

Risk Reporter

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PROTECTING
THE GREATER
GOOD.

**Church
Mutual**
INSURANCE COMPANY

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Risk control

Protecting those you serve, as well as employees, visitors and property, is a vital responsibility.

Risk control is an element of safety that can be implemented by organizations of all types and sizes. By putting in place proper practices, you can help reduce the number and severity of your losses. This translates to a safer environment for all, fewer disruptions and fewer financial hardships to your organization.

When you become a Church Mutual policyholder, you gain access to a variety of resources to help keep your people and your property safe. This edition of Risk Reporter will explore various safety topics, such as property valuation, remote consulting, on-site safety consulting, subject matter expertise and partner services, which Church Mutual offer to our clients.

By partnering with you to nurture safer environments, we can help organizations like yours focus on what matters most. With expert recommendations and effective resources, your organization can be in a safer position to serve the greater good.

RISK CONTROL CENTRAL

Answers when you need them

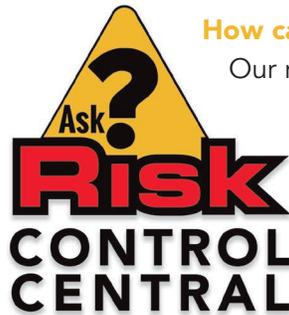
From questions about parking lots and playgrounds, to security and same-sex marriage, Church Mutual Insurance Company policyholders have a wide variety of concerns. Sometimes, you might need help to make sure you are doing everything you can to protect your people and property.

When you have a risk- or safety-related question, Church Mutual's Risk Control Central experts are available to use their knowledge and experience to help you.

What does Risk Control Central do?

No question or concern is too simple or too complex for Risk Control Central. Our consultants will take the time to carefully consider and respond to your inquiry regarding property, liability or workers' compensation risks. Here are a few of the most common questions submitted to Risk Control Central:

- Who should be subject to background screening?
- What can we do to increase security at our organization?
- When should we inspect our fire extinguishers?
- Where can we find information on transportation safety?
- Why should we establish a safety committee?
- How can we prepare for severe weather?



How can Risk Control Central help you?

Our risk control consultants use a variety of tools and resources to address your concerns and help reduce your risks. Our consultants can provide information and resources such as:

- Best practices and risk management techniques
- Risk control subject-matter expertise
- Access to in-person consultation and industry experts
- Expert resources for a variety of specific risk topics

How to contact Risk Control Central

When you hold a policy with Church Mutual Insurance Company, we want to help you stay safe in every way possible. That means this service is available at no additional cost to your organization.

Free help is just a click or call away. Our consultants are available each business day from 7 a.m. to 4 p.m. CST. You can reach us in the following ways:



Email: riskconsulting@churchmutual.com



Call: 800-554-2642 (option 4) ext. 5213



Online: www.churchmutual.com/AskRCC

Consider This:

In 2017, Risk Control Central worked with 2,247 policyholders to help them become safer. Don't be left out – contact us to take advantage of our safety expertise.



RISK CONTROL CONSULTANTS

Assistance at your door

Church Mutual's Risk Control consultants are located throughout the country and provide direct, on-site service to you and other policyholders. Their purpose is to help you reduce risks that could lead to injuries, property damage, vehicle accidents and other harm.

Risk Control consultants work in partnership with you to develop sustainable and practical solutions that reduce your potential for a loss. We want to help provide peace of mind so that you can focus on your goals and missions.

What services do Risk Control consultants provide?

They offer many on-site services that help you reduce your level of risk.

With a walk-through and an inspection of your building, consultants can identify areas of concern and provide tips to mitigate loss. During a recent visit to a Senior Living facility, our consultant worked closely with the customer to address an increase in caregiver strain injuries. Our consultant provided suggestions that included ensuring proper equipment was available and well-maintained, as well as proper training and observation. The implementation of these controls led to immediate improvements and fewer claims.

This collaborative approach ensures that your unique needs can be addressed in-person, helping reduce both the frequency and severity of losses.

How can Risk Control consultants help you?

Our risk control consultants provide valuable, insightful, experienced perspectives and recommendations for potential safety improvement opportunities. Consulting services include but are not limited to:

- **Loss analysis:** Looking for trends to identify prevention opportunities
- **Training and presentations:** Seminars, webinars, education and instruction
- **Security review:** Discuss practices, policies and approaches to help secure your facility
- **Program and policy reviews:** Suggestions for changes, wording or additions
- **Workplace Safety:** Practices to create a safer work environment
- **Property damage protection:** Theft control measures and weather protection methods
- **Safety committee participation:** Offer insight through experience

When you're insured with Church Mutual, we want to make sure you have everything you need. Contact us, even if you think it's a small concern or issue. You shouldn't have to think of everything — that's what we're here for, to have conversations and continue to help you along the way.

Did You Know?

Customers throughout the country have access to our consultants, either remotely or in-person. Contact the RCC to determine how we can help.
www.churchmutual.com/AskRCC



Finding the full value of your building

Our Property Valuation Unit helps put it all back in order



We care about our customers. We don't ever want you to go through a total loss of your organization's buildings, but we do want you to prepare for such a tragedy. We recommend that you know the proper value of your facility.

Because every building is unique, Church Mutual has a dedicated Property Valuation Unit to properly evaluate your facility. That way, in case you should ever experience a total loss, we'll have insights to accurately estimate reconstruction costs.

Our experience and expertise means that no matter your building's size or unique layout, we'll make sure you are covered.

Did You Know?

Leave it to the experts: The Property Valuation Unit has collectively done tens of thousands of cost estimates.

