

Catholic Mutual Group



Insurance Programs



Presentation by: Cheryl Harper, Regional Manager



WHO WE ARE

A Catholic Organization solely **committed** to protecting the Catholic Church in North America



- Catholic Mutual Relief Society is a 501(c)(3) non-profit, tax exempt organization, listed in the Official Catholic Directory



- Catholic Mutual Relief Society is a self-insurance fund of the Catholic Church, not an insurance company

- Only Catholic institutions in North America and its territorial sees are eligible for membership

- Founded and Led by the Church- Catholic Mutual's Board of Trustees is composed of 23 Cardinals, Archbishops, and Bishops

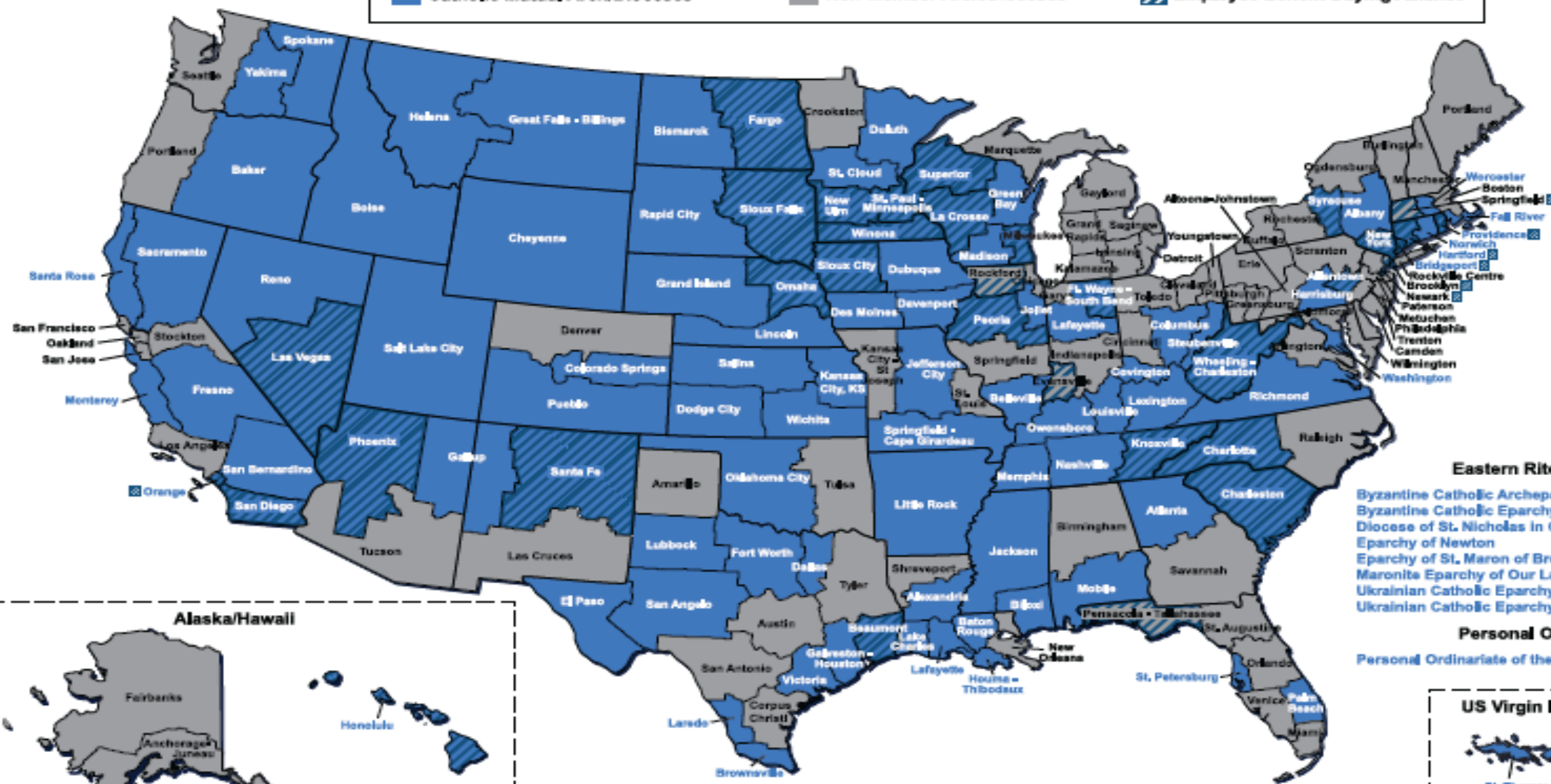
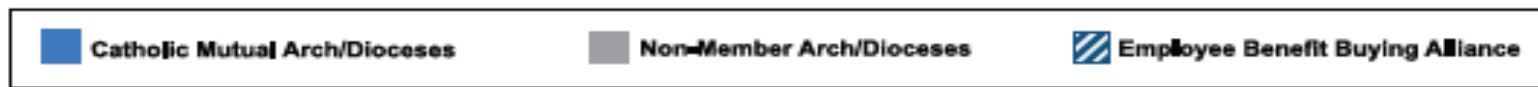


- Catholic Relief Insurance Company of America is a wholly-owned subsidiary of Catholic Mutual Relief Society, currently re-affirmed as an "A-", "Excellent" captive insurance company from A.M. Best



