

risk reporter

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Preventing loss, one step at a time

A Church Mutual risk control representative taking a simple walk through a customer's facility might be the key to helping prevent or reduce property, liability, theft, workers' compensation and vehicle losses.

"A risk control survey will identify and address risk areas that help ensure a safe place to work and worship," said Jim McGovern, senior risk control representative for Church Mutual with 25 years of facility risk control experience. "Congregations, both large and small, benefit from a walk-through."

Church Mutual believes in working with its customers to help enhance the safety of their facilities and operations. The primary objective of the company's team of risk control representatives is to identify key hazards and assist the customers in eliminating those risks.

To prepare for a survey, risk control representatives review the customers' accounts, looking at the types of buildings and operations they have and analyzing claims data to identify repeat occurrences or loss trends.

"Before you begin, identify all nonworship activities or aspects of the congregation that pose a liability," McGovern said. "Examples might include a preschool or day care facility, the playground and youth group outings."

Survey basics

"During a survey, we strive to work as a team with the customer, identifying areas of risk or danger and brainstorming ways to help minimize loss and injury," McGovern said.

"We identify and label potential risk areas as 'high priority,' 'priority' or 'advisory.' Risks labeled in the 'high priority' category are at immediate danger for loss of life or property, while something labeled as 'advisory' is a risk area we recommend addressing as soon as possible."

Below are common risk areas identified by McGovern.

Buildings and grounds

Begin with a general inspection of all buildings, including any outbuildings. Buildings should be in good condition with repairs made promptly. Roofs should be inspected annually, and stained glass windows should be covered with a shatterproof material to prevent damage.

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Risk Reporter talks with parish administrator Holly Johnson



(preventing loss)**Playground equipment**

"Review the overall structure and surface covering of the playground to ensure it is in good condition," McGovern said.

The ground surrounding the structure should be covered with at least 12 inches of a playground-friendly protective material, such as mulch or pea gravel. Look for sharp points or edges in equipment as well as tripping hazards.

Vehicles

Vehicles should be in good condition. Review written repair and maintenance records as well as pretrip and posttrip inspection checklists.

"Vans, especially 15-passenger vans, present unique risk concerns," McGovern said. "Review training protocol and basic safety measures, including load weights and inspecting tread wear."



Jim McGovern
Senior Risk Control Representative

Electrical

Examine electrical outlets for correct placement of safety faceplates and ground fault circuit interrupters. Look for improper use of extension cords and power strips.

"Electrical work performed by volunteer labor is a common risk area," McGovern said. "Carefully inspect this work for any potential hazards."

Public areas

Check for tripping hazards, such as equipment cords or rugs and carpets and floor tiles with tears, rips or chips. Assess pull-over threats in child care areas, such as a television cart or bookshelf not appropriately secured.

"Inspect all stairways for properly secured handrails, slip-resistant steps and adequate lighting," McGovern said.

Emergency exits should be clearly marked, well lit and kept unlocked and free of obstructions when the building is occupied.

Machinery and equipment

"Storage rooms for machinery and equipment should be clean and free of clutter that could lead to injury or fire," McGovern said.

Equipment, such as ladders and all power and hand tools, should be kept in good condition with regular maintenance. Power tools and lawn care equipment should be equipped with protective guards.

"Store fuel for power tools and outdoor equipment, along with other flammable materials, in a locked shed," McGovern said.

Security

"Adequate outdoor lighting is important around buildings and in parking lots along with clear views of windows and doors," McGovern said. "If possible, increase security patrols at night."

Building exteriors should be free of low shrubbery and other obstructions. Keep doors and windows locked when not in use, limit the number of keys or access cards and consider installing a security system.

Employee safety

Review employee work space areas to ensure they are ergonomically designed to minimize or eliminate unsafe movements, such as bending at the waist or reaching above the shoulders.

"Employees and volunteers should be trained in proper lifting and handling procedures," McGovern said. "Necessary safety equipment, such as gloves or protective eyewear, also should be available."

Fully stocked first-aid kits should be located in all worship center buildings.

Exit interviews

One of the most beneficial elements of a risk control survey is the exit interview.

"During an exit interview, we review any safety concerns identified throughout the survey along with our suggestions for addressing risk areas," McGovern said. "We also put our recommendations in a written letter sent to the customer within 10 days of the survey."

We ask the customer to complete the improvements within 60 days of the facility walk-through or let us know if that schedule is not possible.

Self-inspections

Following a risk control survey, customers are encouraged to continue the practice and conduct self-inspections on a regular basis.

"Self-inspections should be conducted by a facilities manager or other worship center personnel on a quarterly basis," McGovern said. "The self-inspection is most beneficial when it encompasses all areas of the congregation."

Resources

- Church Mutual offers a comprehensive self-inspection checklist available at www.churchmutual.com. Go to "Safety Resources" and select "Self-Inspection Checklists."



Managing Your Risks

Fraud prevention

The risk control steps you read about in this publication are designed to help you prevent injury and property damage. When successful, your actions toward this goal help you control your insurance costs.

Fraud prevention also should be on your list of cost control issues. Research shows that almost 25 percent of Americans believe insurance fraud is acceptable. Nearly 33 percent said it is okay to exaggerate a claim to cover the deductible, 25 percent think it is acceptable to pad a claim to cover the cost of insurance premiums already paid and 33 percent support staying home from work collecting workers' compensation benefits after one could return to work.

You can help combat fraud by using only reputable contractors to rebuild or repair your facility after a covered loss and being on the lookout for fraud.

One form of fraud is when a contractor offers to enlarge the repair bill to cover your deductible.

