Wednesday, April 6, 2011

_Inspiration:_ For in him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things have been created through him and for him. _Colossians 1:16_

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**Child Protection in the Age of Social Media**

Today’s technology allows parents and children to communicate, socialize and keep in touch with friends and family...

**Lamps, Seeds and Oil Filters**

Lamps, seeds and oil filters... the three elements of the risk management process in every organization. Right?

**Safety Reforms: Providing Safer Places for Our Children**

As Seventh-day Adventist Christians we are called to protect and care for children.

**Abs Makeover (Video)**

Work out your abdominals while you work! Try these exercises at home to help stave off chronic diseases.

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**Wellness Station**

**Oral Health**

The accessibility and availability of oral health care in westernized countries is more prominent than in developing countries around the world. Very little importance is given to preventive or restorative dental care...

**What’s My Risk?**

**Are You Leading Your Pathfinders Safely?**

Most of us probably remember when we were first asked to help with Pathfinders or Adventurers. Some may also remember that we did not have much experience in how to safely supervise...

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**Insurance 101**

**Q&A With An Underwriter**

As the lead senior underwriter for Adventist Risk Management, _Kathleen Springer_ is responsible for identifying and analyzing loss exposures for clients within the Seventh-day Adventist church. Read More...
Today’s technology allows parents and children to communicate, socialize and keep in touch with friends and family through social networks, emails, blogs, text messages, and video chat. Unfortunately this technology also makes it easier for those who would exploit or harm our children to find them. It is easy to hide in cyberspace. With the growth in the use of social network websites (for example Facebook, MySpace, Twitter), keeping our children safe on the Internet has never been more challenging. Parents need to be vigilant to protect their children’s communications both online and offline. Do you know your children’s social network “friends”?

A few years ago, a cable channel featured a show about catching child predators. The show featured an undercover “Predator” house. Child predators, mostly men, who thought they were going to meet a young girl or boy at home alone were instead greeted by cameras, the host, and the police. These predators all met and solicited the undercover agent posing as the “child” through chat rooms or social network sites.

According to the FBI, online child pornography and child sexual exploitation investigations, accounted for 39% of all investigations worked under the FBI’s Cyber Division in 2007. Between 1996 and 2007 the FBI saw:

- 2,062% increase in cases open
- 1,003% increase in Informations & Indictments
- 2,501% increase in Arrests, Locates & Summons
- 1,404% increase in Convictions & Pretrial Diversions

Children have been taught to stay away from “strangers” in the real world. This concept is more difficult for children to comprehend in the virtual world where the perpetrator is someone the child meets and accepts as a “friend.”

Online safety begins in your home. Is the family computer in an open area where you can casually...
monitor your children? Place the home computer in a common room where you can keep an eye on your children’s online activities. Tell your children why it’s important not to disclose personal information online. Check your children’s social network profiles. Go to each social network site and read the safety tips and help your child create his or her profile, privacy, and security settings. Report any inappropriate activities to the social network site or law enforcement immediately.

For teenagers, access to the Internet is often easier and more difficult to monitor due to smartphones and computers in school, libraries, friends, cafés, etc. In addition, more often teenagers have their own computers, including laptops, smartphones, or other portable Internet enabled devices. A more aggressive approach in keeping tabs on your teenagers online activities would be to use monitor software, an online monitor service, or family GPS tracking on mobile phones.

**Computer Monitoring Software**

There are several companies that specialize in software that allows parents to:

- Schedule Internet access and block access to email and instant messaging
- Block Web sites including social networking sites.
- Stop inappropriate chat
- Receive mobile text alerts
- Monitor mobile phone calls and texts
- Monitor family members online activities

The software can also provide parents with detailed online activity logs showing what sites and programs have been accessed and when.