How does the Property Valuation team help me?

Insurance To Value (ITV), which is the cost to replace or repair a building, is so important to us that we dedicated a whole team of experts to measure and determine the replacement cost for the buildings we insure.

A detailed cost estimate based on your specific building characteristics is the sole goal of the Property Valuation Unit. What items do we look for and value?

- Construction type
- Square footage
- Number of stories
- Building height
- Stained glass
- Pipe and electric organs
- Individual characteristics that make your building unique

This key information, along with many other characteristics of your building, enables us to properly value your facility.

Why is a property valuation necessary?

We never want you to experience a devastating loss and be in the position to ask, "Is there enough insurance money to rebuild our building?"

Ultimately, after a devastating loss, you want to get back to normal as soon as possible. Ensuring your ITV is accurate helps us make sure your organization can be restored. Rely on our experience and expertise to help you determine the proper value of your facility.

How do I know if my building is properly valued?

Nearly every Church Mutual customer has received a property valuation from one of our experts. If you have questions about your current building valuation or have reasons for a property valuation update, contact your local sales professional.

Creating an ergonomic

work environment

Our Risk Control Department uses its expertise to help your organization become a safer workplace. An example of this is ergonomics training and consulting. Proper ergonomics in the workplace can yield benefits such as reduced workers' compensation costs, increased employee productivity and improved morale. By putting an ergonomics program in place, you show your employees that your organization cares about their health and well-being.

Quick ergonomic fixes to get you started

Refer to the employee desk image below to properly adjust your workstation.

- Raise or lower your chair so **elbows are the same height as the desktop**. If feet do not touch the ground, use a footrest.
- The arm, hips and knees **should all be at a 90-degree angle** and the monitor one arm length away.
- For a standing workstation, ensure elbows are the same height as the desktop. Also, **utilize an anti-fatigue mat while standing** and use an ergonomic stool or chair to sit, as needed.
- Arrange your workstation so **commonly used items are in your primary work zone**. Eliminate unnecessary reaching when possible.
- **Use a wireless headset** for long phone calls to prevent neck pain.
- Store **heavy binders and boxes at waist level** to reduce bending or reaching overhead.
- Clean up clutter. A messy work area can create hazards and **decrease productivity**. Straighten up your work area each evening.
- **Incorporate micro-breaks** throughout the work day. Get up and walk to the end of the hall, grab some water and stretch. Keep your body active during your work shift.

Common mistakes for ergonomic furniture purchases

- **Don't choose style over substance**. Reflect on how the workspace will be utilized and which tasks must be performed before making any purchases.
- **Don't trust the label**. There are no standards that products must meet before they are categorized as "ergonomic." Look at the product features and

dimensions to ensure it will meet an employee's needs, and adjust to fit each employee.

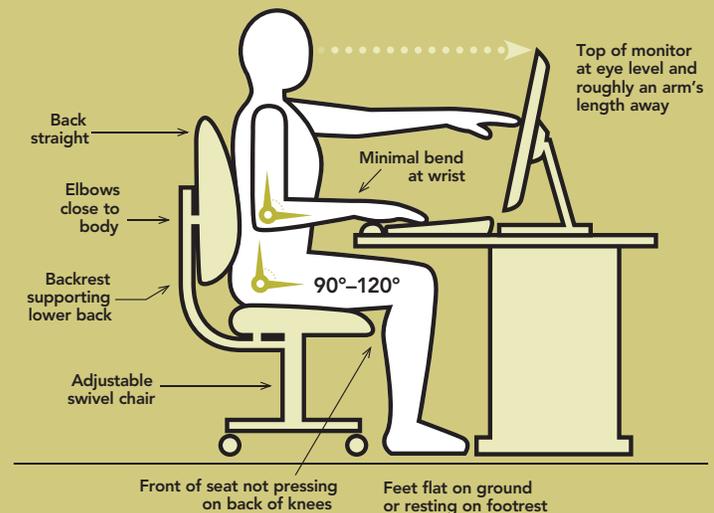
- **Don't assume one size fits all**. An office chair, desk, keyboard and even a mouse can come in various sizes. Don't assume that one type, size or shape will work for everyone. Order several sizes of the item and let employees choose the most comfortable option.
- **Don't skimp on the chair**. A proper-fitting chair is one of the most important investments an organization can make. Ensure that the back, lumbar, height and armrests are adjustable.

For more ergonomic information

Additional resources, including our checklist and guidelines to conduct your own assessment, can be found online at www.churchmutual.com/181/Workplace-Safety.

Did You Know?

Ergonomics focuses adapting the working environment to fit the worker, not the other way around.



Our partners

Church Mutual Insurance Company takes great pride in creating new and innovative ways to protect your organization from hazards and emergencies. To help protect your organization, Church Mutual has selected reputable partners who are leaders in their industries. Our partners are here to serve you with their cutting-edge technology and services.

Services and Technology



Armed intruder
response options



Emergency planning
and communication



Property damage research



Background screening



Behavioral screening



Injured
employee hotline



Hartford Steam Boiler
Sensors and free boiler
inspections

Breach Solutions

Cyber liability
protection



Fire protection resources



Drone surveys



CM Sensor



Disaster
preparedness app

Learn more about how our partner programs can be implemented at your organization today by contacting Risk Control Central.

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Our new safety resource, Ask Risk Control Central, puts you directly in touch with our Risk Control experts who are happy to consult with you to help protect your people, property and organization.

Fill out the form at www.churchmutual.com/AskRCC and click "Submit."



Do you have a safety or risk management related question?