

NORTH AMERICAN DIVISION



Treasurers Orientation

March 7, 2018



Adventist Risk Management, Inc.

Silver Spring, MD USA



www.adventistrisk.org

...our ministry is to **protect** your ministry

SAVE THE DATE

RMCMC 2018

Risk Management Conference
September 10 – 12 | Dallas Fort Worth, TX





ADVENTIST RISK ~~MANAGEMENT~~ MINISTRY



www.adventistrisk.org

...our ministry is to **protect** your ministry

Three Parts of ARM Ministry

- Risk Identification
- Risk Control (prevention)
- Risk Financing (insurance)





Tim Northrop, *President / Chief Executive Officer*



Andrea Ashman, *VP Chief Human Resources Officer*



Robert Burrow, *VP Chief Legal Officer*



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David Fournier, *VP Chief Client Care Officer*



Jermaine Jackson, *VP Chief Financial Officer*



Tony Vargas, *Chief Information Officer*



General Conference

Adventist Risk Management®

GICV

UNIBRAS
South America
(Brokerage)

ARM
South America

GENCON Insurance
Company
International





Financial Stewardship



GICV/GICI 2018 Projected Premiums

PROPERTY

- Premiums: \$30.8 million

CASUALTY—GENERAL LIABILITY

- Premiums: \$14.1 million

CASUALTY—EXCESS LIABILITY

- Premiums: \$15.6 million

AUTO LIABILITY

- Premiums: \$5.0 million

EMPLOYMENT PRACTICES WITH SEXUAL MOLESTATION

- Premiums: \$5.9 million

HEALTHCARE STOP LOSS

- Premiums: \$19.7 million

HOSPITAL PROFESSIONAL LIABILITY

- Premiums: \$1.7 million

TOTAL: \$92.9 million



How \$92.9M is Spent

- **Fees to ARM** (*22% auto, excess various, 15% all other*)
= \$13.3 million
- **Ceded Premium**
= \$27.2 million
- **Other Policy Acquisition Cost**
= \$600,000
- **Reserve Accruals**
= \$50.8 million

TOTAL:
\$91.9M

**UNDERWRITING
PROFIT:**
\$1M



ARM 2018 Projected Income

- **Fees from GICV/GICI** *(22% auto, excess various, 15% all other)*
= \$13.3 million
- **Healthcare Admin Fees**
= \$1.9 million
- **Placement/Personal Risk Commissions**
= \$2.7 million
- **Miscellaneous Income**
= \$380,000

TOTAL:
\$18.9M



How \$18.5M is Spent

- **Salaries/Benefits**
= \$11.5 million
- **Travel**
= \$580,000
- **Office Expense**
= \$1.8 million
- **Operating Expense**
= \$3.8 million