Cathedral of St. Joseph- Diocese of Sioux Falls, SD

U.S. CATHOLIC MUTUAL ARCH/DIOCESES



- Eastern Rite Dioceses**
- Byzantine Catholic Archeparchy of Pittsburgh
 - Byzantine Catholic Eparchy of Passaic
 - Diocese of St. Nicholas in Chicago for Ukrainians
 - Eparchy of Newton
 - Eparchy of St. Maron of Brooklyn
 - Maronite Eparchy of Our Lady of Lebanon
 - Ukrainian Catholic Eparchy of St. Josaphat in Parma
 - Ukrainian Catholic Eparchy of Stamford

- Personal Ordinariate**
- Personal Ordinariate of the Chair of St. Peter



Catholic Mutual Group

Services Include:

Investigation and processing of claims for Auto, Property, and Casualty

Coordination of defense on litigation

Risk Management

Appraisals of new property/additions

Insurance Seminars

Contract review

Certificates of Insurance

Special Events Coverage- Sponsored/Non-Sponsored

Auto Program

- ▶ **CMG handles first party auto losses**
- ▶ **Church Mutual handles auto liability**

Prompt reporting of all accidents will help to assure efficient handling of the claim and sometimes can minimize or reduce the claim when injuries are involved.

1. **All automobile accidents, no matter how minor need to be reported to the police.**
2. Identify any witnesses and obtain their name, telephone number and address.
3. Obtain the name of other parties involved in the accident including passengers. Write down their driver's license number, social security number, address, telephone number, year, make and model of vehicle. Most of this information will be available on their driver's license so, just ask to look at it for the information you need.
4. Find out if any injuries are involved.
5. **Photograph the accident scene prior to the vehicles being moved. Photograph all vehicles involved in accident. Photograph ALL sides of vehicle to document where damage is and where damage is not.**

Property Program

- ▶ Building and Contents
- ▶ Inland Marine-Builder's Risk
- ▶ Equipment Breakdown-Boiler Insurance
- ▶ Ordinance or Law
- ▶ Loss of Income/Tuition/Rents
- ▶ Resumption of Operations/Extra Expense
- ▶ Electronic Data Processing Hardware/Software
- ▶ Valuable Papers and Records
- ▶ Property of Others-(Used for business) \$50,000 limit excess of their own personal coverage.
- ▶ Crime Coverage/Employee Dishonesty
- ▶ Mobile Equipment
- ▶ Priest's/Religious Personal Effects

Casualty Program- Liability

- ▶ General Liability for Bodily Injury/Property Damage
- ▶ Excess Liability
- ▶ Personal Injury/Advertising Injury
- ▶ Corporal Punishment
- ▶ Liquor Liability
- ▶ Director's & Officer's Liability
- ▶ School Board Legal Liability
- ▶ Counseling E&O
- ▶ Incidental Medical Malpractice
- ▶ Cemetery E&O

Casualty Program- Liability

- ▶ Sexual Misconduct Liability
- ▶ International Liability
- ▶ E-Commerce Liability
- ▶ Mold Liability
- ▶ Special Event Liability
- ▶ Nursing Home E&O
- ▶ Health Care Professional Liability
- ▶ Long Term Care Liability
- ▶ Employment Practices Liability

International Casualty

- Provides protection for liability incurred as a result of international travel by your clergy and employees or as a result of the temporary assignment of your clergy, employees and volunteers to international locations.
- Extends domestic liability coverage outside the domestic coverage territory.

When A Loss Occurs

Report all losses immediately

Automobile Claims:

- Obtain all information from other party at accident scene
- Take photos

Property Claims:

- Protect property from further damage until inspection can be made

Liability Claims:

- Never admit liability, show compassion
- Always stay in touch with the injured party, but don't discuss accident



Motor Vehicle Reports- Underlying Coverage



- ▶ Each driver will be required to log in to CMGConnect.org, view a 12 minute safety video and complete an MVR check approval form. This process will have to be repeated for each driver every three years.
- ▶ If driving personal vehicle on business, transportation policy requires underlying limits of \$100,000 per person/\$300,000 per accident.
- ▶ No use or rental of 11-15 passenger vans for any activities.



Contract Review

All contracts should be reviewed by general counsel if you have one or the Catholic Mutual Risk Management Dept.

Watch for Insurance or Indemnity Provisions that include waiver language, hold harmless, **limitations of liability** and/or waivers of subrogation.

Pastor and Principal are the only people authorized to sign-Do not delegate.

Use legal entity name in all contracts

Beware of multi year contracts

To ensure that that Catholic Mutual has adequate time to review a contract, please allow at least ten (10) business days for review.



Major Liability Concerns

- ▶ Outside use of parish facilities
- ▶ Building leases needing contracts
- ▶ Short term use of buildings with no written agreement
- ▶ If no written agreement, other party's insurance will not respond even when they've provided a certificate with your location named additional insured
- ▶ Following Safe Environment Requirements
- ▶ Make sure *outside use doesn't conflict with church teaching*
- ▶ Use of contractors without appropriate insurance.