Another tactic involves contractors offering to inspect your building a couple of years after widespread storm damage, such as a hurricane, tornado or hailstorm. They then claim to find damage caused by the storm. Often, these contractors cause damage to the building and make it look storm related.

If you have any suspicions of being targeted for insurance fraud, contact your insurance company and report it.

According to the Insurance Research Council, the lax attitude toward insurance fraud is a key reason why policyholders in the United States pay \$5.2 billion to \$6.3 billion more in automobile insurance premiums than they would have to if fraud were not a problem.

In large metropolitan areas, automobile insurance fraud is almost an industry. Staged auto accidents and intentional auto accidents are extremely common. If you are involved in an auto accident, it is always a good idea to take photos of the damaged vehicles involved. I recommend keeping a disposable camera in your vehicle for this purpose.

Organized fraud attempts to prey on easy targets, such as the elderly. Jim Swanson, special investigative coordinator at Church Mutual, says religious organizations are included.

"The trusting nature of religious organizations is what these criminals are banking on," Swanson said. "If something seems too good to be true, it usually is."

Richard J. Schaber, CPCU
Risk Control Manager

- **For more information** on combating fraud, go to www.insurancefraud.org.



seasonal spotlight

fall

Regular maintenance ensures healthy, safe trees

Trees and foliage provide a beautiful setting for many places of worship, but falling branches or toppled trees can cause major damage to buildings and property. Take a proactive approach to tree pruning with regular inspections and professional help to avoid damage and injury.

"Property damage from falling tree limbs can be avoided by keeping branches properly pruned," said David Tinney, owner of Expert Tree Service in Tulsa, Okla. "Property owners should perform their own tree inspections at least four times a year as well as after high winds or a major storm."

"Tree inspections should be handled by a professional who is certified by the International Society of Arboriculture (ISA) at least once a year," said Claire Charlton, owner and manager of Arboreal Tree Experts, based in Mesa, Ariz. "Through experience and training, professionals can quickly recognize potentially hazardous defects in a tree before they become a major threat."



Keep the following guidelines in mind for self-inspections:

- Cracks are clear indicators of potential branch failure.
- Decay, as evidenced by fungal growth or hollow cavities, is a sign of weakness.
- Thick foliage might resist the passage of wind and poses a greater threat for branch breakage and damage.

Charlton offers the following suggestions for routine tree care:

- Plant new trees with their mature size in mind. Don't position too close to wires, buildings or steep banks.
- Water, mulch and fertilize trees regularly and properly to prevent the soil from becoming compacted.
- Avoid excavating around roots.
- Prune annually even while the trees are still young.
- Have your trees trimmed by a professional who understands healthy tree structures.
- Tree removal and major pruning should only be handled by a professional.

"Severe injury and even death can occur when untrained individuals attempt to trim or remove trees without proper instruction and tools," Tinney said. "Falling from a ladder is a common cause of injury to nonprofessionals. Serious property damage also can happen when untrained individuals remove tree limbs."

- **For more information** on proper tree care, visit www.isa-arbor.com or www.ExpertTreeService.us.

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A Perspective

Children are valuable and vulnerable members of any worship center community. It is the responsibility of the congregation to provide a safe and nurturing experience for all youth. Developing a child protection and risk management plan is one of the most effective ways to equip a congregation with the education, resources and services to prevent all types of danger and abuse.

Risk Reporter spoke with Holly Johnson, parish administrator for St. Luke's Lutheran Church in Wisconsin Rapids, Wis., about the importance of their child protection program and emergency response plan.

Risk Reporter: What is the philosophy behind St. Luke's Child Protection and Risk Management Program?

H. Johnson: Our main goal is to assure that each child entrusted into our care is treated with respect, Christian concern and love. By creating a protection program and emergency response policy, we are able to ensure the safety of our children and are best prepared to respond to an emergency situation.

We are blessed to have numerous programs designed specifically to meet the needs of children, including an early childhood program, Sunday school, confirmation and an active youth group. With so many opportunities, a comprehensive protection and risk management program is crucial for child safety and overall well-being.

Risk Reporter: Who were the main forces responsible for developing the policies?

H. Johnson: Church Mutual first made us aware of the need for a policy. We then developed a core group of committed congregation members, consisting of our preschool director, Sunday school superintendent, a youth ministry representative who also is a fire chief, a congregation member who is a police officer and the parish administrator of the church.

Risk Reporter: What role did each member play in the development process?

H. Johnson: Each member brought expertise from their employment or life experience that was indispensable to our work as a committee. The members each researched and reviewed policies from other churches, schools and facilities. We met twice a month to evaluate and compare information from example policies and then ultimately selected what we wanted to include in our own policy.

Risk Reporter: What key issues were you hoping to address with the policies?

H. Johnson: Primarily, we were only looking at abuse as a risk factor. However, we also wanted to make absolutely sure that the policy came from a Christian perspective of love and concern, that it was easy to read and understand and that it established guidelines for volunteering in children's programming areas. We wanted the policies to be a resource and fully explain to our congregation what was required of St. Luke's volunteers.

Risk Reporter: How successful do you feel the program and policies have been?

H. Johnson: I believe the program has been very successful. The first year was the most difficult, but now the policies are an accepted practice. Each year, we have a mandatory training session for all teachers and volunteers to review the emergency response and child protection policies. In addition, we now have people coming to the committee and reporting situations that they feel are potentially unsafe or could be a risk factor for children or the church.

Resources

- Church Mutual offers a Sample Child and Youth Abuse Prevention Program. Visit www.churchmutual.com, click on "Safety Resources" and select "Child and Youth Sexual Abuse."