TOTAL:
\$17.6M

ARM PROFIT:
\$1.3M

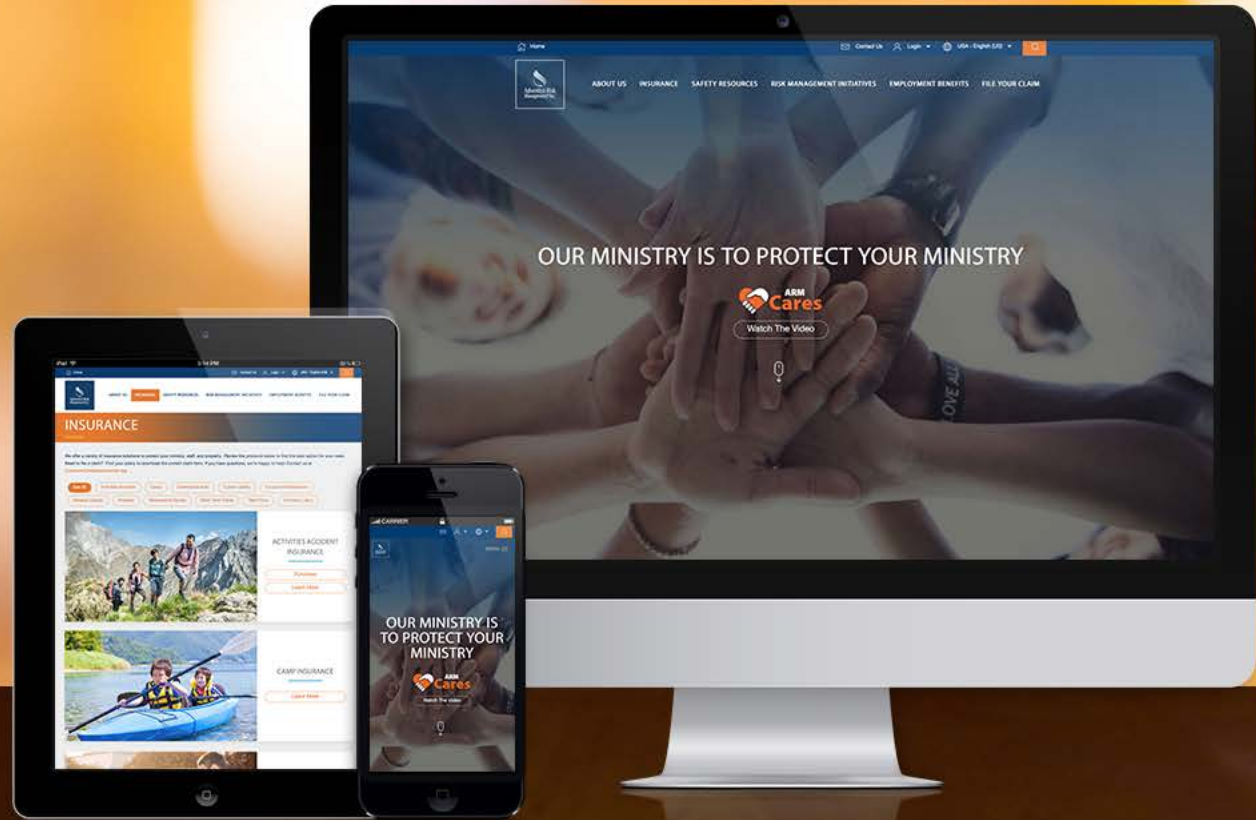


#1 PRIORITY CLIENT EXPERIENCE



The New ARM Website!

Adventistrisk.org



SOLUTIONS NEWSLETTER



By: **Elizabeth Camps** - Writer and Public Relations Specialist

Safe Travels: How to Protect Your Valuables While Traveling

Oct 18, 2017

Church

Understanding how to protect your valuables while traveling can help you avoid theft, delays schedule, and unnecessary insurance claims.

Traveling can be a fun and exciting journey, whether it's to another city, another state, or another country. It is an opportunity to connect with new people, spread the message of Jesus, and learn about different cultures. Travel is truly a one-of-a-kind experience.

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ABOUT US INSURANCE SAFETY RESOURCES RISK MANAGEMENT INITIATIVES EMPLOYMENT BENEFITS FILE YOUR CLAIM

SOLUTIONS NEWSLETTER

Safety Resources Solutions Newsletter

Dec 13, 2017

Violence & Abuse Amongst Teens: It's Not Okay

As leaders, we train staff members and volunteers before they are permitted to work with children. We regularly conduct background checks...

Camp, Child And Youth, Church, School Read More

Dec 06, 2017

2018 NAD Risk Management Initiatives

We have a duty to protect the assets we have been entrusted. We must provide an environment that is safe for employees, members...

Camp, Church, Safety Officer, School Read More

Nov 29, 2017

Loss Control vs. Insurance: It's Not the Same Thing

A lone grape on a tile floor after potluck, an uneven sidewalk, an unlit stairwell, or loose handrails can all lead to trips and falls...

Church, Safety Officer, School Read More

Nov 22, 2017

Thank You to Our Safety Officers

"Thank you" is a phrase that can transform behaviors, attitudes, and even a facial response. We teach our children...

Camp, Church, Safety Officer, School Read More

SEARCH ARTICLES

CATEGORIES

- Camp
- Child And Youth
- Church
- Pathfinder Safety
- Safety Officer
- School
- Administrator
- Early Education
- Primary Education
- University
- Medical Facilities

MOST POPULAR

- How to Prepare Your Church For an Active Shooter Situation
- Church Embezzlement: How to Lower the Risk
- Should I Turn Off the Heat When I Am Not Using the Property?
- We're Going Live: What to Know Before Your Church Live Streams
- 12 Days of Holiday Safety
- How Educators Can Minimize Liabilities During School Sports and Classes