Special Events Coverage-Non-Sponsored Provides \$1M in Coverage Outside SIR

- ▶ Can be utilized to cover the individual or organization holding the event as well as the parish/school/agency and the Archdiocese
- ▶ Commonly used for Bridal Showers & Wedding receptions
- ▶ Cost \$95 per event
- ▶ At pastor and principal's discretion

Special Events Coverage-Sponsored

- ▶ Special Events for Parish Sponsored Events of a high-risk nature.\
- ▶ Application Process
- ▶ Charge of between \$100 to \$1,000 depending on risk level and number in attendance



Guidelines for Fairs, Festivals & Fundraisers

- ▶ Appoint a festival chairperson who will communicate all policies to parish festival workers.
- ▶ Develop written guidelines for the operation of festival which should be handed out to all volunteer supervisors and workers.
- ▶ Parish Festival Vendor Hold Harmless Agreement/Indemnity Agreement should be signed by vendors who provide services at parish festivals.
- ▶ Signing contracts should not be delegated to the fair committee. Contracts must be signed by the pastor or principal.
- ▶ **Records retention. Follow Archdiocesan requirements.**
- ▶ The Parish Festival Vendor Agreement must be signed by the following types of parish festival vendors:
 - ▶ Ride and game vendors
 - ▶ Tent companies
 - ▶ Security companies
 - ▶ Suppliers of large quantities of food
 - ▶ Vendors who provide medical services



Monster Spider Jump Excluded Rebounding Device



SLIPS, TRIPS, AND FALLS...



are the leading cause of **death in the work place**



are the **#1 cause of accidents** in hotels, restaurants, and public buildings



are the **second leading cause of accidental death** and disability after automobile accidents

are the source of more than **57% of all disabling injuries**



account for **40% of general-liability claims**



generate over **\$1.8 billion in Worker's Compensation** claims per year

account for **55 deaths per day** in North America

SLIP, TRIP, AND FALL INJURIES ARE A

\$100 MILLION/DAY PROBLEM



RISK MANAGEMENT

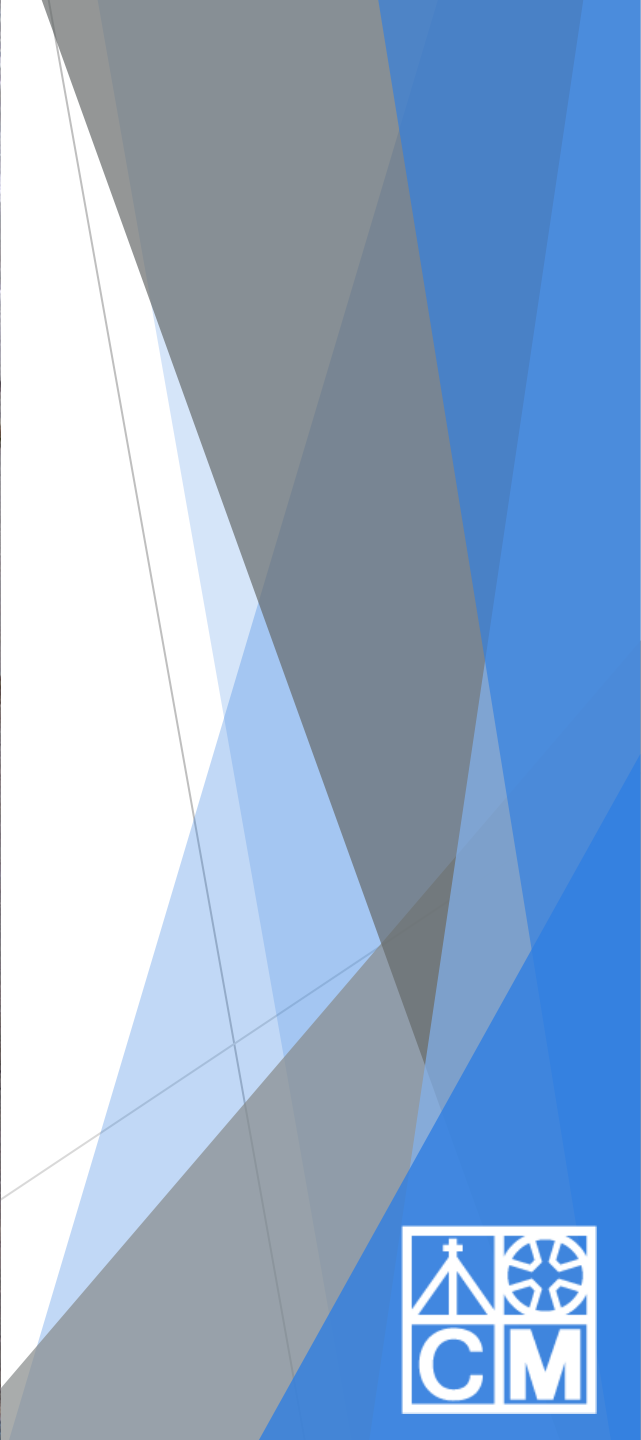
A pro-active approach to your day-to-day operations to help limit & reduce liability exposure for your parish, school & Archdiocese

- ▶ Catholic Mutual performs risk management inspections at sites each year.
- ▶ Respond to inspection reports within 30 days with plan of action and/or corrective action.
- ▶ Train your staff on what to look for.
- ▶ Inspect Your Facilities
- ▶ Take Ownership Interest
- ▶ Look for Unsafe Conditions
- ▶ Address Them Immediately









Post Signs-Paint Steps-Deviations



Supply Property Equipment



Ladder Safety



Really?



