

Diocesan Risk Managers Forum

Mike Witka

Archdiocese of Indianapolis
Chief Risk Officer

Kay Jones & Chris Spala

Gallagher Bassett

Mark Noffert

Gallagher Religious Practice | Brokerage

Austin Lyon & Jim Smith

Gallagher Religious Practice | Risk Control

Diocesan
Risk Managers Forum

A Networking Group for Diocesan Risk Managers, Started in 2007



Convocation
The Spirit of Collaboration



Insurance | Risk Management | Consulting



Wellness Activity

Celebrating 15 Years of Collaboration

Thank You Mike Witka for your leadership!

- Promoting risk management in dioceses – as well as the position of “Risk Manager”
- Quarterly Calls to Discuss Common Issues Among Dioceses
- Engaged SMEs inside Gallagher
- Added in-person meetings to extend TNCRRG Winter meeting in warm places



Today's Agenda...September 2, 2021

- ① Hurricane Ida...What are we learning?
- ② Arson – Perspective from Church Carrier in Canada
- ③ Diocesan Insurance Marketplace
- ④ Roundtable – Gallagher National Risk Control (NRC) Team
- ⑤ Here we go again – Cyber Risks – Crisis Unfolding for Dioceses?

Agenda for Today's Fast Moving Workshop

1. Warm Up Story and Perspective – What do we see as consultants?

“Austin Lyon & Jim Smith reporting from the diocesan fields”

2. Discussion - Sharing Topics (Mike and Mark)

Share some new worries, obstacles you are facing

Where are you with ‘security’ measures at local parish?

How have you | your office been able to implement change (actionable)

3. What does the diocesan and broader claims data indicate?

“Kay Jones and Chris Spala of GB taking a deep dive – any potential COVID impact?”

What We See At Your Parishes, Schools, Ministries

The good, the bad, the ugly...

The best Parishes/Schools/Charities have one common theme...ENGAGEMENT.

- Maintenance, Priest, Principal, Business Manager, etc.
- Utilize various third party support for additional expertise
- Issues needing addressed are follow-up



On The Other Hand.....

Some challenges we see...

Many Parishes struggle with a lack of engagement or risk ownership

- Deferred maintenance
- Lack of security/safety plans
- Not properly transferring 3rd party risk



Which One Are You?

What does it take to turn your parishes or school around –

How can we help you overcome obstacles to get to where you need to be?

- Auditing/ Site Assessments – Understanding Risk
- Training/Knowledge Share
- Engagement



Facility Loss Prevention and Safety Seminar

This seminar will be an educational experience in loss control techniques.

Who should attend?
Anyone that has responsibility for the safe condition of your facility including Parishes, administrative, building managers, maintenance staff, trustees, etc.

When?

April 28, 2009 9:00 a.m. – 12:00 p.m.
Archdiocese of Miami, Church of the Holy Spirit, 1000 N.W. 10th St., Miami, FL 33136
Contact: Mr. Mike Vignani, Public Inquiries

April 29, 2009 9:00 a.m. – 12:00 p.m.
Benedictine College, 1000 N.W. 10th St., Miami, FL 33136
Contact: Mr. Mike Vignani, Public Inquiries

April 30, 2009 9:00 a.m. – 12:00 p.m.
St. John's Episcopal Church, 1000 N.W. 10th St., Miami, FL 33136
Contact: Mr. Mike Vignani, Public Inquiries

Topics Include:

- Loss identification and correction
- Fire prevention
- Playground inspections
- Electrical safety
- Maintenance issues
- Safe grounds keeping
- Parking lots
- Kitchen safety
- Vehicle safety
- Anti-racketeering

May 19, 2009 9:00 a.m. – 12:00 p.m.
Church of the Immaculate Conception, 1000 N.W. 10th St., Miami, FL 33136
Contact: Mr. Mike Vignani, Public Inquiries

May 20, 2009 9:00 a.m. – 12:00 p.m.
St. John's Episcopal Church, 1000 N.W. 10th St., Miami, FL 33136
Contact: Mr. Mike Vignani, Public Inquiries

Please RSVP by April 20, 2009 using the attached Fax Response Sheet. Call 1.800.239.8454, ext. 6791 with questions.