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Your Team of Professionals

- Account Executives
- Customer Service Representatives
- Loss Control Experts



Gideon Dayak – Loss Control Specialist





**CANADIAN UNION
SOUTHERN UNION**
Vilma Reynolds



ATLANTIC UNION
Hunter Pettis



COLUMBIA UNION
Tim Bullard



**HIGHER EDUCATION,
GUAM-MICRONESIA
MISSION**
Terry Rawson



**MID AMERICA UNION
LAKE UNION**
Leander Tomazeli



SOUTHWEST UNION
Phyllip Baker



**PACIFIC UNION
NORTH PACIFIC UNION**
JoAnn Abeyta



2017 NAD Risk Management Initiatives



Risk Management Committees



Remove 15 Passenger Vans



Compliance with Inspections



Emergency Planning



Camp Safety





Risk Management Committees

5/6 Atlantic Union

4/6 Mid-America Union

3/9 Columbia Union

5/6 North Pacific Union

5/8 Southern Union

5/7 Pacific Union

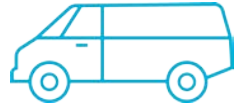
3/7 SDA Church in Canada

2/5 Southwestern Union

1/5 Lake Union

TOTAL 36/59





Remove 15 Passenger Vans

- ✓ ARM provided a template letter to Pastors/Principles
- ✓ **29/59 Conferences responded YES they would use letter**
- ✓ ARM provided quarterly resources via Solutions
- ✓ ARM provided a checklist which Conferences can use when bringing new church into conference





Compliance with Inspections

- ARM uses a system to track and follow up on recommendations
 - For survey/inspections by ARM only so far
 - Follow up is manual rather than automated
- Conference financial audit to include risk management
- **29/59 Conferences responded YES they will include in audit**





Safety Sabbath – March 25, 2017

Church Participation by Union	Registrations	Completions
Atlantic Union	35	9
Canadian Union	19	1
Columbia Union	47	7
Lake Union	42	2
Mid-America Union	88	30
North Pacific Union	39	8
Pacific Union	80	12
Southern Union	104	23
Southwestern Union	46	4
TOTAL	500	96

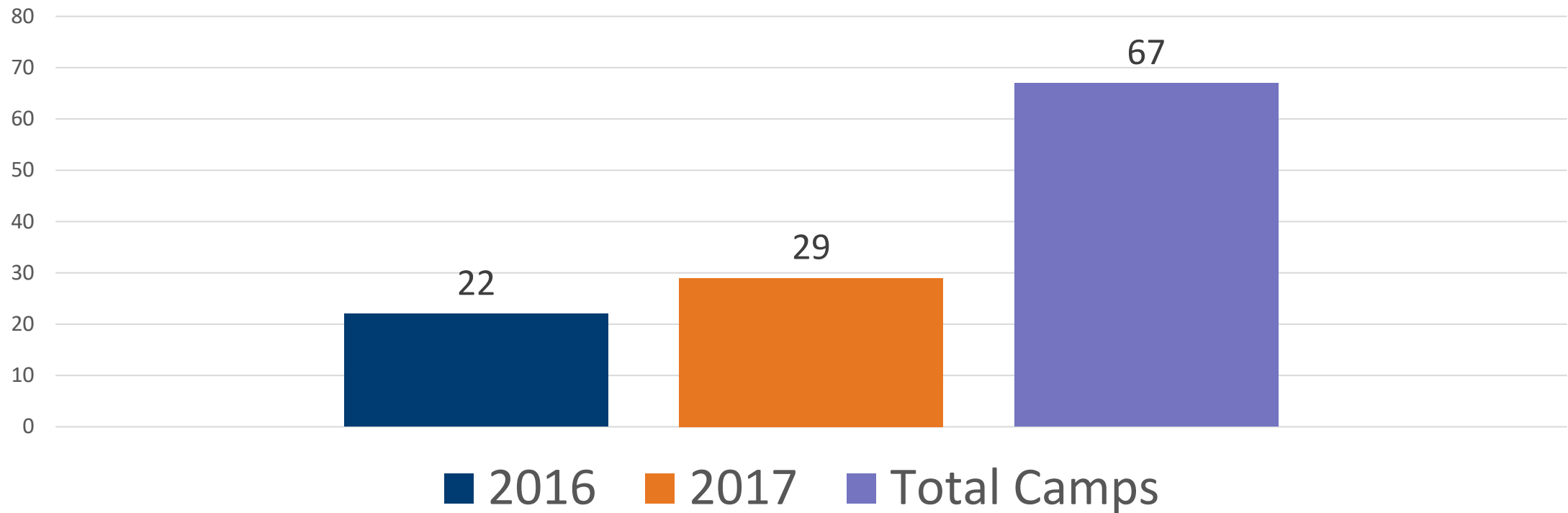




ACA Accreditation



Camps ACA Accredited



2018 NAD Risk Management Initiatives

1. Risk Management Committees
2. Pastors Risk Management Emphasis
3. Preparing for 2019 Chosen Camporee
4. Inspection Follow-up
5. Emergency Planning