Discourage Unsafe Practices





NO GUARD?!!



Kitchen Safety





Trip-Slip & Fall
Signs help defend cases

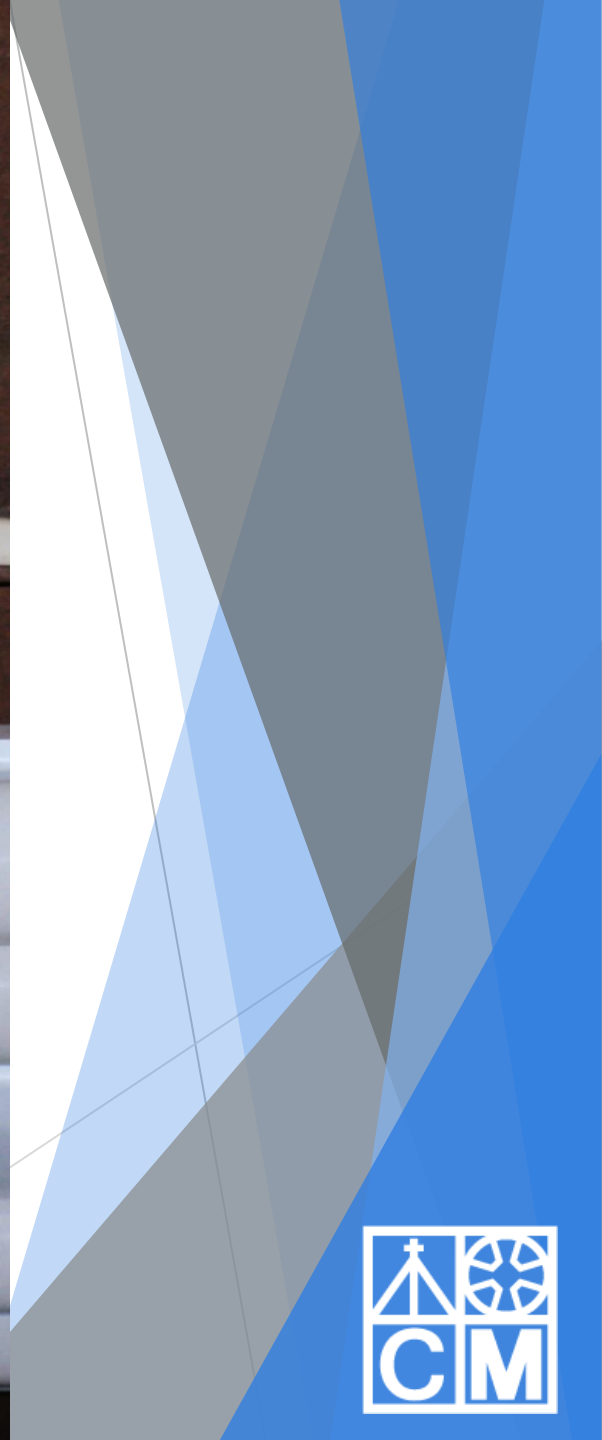
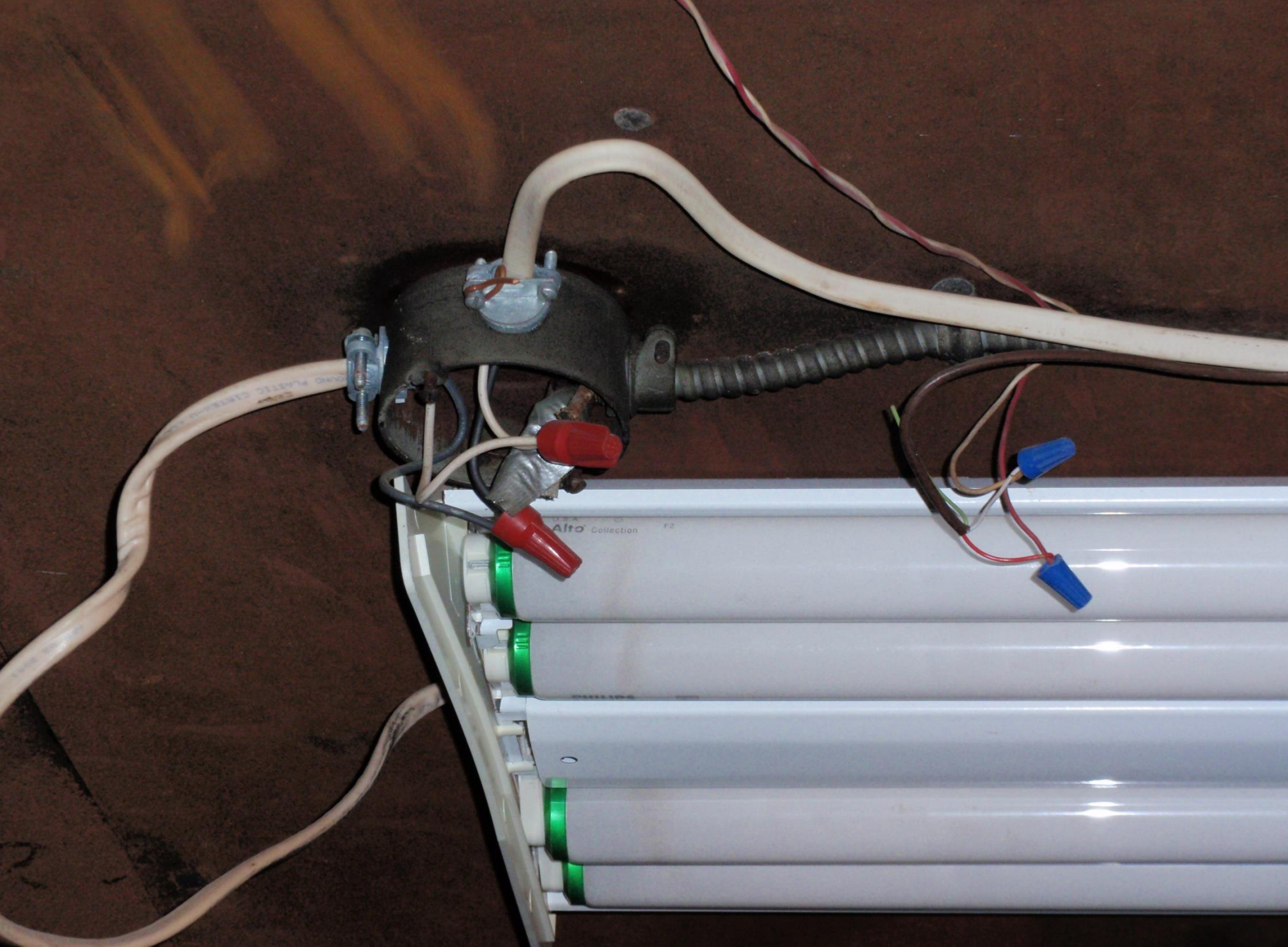