Arthur J. Gallagher
Risk Management Services, Inc.

THE MESSAGE

A Safety Bulletin for the Religious Sector
From Gallagher National Risk Control

February 2022

Gallagher National Risk Control produces The Message, an electronic publication promoting safety and covering insights relevant to our clients working in the religious sector. These bulletins will enable you to review your program and provide information to assist you in strengthening your risk management plans.

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The Gallagher Way.
Since 1927.

Gallagher
Insurance | Risk Management | Consulting

Festival/Special Event Safety and Crisis Management Best Practice Guidelines

Preplanning all parish festivals and special events is a necessity. Your festival committee should consider everything that could cause a large-scale crisis or just an isolated injury. High-hazard activities should be avoided.

The following are some guidelines that your parish needs to review and consider to help make your parish festival or other special event a safe and enjoyable event.

Preplanning Checklist

| Item | Action Needed | N/A | Person Responsible | Date Completed |
|---|---------------|-----|--------------------|----------------|
| Designated Chairperson | | | | |
| Designated Activities Supervisor for Each Area/Activity | | | | |
| Event Safety Coordinator Identified | | | | |
| Certificates of Insurance Obtained From All Vendors | | | | |
| All Permits Obtained | | | | |

Volunteer Safety

| Item | Action Needed | N/A | Person Responsible | Date Completed |
|--|---------------|-----|--------------------|----------------|
| All Volunteers Properly Supervised | | | | |
| All Volunteers Provided Adequate Instructions | | | | |
| If Needed, Personal Protective Equipment Available | | | | |
| If Appropriate, Volunteers Informed of Alcohol/Health Regulations (See Archdiocese Policy) | | | | |

Group Sharing

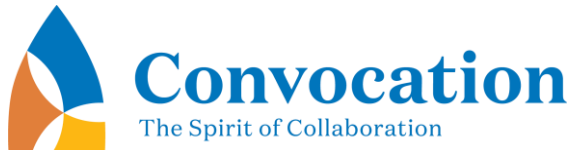
First time, provide your name, your organization

- Mike Witka, Archdiocese of Indianapolis
- Mark Noffert, Gallagher

1. Share some new worries, obstacles you are facing in your diocese
2. Where are you with 'security' measures at local parish?
3. How have you | your office been able to implement, affect change (actionable)

Claim Discussion

**What are your
claims telling you?**

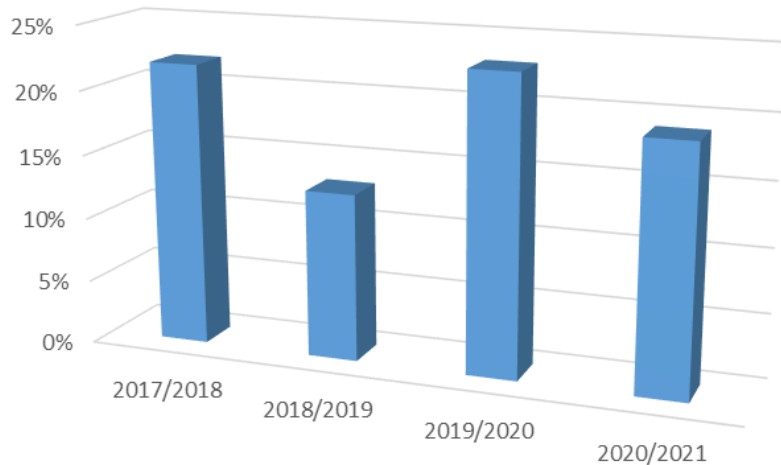


Kay Jones
leads Gallagher
Bassett's specialization
in the Religious sector.

