

THE ROMAN CATHOLIC

ARCHDIOCESE OF ATLANTA



Memo

Date: January 13, 2025

To: Parish and School Business Managers, Chancery Employees

From: Holly Orsagh, Director of Financial Services

Re: Property Insurance Claim and Appeal Processes

The Property Insurance Claim Process and the Claim Appeal Processes have been documented for your convenience. The document can also be found [Insurance | Roman Catholic Archdiocese of Atlanta | Atlanta, GA](#).

If you have questions please contact Jordan Harper, jharper@catholicmutual.org and Holly Orsagh, Director of Financial Services, horsagh@archatl.com.



PROPERTY INSURANCE CLAIMS PROCESS

1. Report Claim: to Catholic Mutual Atlanta Claims / Risk Manager (CRM: Jordan Harper Office: 404.920.7377, Fax: 402.551.2943, Email: jharper@catholicmutual.org)
2. Review of Coverage: CRM reviews claim for coverage and notifies Parish / School if claim for loss falls within coverage.
3. Initial Inspection: CRM (or designee) inspects claim for cause, condition. Sometimes coverage cannot be determined until after inspection.
4. Deductible: 2024-2025 Property Deductible is \$7,500 per occurrence to be paid by Parish / School.
5. Coverage Types: Property is covered for full replacement cost less any applicable deductible. Roofs are covered on Actual Cash Value basis (replacement cost less depreciation based on life expectancy).
6. Damage Estimate: CRM may involve Catholic Construction Services (CCSI) in the bid process and/or obtaining estimates.
7. Bids Received and Evaluated: CRM or Parish / School obtain at least 2 bids for proposed work. CCSI, when involved, reviews bids and prepares cost sheet.
8. Contractor Selected: If Pastor / Principal selects a contractor bid that is higher than the lowest bid submitted, the Pastor / Principal commits to paying any difference above lower of the two bids.
9. Financial Approval: CRM submits claim (with cost summary) for approval to Catholic Mutual home office.
10. Contract: CRM and/or Catholic Construction should review all contracts prior to signing and commencement of work.
11. Builders Risk Certificate: CRM provides Builders Risk Certificate as a contract addendum – when applicable.
12. Repair Work: is begun and completed, with any necessary inspections.
13. Progress Payments: CRM may pay claim in progress payments. CRM may withhold recoverable depreciation until final invoices are obtained and work is complete.

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14. Final Inspection: Parish / School is responsible for inspection of work after work is completed. CCSI may inspect work after completion, obtain lien waivers, guarantees.
15. Payments: All claim payments are issued by Catholic Mutual – Omaha Office. CRM may request payment be delivered to AoA Finance/Controller depending on the amount of the claim.



PROPERTY INSURANCE CLAIM APPEAL PROCESS

If a Parish / School is considering appealing Catholic Mutual's coverage determination it is important to notify Jordan Harper and Holly Orsagh prior to taking action to start the claim appeal process.

If a Parish / School wishes to appeal Catholic Mutual's coverage determination, the following steps must be followed:

- Parish / School representative must receive authorization from pastor/principal to file claim appeal.
- Submit written explanation for the reason for the claim appeal to Jordan Harper, jharper@catholicmutual.org, and Holly Orsagh, Director of Financial Services, horsagh@archatl.com.
- Parish / School may, at their own expense, submit to the CRM additional reports or other detailed supporting information outlining the justifications for CRM to change coverage determination.
- If CRM hired a third-party engineer and used the engineer's report for the initial determination of coverage, and the Parish / School wishes to hire their own engineer to dispute coverage determination of CRM, a Georgia Registered Professional Engineer is required.
- Once CRM completes their review of the additional information submitted by Parish / School, CRM will advise Parish / School of final coverage determination.