Hazard-Storage too high

JUST
PUT THOSE SAFETY
AWARDS ON THE
TABLE.





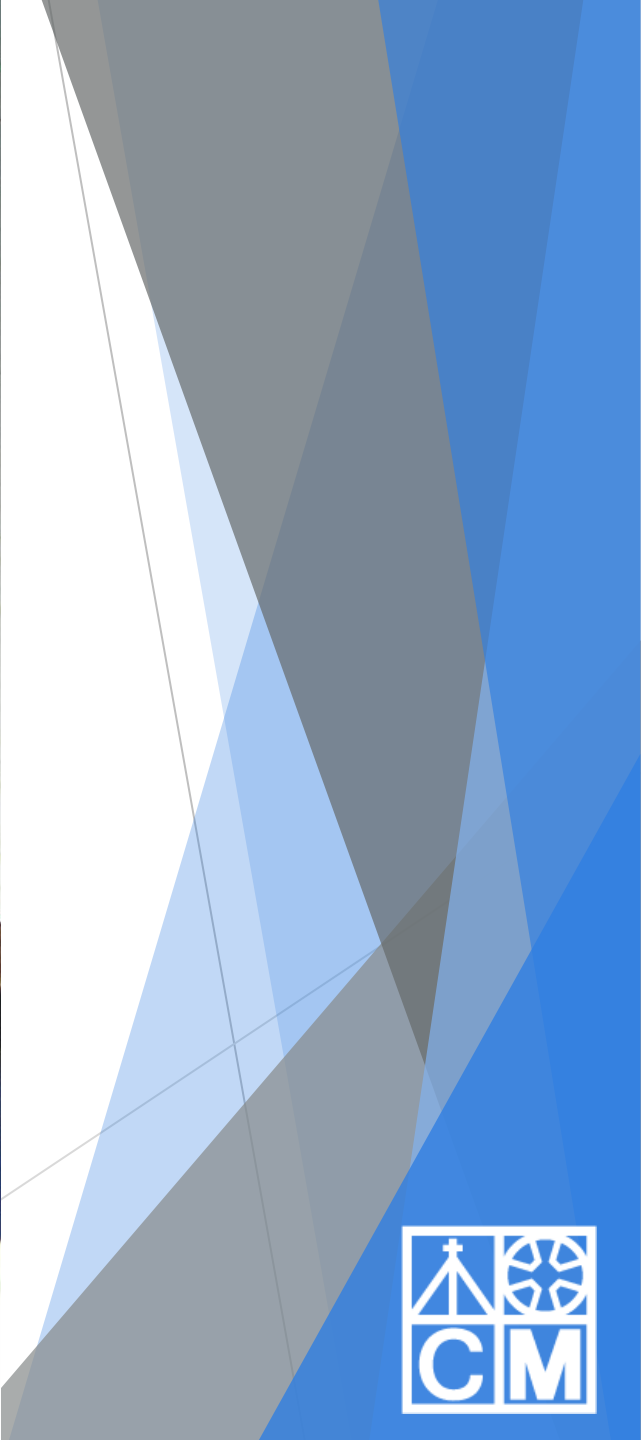
Hazard-Storage in HVAC Closet





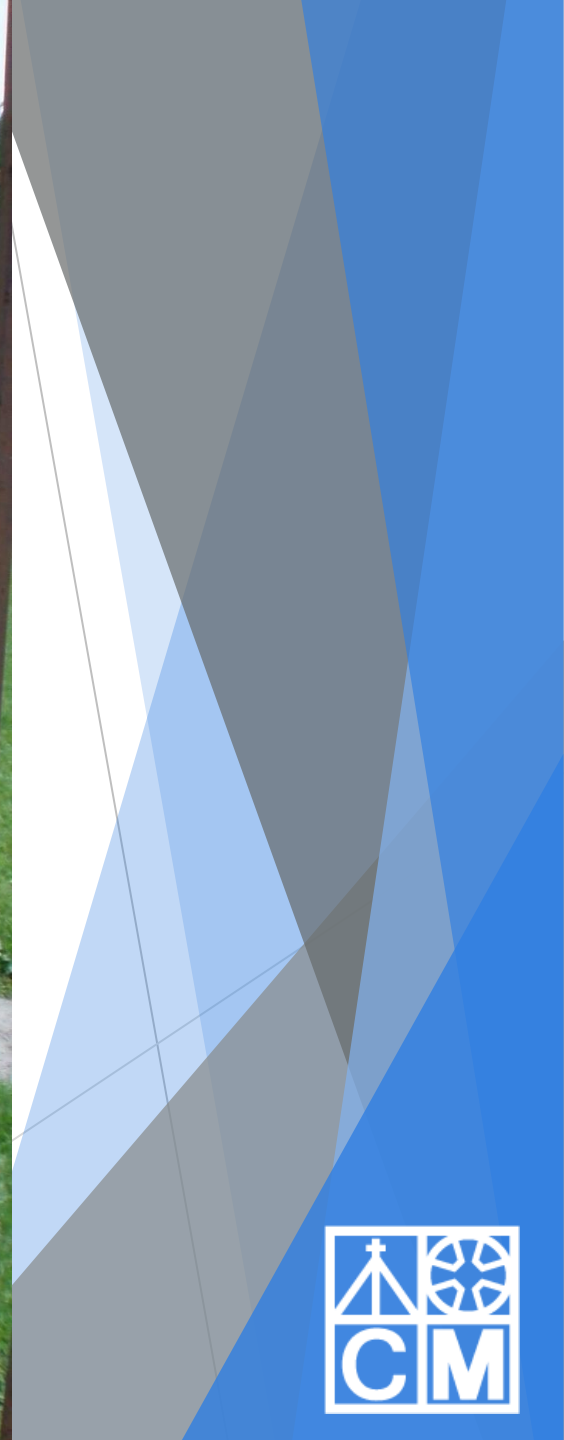
Hazard Blocked Exit











What can you do?

- ▶ Security review of facility
- ▶ Safety inspection of playground
- ▶ Contact us when planning Mission trips & Youth activities
- ▶ Look for trip & fall hazards & remedy
- ▶ Loose handrails
- ▶ Check lighting of facilities at night
- ▶ Electrical hazards

CMG Emergency App



EMERGENCY RESPONSE PROCEDURES

WHEN EVERY SECOND COUNTS

Get instant access to a quick reference guide of emergency procedures on your iPhone or Android device.



- Instant access to specific phone numbers needed during emergency situations
- Username: cmgerp
Password: cmgsafe



CMG Connect

Online Learning Management System



High-Quality Program Content

▶ Training

- ▶ Vignette-style training videos that address important issues within the Church

▶ Length

- ▶ Training courses range from 8 minutes to 30 minute segments
- ▶ Segments can be combined and added as required or optional for different participation category needs

▶ Content Topics

- ▶ Grooming
- ▶ Cyber Security
- ▶ Pornography