Pastors Risk Management Emphasis

- ARM provide an updated risk management guide **by March 30, 2018**
- Bring Safety Committee report to church board **by July 30, 2018**
- ARM will prepare educational materials **by September, 2018**



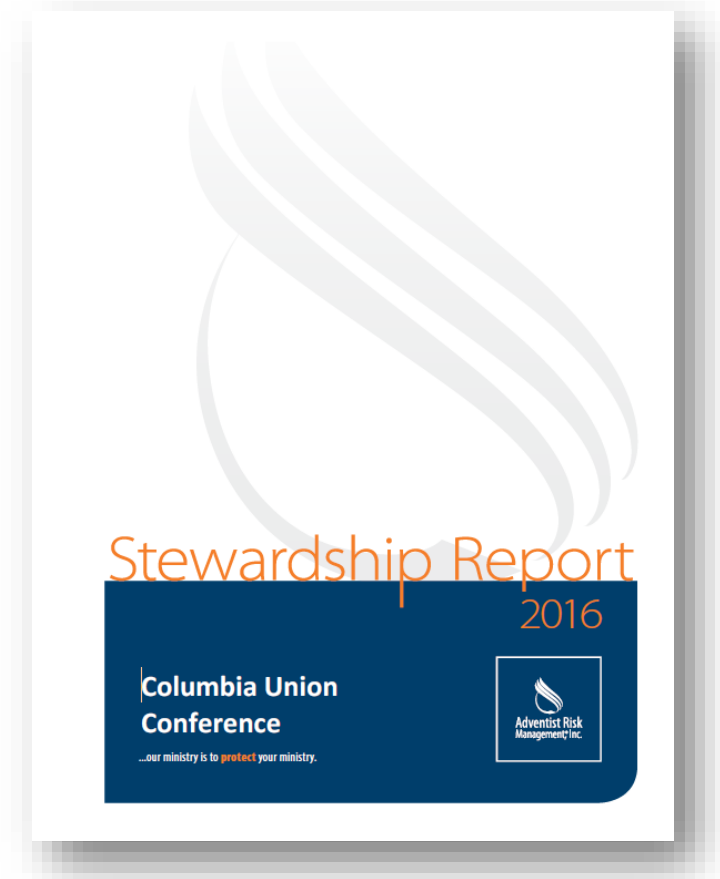
Prepare for 2019 Chosen Camporee

- ARM provide a list of topics for Pathfinder clubs to address in preparation for 2019 **by March 30, 2018**
- Conference Risk Management Committee to review and update policies and guidance as needed. Communicate these (as well as Risk Management resources) to club leadership **by October 30, 2018**



Stewardship Report 2017

- 9 Unions, 59 Conferences
- Executive Summary
 - Activity report (surveys and presentations)
 - Loss Analysis
 - Schedule of Insurance
 - Risk Management Initiatives



Partner to Prevent Losses

- Must have Leadership Support
- We provide Model, Templates, and Resources
- Gain Support at Worker/Leadership Meetings
- Presentations/Webinars





significant issues

WHEN A LOCAL CHURCH BUYS ITS OWN INSURANCE



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- **Contracts**
- **Use Agreements**
- **Vicarious Liability**



LITIGATION

- Do not delay
- Keep documents
- Contact insurer
- Do not assume
 - The case will settle
 - Will have to go to trial
 - Timetable
- Do not agree to anything with opposition



FILE CLAIMS IMMEDIATELY

24/7 Hotline: (888) 951-4276 option 2

claims@adventistrisk.org





ascend

T O W H O L E N E S S
H E A L T H C A R E P L A N S



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Handouts
Videos and Webinars

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T O W H O L E N E S S
H E A L T H C A R E P L A N S

INTEGRATED WHOLE PERSON CARE

MEMBER

Website Feedback
Earning Points
HealthScope
Plan Options

[SEE MORE](#)

QUESTIONS?

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