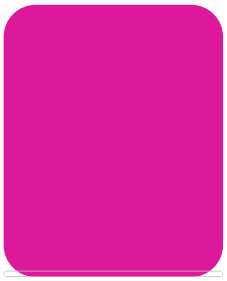
No organization ever wants to find themselves in a situation requiring such support, and steps can be taken early on to help prevent an allegation of sexual molestation in the first place.

In such a niche area where the stakes are high and the likelihood that those involved may have handled a similar incident before are low, the value of having an experienced crisis responder to assist is invaluable.

Having an insurance program with advanced risk management to reduce the likelihood of such an event from occurring is critical. Similarly, even with the most robust policies and procedures there still remains a risk that an organization could be held liable for the acts of its employees or volunteers, and having an insurance program that can respond is imperative.

The human, reputational and financial impacts of such an event can be seismic if not handled properly. In the event of an online abuse report, it is crucial for organizations to have access to experts that can assist with the coordination of the response, as well as providing support to victim(s), their families, and all those who have been impacted. Providing risk prevention and response services to its insureds is the foundation on which Beazley's Safeguard policy was created in hopes that it helps create a safer environment for our most vulnerable populations.

When was the last time your organization re-visited its policies and procedures surrounding abuse, particularly as relates to social media? Is your organization prepared to respond should the unthinkable happen?



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