

Diocesan Risk Managers Forum

A Networking Group for Diocesan Risk Managers, Started in 2007



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Diocesan Risk Managers Forum

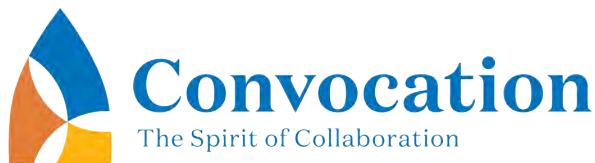
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What is the Diocesan Risk Managers FORUM?

- Co-creation 2007 – Diocesan and industry specialists (Gallagher). Vision – Mike Witka, Chief Risk Officer, Archdiocese of Indianapolis (Requiescat in Pace)
- Networking, sharing best practices, problem solving
- Elevating the diocesan ‘risk manager’ profession
- Quarterly – Virtual 60-minute calls and in-person meetings
- Preparation includes engaging subject matter experts from Gallagher’s divisions:
 - Brokers – Maria Perez, Mark Noffert, Dan Romanski
 - Risk control specialists – Austin Lyon and Aaron Aragon
 - Market conditions – Marty Roche and Shawn McCall
 - Claims analytics – Michelle Sears



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Today's Topic – Insuring Priest Automobiles

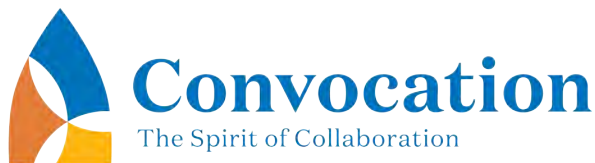
- In preparation, we asked members to compile information on how their arch/diocese approaches this topic--specifically, the policies/ procedures surrounding how active diocesan priests own and insure their primary vehicle.
- Given our time limitation, this conversation will focus *exclusively* on arch/diocesan priests in active ministry assigned to parishes.
- The goal for today is to develop a decision-making framework for the majority of priests.
- The arch/bishop, order priests, extern priests, senior/ retired priests, priests assigned to diocesan positions, etc. are all important cases, but time will not allow us to work through those scenarios.
- Depending on the level of interest, we may take up the excluded cases in future DRMF calls.

Prioritizing the Objectives for Priest Auto Insurance



Please rank (#1 is the most important) the following objectives in your arch/diocese.

- Simplify car insurance for our priests and the staff that supports them
- Financially safeguard priests, parishes, and the arch/diocese through standardized coverage limits that exceed state minimums
- Enhance support and advocacy for priests after auto-accidents
- Reduce premium expense
- Retain priest auto premium revenue within the arch/diocesan insurance program
- Influence the repair-vs-replace decision faced by priests with damaged or malfunctioning vehicles
- Other?



Prioritizing the Objectives for Priest Auto Insurance



Count of people who ranked each objective in their top 3:

Objective	In Top 3
Simplify car insurance for our priests and the staff that supports them	
Financially safeguard priests, parishes, and the arch/diocese through standardized coverage limits that exceed state minimums	
Enhance support and advocacy for priests after auto-accidents	
Reduce premium expense	
Retain priest auto premium revenue within the arch/diocesan insurance program	
Influence the repair-vs-replace decision faced by priests with damaged or malfunctioning vehicles	
Other?	



Typically, who owns the priest's automobile?

Option	Count
1. Each priest individually	
2. The parish	
3. The arch/diocese	
4. Other?	

How is priest auto insurance purchased?

Option	Count
1. (centralized) The arch/diocese purchases a group policy that covers the priests	
2. (centralized) The arch/diocese self-insures the priests	
3. (decentralized) Each priest purchases an individual policy from the agent/ carrier of his choosing	
4. (decentralized) Each priest purchases an individual policy from a list of agents/ carriers per-approved by the arch/diocese	
5. Other?	

Who pays for the insurance?

Option	Count
1. The priest personally, using money received from compensation	
2. The priest personally, then he is reimbursed by his parish	
3. The priest personally, but he is reimbursed by the arch/diocese	
4. The parish directly	
5. The arch/diocese directly	
6. Other?	

Does your arch/diocese require minimum coverage limits?

Option	Count
1. No, but state minimums are required by law	
2. Yes, above the state minimums	
3. Other?	

SCENARIO....

One of your priests who was driving for a ministerial purpose has an at-fault accident where the liability costs exceed the limits of his auto insurance policy.

Who pays the excess liability costs?

Option	Count
1. The priest personally	
2. The parish	
3. The arch/diocese	
4. The arch/diocese up to the amount of its liability policy SIR, followed by the liability policy	
5. Other?	

Revisiting Objective Prioritization

Please rank (#1 is the most important) the following objectives in your arch/diocese.

- i. Simplify car insurance for our priests and the staff that supports them
- ii. Financially safeguard priests, parishes, and the arch/diocese through standardized coverage limits that exceed state minimums
- iii. Enhance support and advocacy for priests after auto-accidents
- iv. Reduce premium expense
- v. Retain priest auto premium revenue within the arch/diocesan insurance program
- vi. Influence the repair-vs-replace decision faced by priests with damaged or malfunctioning vehicles
- vii. Other?

Prioritizing the Objectives for Priest Auto Insurance

Count of people who ranked each objective in their top 3:

Objective	In Top 3
Simplify car insurance for our priests and the staff that supports them	
Financially safeguard priests, parishes, and the arch/diocese through standardized coverage limits that exceed state minimums	
Enhance support and advocacy for priests after auto-accidents	
Reduce premium expense	
Retain priest auto premium revenue within the arch/diocesan insurance program	
Influence the repair-vs-replace decision faced by priests with damaged or malfunctioning vehicles	
Other?	

General
DISCUSSION



Thank you.

2026 Schedule

Q1 - In Person
Post TNCRRG Winter Meeting
March 3-4
Newport Beach, CA

Q2 - In Person
Convocation
April 14
Miami, FL

Q3 - Virtual
Thursday, August 13
10 am – 11 am CT

Q4 - Virtual
Thursday, November 12th
2 pm – 3 pm CT



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