

The Challenges of Financing Diocesan Casualty Risk

Emily Apostolides

Gallagher Re
Executive Vice
President of Broking

Rich Woytus

MunichRe-Specialty
Senior Vice President
Head of PE Schools &
Religious Institutions

Tony McLaughlin

The National Catholic
Risk Retention Group
(TNCRRG)
President & CEO



Convocation
The Spirit of Collaboration
2026 • BILTMORE HOTEL • CORAL GABLES, FL

Thank you to our SPONSORS



Gallagher

Insurance | Risk Management | Consulting



BAS
Health, Ambulation Systems



A Member-Owned Insurance Company



CATHOLIC FUNERAL & CEMETERY SERVICES



Convocation
The Spirit of Collaboration

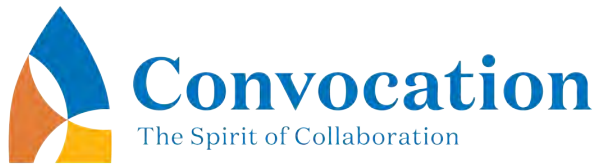
2026 • BILTMORE HOTEL • CORAL GABLES, FL

State of the Current Casualty Markets and it's Obstacles:

- Social Inflation
- Litigation funding
- Reinsurance
- Jurisdiction- “Judicial Hellholes”



What keeps you up at Night Based on the Current Casualty Market?



Top Diocesan Claims of your company's Diocesan book

- By frequency?
- Severity?
- What Lines?
- Size of settlements?



Lessons Learned from the Recent Diocesan Claims?

- Claims Handling
- New Underwriting criteria
- Advice for Dioceses

If you were the Bishop/Archbishop of a Diocese, Where Would your Focus be?

– Risk Management



How soon will AI come into play with Underwriting Decisions and Process?



Concerns with AI and the Industry?

Diocesan Applications

- Why so many questions?
- Every year?
- Possible future steps to make it easier?

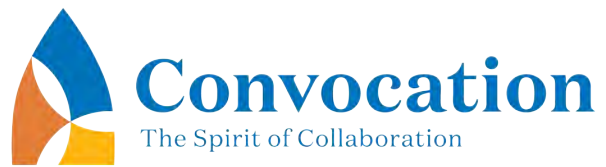
What does the Ideal Submission look like?

- Narrative on what changed?

How does the SAM compare Public School's Versus the Diocesan book?

- Frequency
- Servity
- Claims/Settlements

Bright Spots in the Casualty Market?



Forecast for July Renewals?

New Market Challenges on the Horizon?

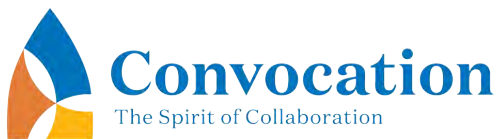
- Past was Drones
- PFAS

**What you wish to share the about your
role as an Underwriter/Underwriter
manager?**

DISCUSSION



Thank you. |



2026 • BILTMORE HOTEL • CORAL GABLES, FL

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293).