- ▶ Bullying
- ▶ Harassment
- ▶ Social Media/Internet Safety
- ▶ Vulnerable Adults
- ▶ Boundaries
- ▶ Abuse & Neglect
- ▶ Driving
- ▶ Building Safety
- ▶ HR Management

▶ Upcoming Topics

- ▶ Discrimination at school
- ▶ School Athletics/Activities
- ▶ Employee Safety Series
- ▶ Vulnerable Adults



Available Training Resources:

▶ **Transportation**

- ▶ *Be Smart – Drive Safe II*
- ▶ *Church Transportation – Is it Necessary and Ministry Based?*
- ▶ 11-15 Passenger Van Policy

▶ **CARES Best Practices Library**

▶ **Youth Ministry**

- ▶ *Youth Ministry – Everything Matters and Everyone Has a Role*

▶ **Safe Environment**

- ▶ *Safe Haven – It's Up to You* is a 60-minute USCCB compliant training video
- ▶ *A Safe Haven Starts at Home*
- ▶ *A Safe Side of the Line*
- ▶ Vulnerable Adults eLearning Training
- ▶ CMG CARES for Kids Newsletters
- ▶ Safe Haven: Religious Education
- ▶ CARES for Kids Monthly Newsletters
- ▶ Suicide Prevention *New!*

▶ **Parish Festivals**

- ▶ *Safe and Successful Parish Festivals*

▶ **Business of the Church**

- ▶ *Best Practices for Financial Management and Cash Handling*
- ▶ *Best Practices in HR Management*
- ▶ *Best Practices for Facilities Usage Management*

