

Monoline Sexual Abuse Coverage Expands as **Market Pressures Intensify**

As the casualty market continues to evolve, sexual abuse and molestation (SAM) liability is emerging as one of the most complex and closely scrutinized areas of risk. What was once a relatively small sublimit within general liability policies is now increasingly being carved out and underwritten as standalone coverage.

This shift reflects a broader recalibration across the insurance market. Carriers are reassessing long-tail exposures, tightening terms and redefining their appetite, leaving insureds with a more fragmented and challenging placement environment.



Standalone solutions require strategy

Historically, SAM coverage was often included within package policies at modest limits and minimal cost. That model is rapidly disappearing. Carriers are now:

- Removing SAM coverage from general liability programs
- Introducing lower sublimits and aggregate caps
- Transitioning to claims-made structures

At the same time, new markets are entering with monoline products, increasing overall capacity while also introducing more complexity in coverage structure and underwriting. For insureds, this means coverage that was once automatic now requires a deliberate, standalone strategy.

Coverage no longer limited to traditional sectors

SAM exposure is no longer confined to traditional sectors such as education, religious institutions and social services. A growing driver of demand is contractual obligation.

Organizations across a wide range of industries are now required to carry standalone SAM coverage as part of vendor and partnership agreements, licensing requirements and third-party risk transfer. As a result, many organizations are entering this market for the first time without the internal infrastructure or historical context to navigate it effectively.

Tightening terms meet evolving exposures

Even as capacity grows, underwriting discipline continues to tighten. Carriers are increasingly applying sublimits and aggregate caps while also requiring more detailed underwriting information. While the exclusion of peer-to-peer incidents continues, products that combine EPL and SAM are becoming more available. Amwins Global Risks offers this coverage, targeted primarily for educational institutions and non-profit organizations as well as transportation and healthcare providers.

Exposures themselves are also evolving. Youth-to-youth misconduct claims are increasing in both frequency and severity. Technology-enabled harassment and manipulated imagery are creating new challenges for organizations tasked with prevention and oversight. The result is a market where both coverage and risk are becoming more nuanced.



Protocols and oversight required

As the market evolves, one theme is clear: coverage alone is no longer enough. Effective programs now combine insurance coverage with preventative risk management, crisis response planning and access to specialized expertise.

Organizations that invest in these areas are not only better positioned to reduce exposure, but also to secure more favorable underwriting outcomes. Underwriters are placing greater emphasis on:



Employee and volunteer screening protocols



Training and prevention programs



Incident response procedures



Organizational governance and oversight

For many insureds, risk management is no longer just a best practice. It is a prerequisite for access to meaningful capacity.

Flexible capacity through dedicated SML facility

Amwins offers two in-house facilities as well as access to exclusive enhanced products. Primary and excess coverages are available, and we have the ability to offer excess over GL/package policies that provide a sublimit. Coverage is available for the U.S., Canada and Australia.



We help you win

The evolution of the sexual abuse liability market reflects a broader shift in how complex risks are managed. Coverage is becoming more specialized, underwriting more rigorous and expectations for risk management significantly higher.

Organizations that take a proactive approach including evaluating their coverage, strengthening internal controls and preparing for crisis response will be better positioned to navigate this changing landscape.

At Amwins, we have been offering standalone SAM liability coverage for 20 years. We combine market access, specialized products and risk management expertise to help clients meet challenges head-on. We also hold the pen for the smaller, clean accounts and have daily appointments with underwriters to discuss larger/distressed accounts.

With new markets entering this space, we can offer many solutions. Contact your local broker to learn more.

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To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

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