Property Claims

Hurricanes have had the biggest impact on new claim being reported with the TX freeze impacting 2021 numbers

Year over year % change in new claims



Percent of Claims

| | 2017/18 | 2018/19 | 2019/20 | 2020/21 |
|---------------------|---------|---------|---------|---------|
| Over \$100,000 | 3% | 6% | 5% | 6% |
| \$50,001-\$100,000 | 4% | 5% | 5% | 5% |
| \$20,001 - \$50,000 | 12% | 11% | 12% | 12% |
| Under \$20,000 | 81% | 79% | 79% | 77% |

80% of claims are under \$20,000 total incurred

Non Catastrophe

Year over year reporting lag times for the past 5 years averages about 2 weeks from incident to report

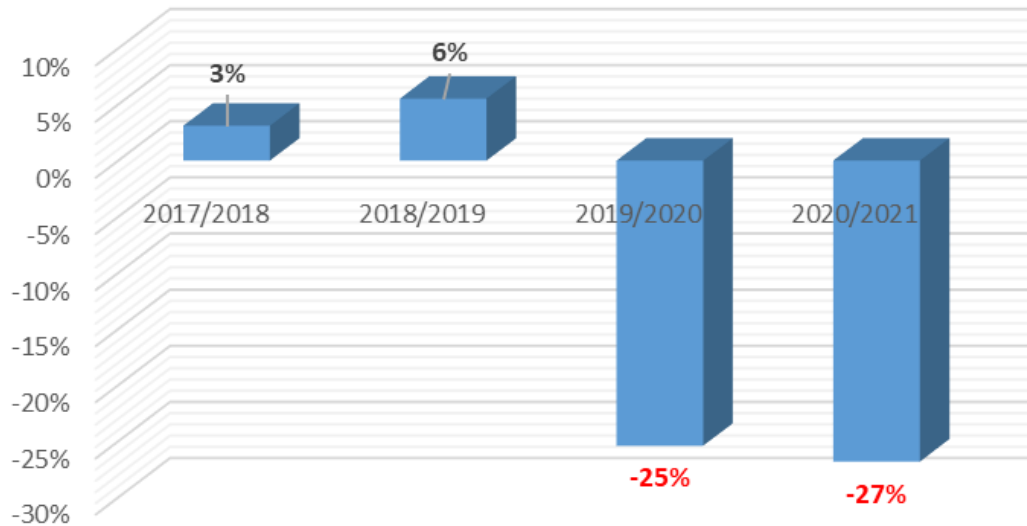
Catastrophe

Year over year reporting lag times for the past 5 years averages 8 days from incident to report

Liability Claims

Over 25% decrease in new claim filings over past 2 years attributable to schools and churches being closed