▶ **School Safety**

- ▶ *Defeating a Violent Intruder*
- ▶ *Getting Ready to Defeat a Violent Intruder*
- ▶ *Bloodborne Pathogen Training*
- ▶ *Playground Safety video*
- ▶ *School Top Safety Hazards eLearning video*
- ▶ *Anti-Bullying Training*
- ▶ *Fair, Kind & Free – Student Harassment Training* *New!*

▶ **Cyber Liability eLearning Series**

- ▶ *Malware and Phishing video*

▶ **Safety**

- ▶ *Fire Safety*
- ▶ *Preventing Slips, Trips & Falls*
- ▶ *Preventative Maintenance*
- ▶ *Sexual Harassment in the Church*
- ▶ *Clergy Conduct – The Highest Standard*
- ▶ *Critical Incidents – Emergency Preparedness* *New!*



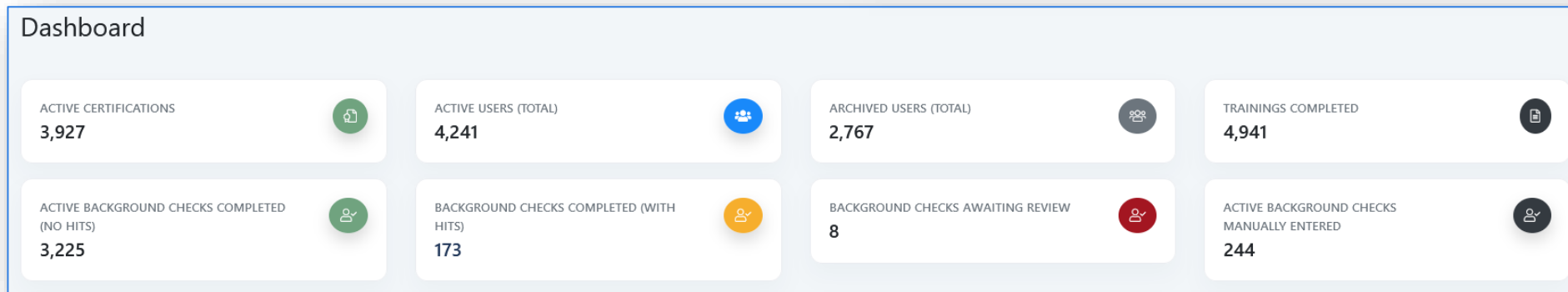
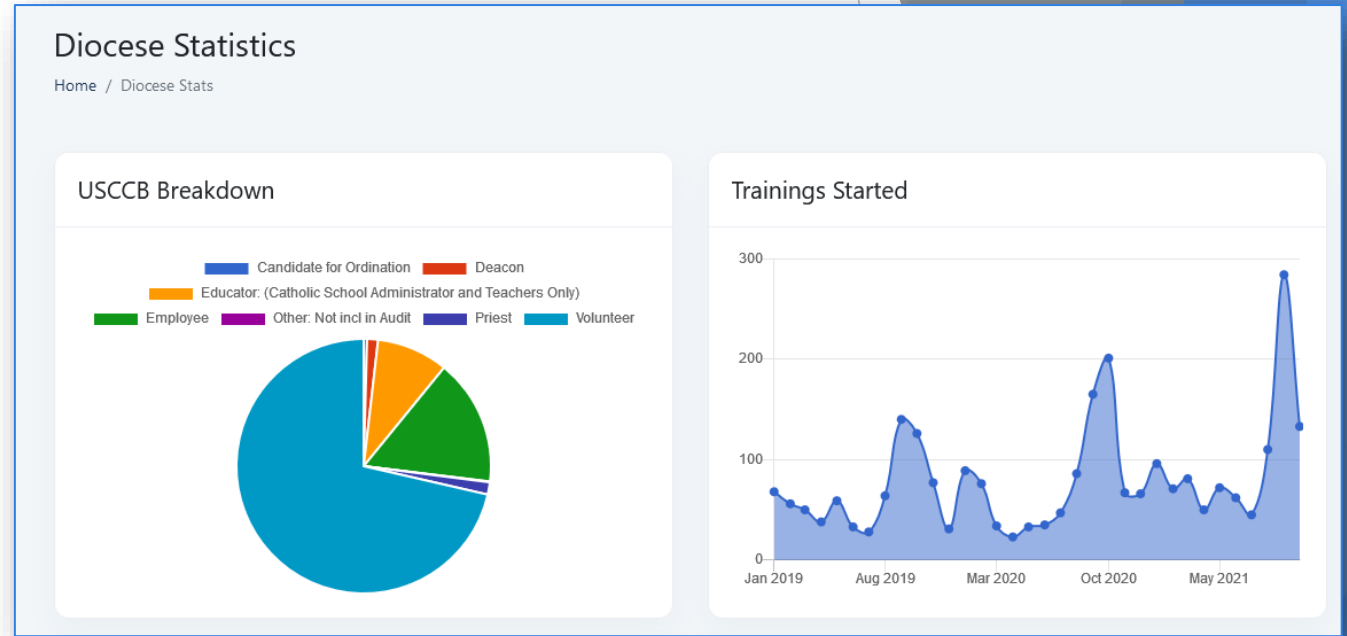
Secure Data Management

- Data is stored in a password protected area
- CMG Team trains administrators on all platform functionality and ensures they are properly trained to understand the importance of computer security
- Data is accessible to administrators at all times
- Downloadable into Excel for sorting and filtering
- Multiple administrator account types with security feature customization




