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Fast Facts About Applicant Screening



Church Mutual Insurance Company strongly encourages organizations to screen job applicants, current employees and volunteers, especially those who interact with children, the elderly or other vulnerable populations. Doing so promotes safer, more secure environments for working, worship, learning and living — and can help your organization avoid high direct and indirect costs arising from criminal or harmful behavior.

This brief guide has been designed to help you educate yourself and other leaders within your organization. Our aim is to provide an overview you can use to implement or improve screening at your business or nonprofit.

Please note that the information contained in this document is offered only as a courtesy. It is not intended as legal advice and cannot be relied on as such. Please consult legal counsel regarding applicable legal obligations related to hiring, background checks and applicant screening procedures.

Applicant screening protects people and organizations

Carefully screening personnel before they are allowed to work or volunteer for your organization helps protect other employees, volunteers, clients or customers, vendors and visitors. This is important for any workplace, but especially so for houses of worship, schools, assisted living facilities, health care providers and other organizations that serve vulnerable populations (children, the elderly, residents, etc.)

Applicant screening also helps to protect organizations by reducing the risk of direct losses from activities such as theft, fraud or misappropriation of funds, and indirect losses such as reduced employee productivity and higher insurance costs.

Finally, organizations that carefully screen and select personnel are more likely to avert the types of events that can damage an institution's reputation, devastate the public's trust, erode donor support, cause loss of government funding or private investment and leave you liable to civil lawsuits or other legal difficulties.

Screening isn't just for new hires

Industry experts recommend that organizations screen all employees and volunteers. Keep in mind that there is a direct connection between trust and opportunity: People typically trust those who have worked or volunteered with them the longest. But relying on trust without verification can leave organizations, their personnel and the people they serve vulnerable. The best way to ensure that your people are trustworthy is to subject all employees and volunteers to the same hiring and screening standards.



Did You Know?

Church Mutual policyholders are eligible for special discount pricing on screening services provided by our corporate partner, Trusted Employees.



Experts Recommend

Screening is particularly important for organizations that serve children/youths, the elderly, residents and other vulnerable populations.

Periodic re-screening keeps you up to date

Industry experts recommend that key screenings such as criminal background checks, sexual registry checks and motor vehicle reports be repeated annually.

Reasons to rescreen employees and volunteers:

- Our increasingly mobile society has made it much easier for people to commit offenses in locations far from their homes or places of business.
- Employees who are experiencing personal or work difficulties might begin abusing alcohol or drugs, which can lead to criminal or harmful activities on the job.
- Multi-jurisdictional (“national”) and county courthouse databases continue to expand, adding new records that can reveal previously unreported events.
- As technology improves, companies like Trusted Employees are able to expand and deepen their searches, bringing more relevant data to light.

Employees and volunteers are not likely to voluntarily reveal any criminal charges or other harmful behaviors — so periodic re-screenings are the best way to protect your personnel, the people you serve and your organization.

Screenings are very cost-effective

Background checks and other verifications used to be slow, labor-intensive processes. Thanks to advances in technology and expansion of national databases, however, screenings can now be conducted more efficiently and cost effectively than ever before. So, yes, your organization will have to budget for applicant screenings, but the costs might be lower than you anticipate. More importantly, the benefits — including protection from unexpected losses and expenses — can far outweigh the cost of the screenings themselves.

Screenings should be customized by position

Job descriptions and qualifications vary by position — and so should the screenings you elect to perform. You might find it helpful to think about the duties and access that are common to different positions within your organizations. To help you, the applications screening experts at Trusted Employees have created a variety of screening packages appropriate to different types of employees and volunteers, along with a number of “add-on” services designed to support specific hiring decisions. For more information, visit the special website that Trusted Employees has created for Church Mutual customers at trustedemployees.com/churchmutual.



By the Numbers

The Association of Certified Fraud Examiners has found that length of employment directly correlates to higher losses in cases of employee theft and fraud. Workers with one year or less on the job created losses averaging \$45,000 — but employees who had been on the job for 10 years or longer cost their companies an average of \$263,000.

Ready to learn more? We're ready to help.

Church Mutual Insurance Company and Trusted Employees are resources you can rely on, now and in the future. Please feel free to contact our companies for support and assistance.

Church Mutual Insurance Company | churchmutual.com

Call the company's Risk Control Consulting and Research Center at (800) 554-2642, ext. 5213, email riskconsulting@churchmutual.com or reach out directly to your Church Mutual agent.

Trusted Employees | trustedemployees.com/churchmutual

Visit trustedemployees.com/churchmutual, call (888) 389-4026 or email AccountManagement@trustedemployees.com.



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