Year over year % change in new claims

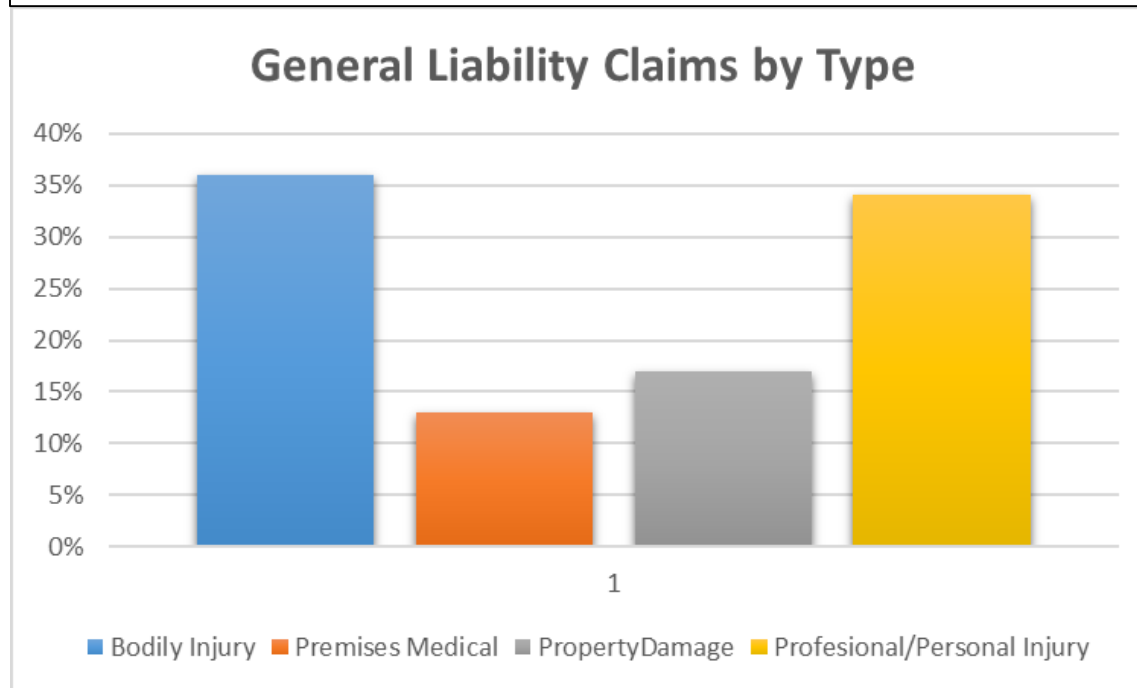


Over 80% of claims are under \$20,000 total incurred

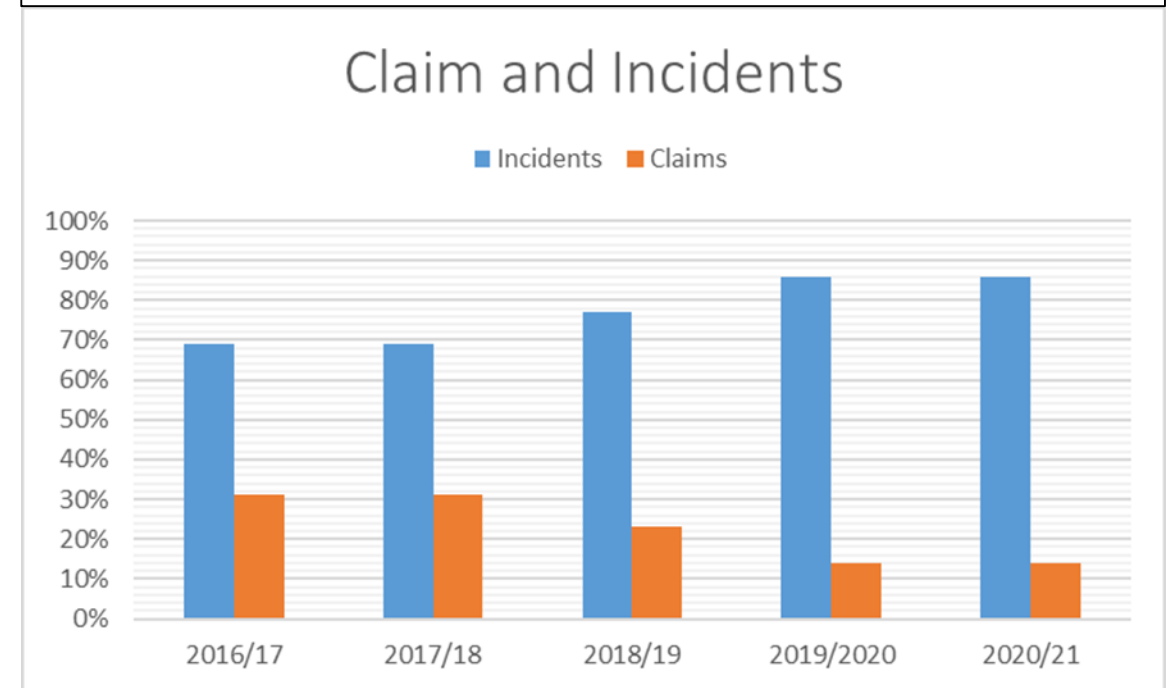
| | Percent of Claims | | | |
|---------------------|-------------------|---------|---------|---------|
| | 2017/18 | 2018/19 | 2019/20 | 2020/21 |
| Over \$100,000 | 4% | 5% | 4% | 4% |
| \$50,001-\$100,000 | 5% | 6% | 5% | 6% |
| \$20,001 - \$50,000 | 5% | 7% | 7% | 7% |
| Under \$20,000 | 86% | 81% | 84% | 83% |