Administrator Dashboards

- ▶ Ability to break down statistics by roles
- ▶ View the number of trainings started by date
- ▶ Identification of background checks that were processed with hits



User Accounts


- ▶ Account components are clear and defined
- ▶ Administrators have a complete summary for all users


Sec_Owensboro Sec_Owensboro 


Status: Active


First Name	Sec_Owensboro	Diocese	Owensboro	DL State	
Middle Name		Site	Trinity High School	DL Number	
Last Name	Sec_Owensboro	USCCB Role	Employee	Categories	Employee
DOB	06/19/1920	Username	sec_owensboro	Department	
Email	molly2503@hotmail.com	System Role	site_admin	SIR	No
Phone	5_--_--_--	Language	en		
		Location	sec_owensboro, , Owensboro, KY, 6		


Account Created: 06/19/2018 13:29 – Account Updated: 01/13/2020 14:15 – Last Login: 01/13/2020 14:15 (86)


 Certification Statuses (0)


 **Background Checks (0)**


 Connect Trainings (0)

 Live Events (0)

 Imported Trainings (0)

 Imported Live Trainings (0)

 User Notes (0)

Background Checks 

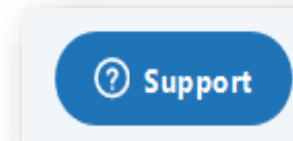
Date Completed	Check Type	Service	Notes	Delete
<i>There are currently no background checks.</i>				



Dedicated Customer Support

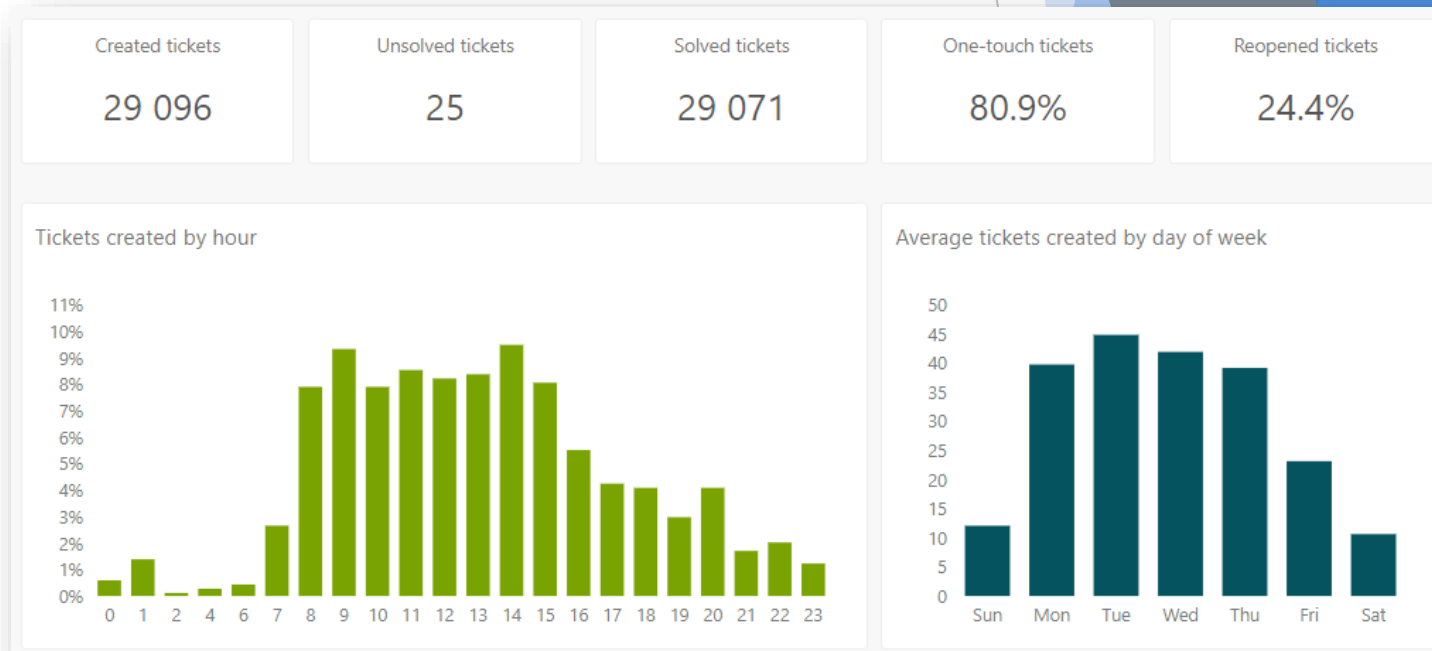
➤ Full-Time Team Members

- Responds to emails, calls, and voicemails promptly
 - During normal business hours response is less than 20 minutes
- Support tab on every CMG Connect platform page
- Utilize Zendesk to sort and categorize support needs
 - Allows tracking by member, user feedback, and support rating



➤ Excellence Initiatives

- Monthly team training
- Weekly team-building video calls
- Improve customer rating with each contact
- Renewed focus on professionalism
- Auditing for accountability
- Update new hire training materials



Catholic Mutual Group

Thanks for Your Time!

Catholic Mutual Group

QUESTIONS...