Liability Claims

Bodily injury and Personal injury claims account for 70% of claim filings



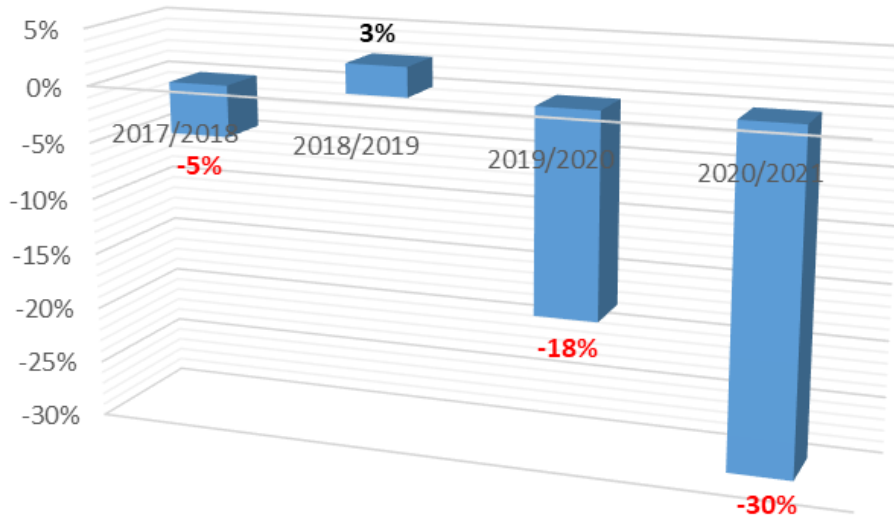
Consistent mix of incidents and claims indicative of similar claim type year over year



Workers Compensation

30% decreasing new claim filings in the last year
attributable to fewer employees on site due to COVID

Year over year % change in new claims



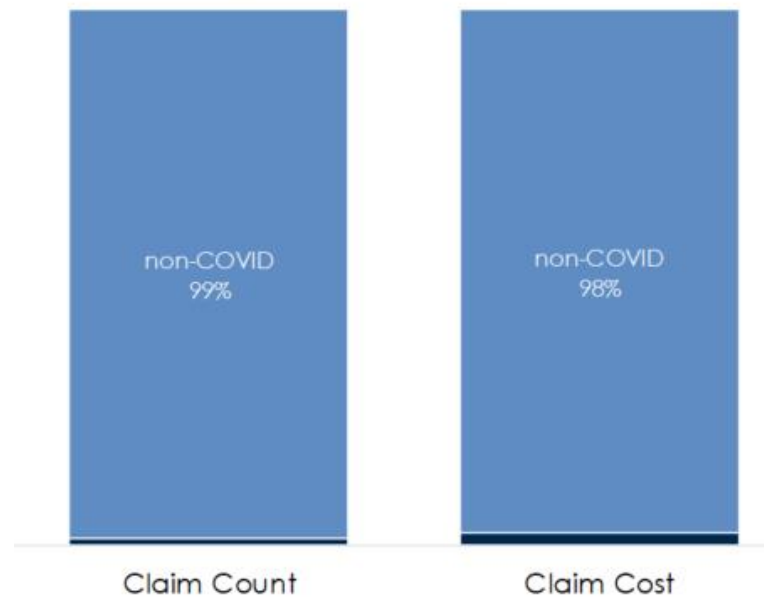
90% of claims are under \$20,000 total incurred

| | Percent of Claims | | | |
|----------------------|-------------------|---------|---------|---------|
| | 2017/18 | 2018/19 | 2019/20 | 2020/21 |
| Over \$100,000 | 1% | 1% | 2% | 2% |
| \$50,001 - \$100,000 | 3% | 3% | 3% | 3% |
| \$20,001 - \$50,000 | 5% | 5% | 5% | 6% |
| Under \$20,000 | 90% | 90% | 90% | 89% |

Workers Compensation

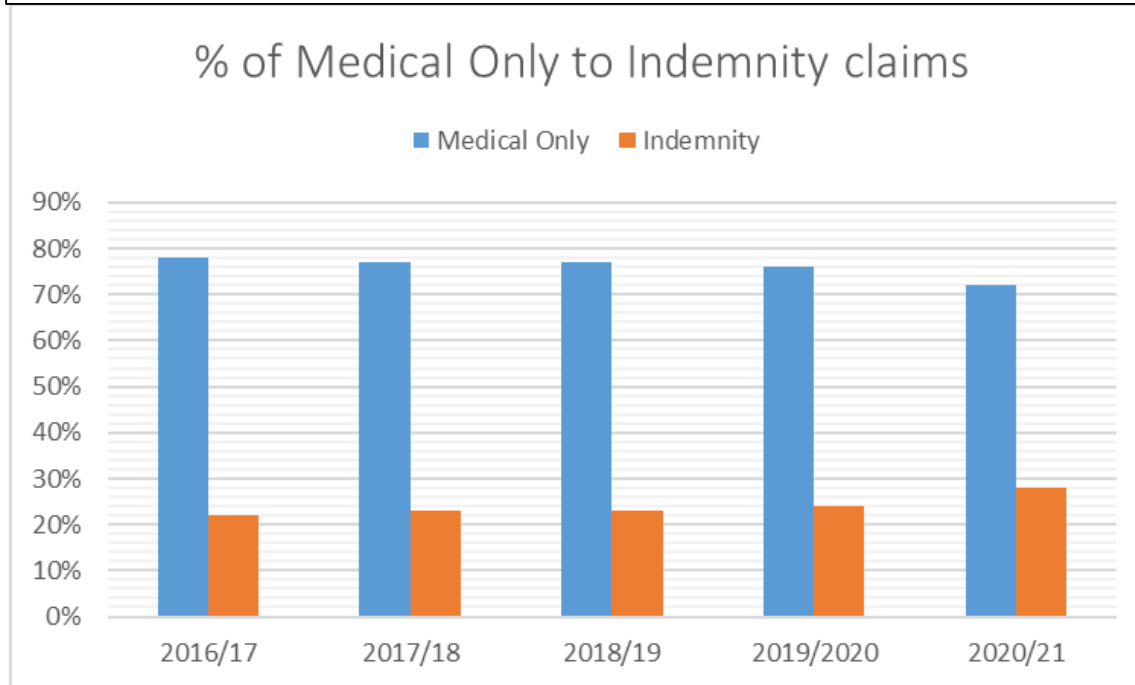
Only 1% of claims files in 2020/2021 were related to COVID and accounted for 2% of total claim cost

COVID Activity Breakdown
(Accident Year 2021 at 12 months)



Workers Compensation

On average 76% of all workers compensation claims are medical only



Lag Time

- Injury to carrier/claim administrator – 10 days
- Injury to employer – 3 days
- Employee to carrier/claim administrator – 7 days
- Impact of longer lag times can impact:
 - Ability to direct care to preferred providers
 - Increase in litigation rates
 - Higher claim costs

2022

Establishing
Quarterly
Meetings online –
remaining 2022

- ✓ Ft. Myers
(February)
- ✓ New Orleans
(May)
- August
- October

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