**USB Key**

Similar to computer software, a USB key device (looks like a flash drive) has built-in software that puts parents in control. The software in the USB key allows parents to control their kids computer use and for how long. Remove the key and the computer can’t be used. The USB key creates a more kid safe environment by providing parents critical control of the computer including:

- Access Control
- Time Allowance
- Content Filtering
- Site Blocking
- Activity Tracking
- Activity Notification via text message or e-mail
- Chat and E-mail logging
- Computer Configuration
- User name and Password Logging
- Inappropriate Activity Evidence

**Mobile Service Providers**

Many cell phone companies offer services that allow parents to:

- Receive arrival and departure updates for each family member.
- Locate family members through the phone GPS.
- Create scheduled location updates for each family member.

**Internet Safety Day**
On February 8, 2011, parents, teachers and children in more than 60 countries around the world came together online to raise awareness about online safety. Be sure to take part next year. Topics included:

- Think before you post
- Be a good sport when online
- Take action and report bullying
- Spread smiles when texting
- Unplug and connect with your world

It is important to realize that technology can be a parent’s ally in protecting their children. For example, GPS tracking is becoming the best friend for parents concerned about the safety of their children. Parents can create a “virtual fence” around a certain geographic area and can be alerted via e-mail or text when the fence is broken. Parents can also monitor the speed of the vehicle and routes traveled by their teen. Two types of GPS based tracking systems are available, vehicle tracking system and personal tracking system.

Remember, technology is only a tool. Parental involvement is more important when it comes to protecting your children. Parents must be vigilant and think of child safety in both the real and virtual world. Parents can start their online safety education by visiting the FBI and National Center for Missing & Exploited Children websites.

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**Joshua Nieblas**

Joshua Nieblas has over 12 years of experience with Adventist Risk Management, Inc. and currently serves as manager of Information Technology. He brings a wealth of knowledge regarding risk management and loss prevention.

E-mail: jnieblas@adventistrisk.org

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---

back to top
Lamps, Seeds and Oil Filters

Written by Arthur Blinci

“Where there is no counsel, the people fall; but in a multitude of counselors there is safety.”
Proverbs 11:14 NKJV

Lamps, seeds and oil filters... the three elements of the risk management process in every organization. Right? How can this be true, do these items even have any relevance to risk management at all? If so, how? Let’s look at each of these items to help us better understand the risk management process and the application it must have in every organization.

First, we should define “risk management” so we have a clear understanding of its mission and objective:
“The process of directing, organizing and controlling the activities and resources of an organization in order to minimize and where possible prevent the adverse effect of accidental losses.” Simply stated, “risk management” is traditional sound business management with a specific purpose attached— to minimize or prevent where possible the adverse impact that can be caused by accidental losses. Risk managers understand you will not be able to eliminate all the risk from a given activity or prevent all accidents from occurring. However, by having a pro-active risk management program you can make major strides in preventing accidents before they occur or minimize the harmful impact that may occur when they strike your organization. Let’s take a look at each element in a pro-active risk management program to discover the lessons from the “lamp, seed and oil filter.”

The Lamp: Risk Identification

Remember the parable Jesus told of the 10 virgins who were waiting for the bridegroom’s in Matthew 25, all ten of these young ladies were waiting with “lamps.” These lamps are representative of every organization – all organizations have a “risk management” program either by design or default. The other analogy is the “lamp” which is a symbol of illumination or identification. The first step in the risk management is to properly identify the potential hazards or risks that could have an impact to cause harm to individuals or a loss to your organization. The more active you are in illuminating potential risks and take corrective measures the more pro-active will be your risk management program. The last lesson in this parable – was the oil that prepared the lamp for action at the appropriate time. Is your risk management prepared to respond in the event of a crisis? Or when that accident occurs are you out seeking more oil to re-ignite your lamp just like the foolish virgins? Sadly, a complacent risk identification program is too late in identifying exposures after the accident or loss has occurred.
The Seeds: Risk Control

What do “seeds” have to do with risk management? Seeds represent the actions your organization will take to put in place safety practices that will prevent losses or minimize the impact before they occur. Just like planting a seed, an effective risk control program does not happen to grow overnight. It requires the careful work of planning, preparation, training and cultivation. However, the result of a pro-active loss prevention program that prevent losses, saves lives and reduces cost to the organization can be just like that beautiful blooming garden.

Marvin Rienke, President (Retired) of the YMCA Services Corp. made the following statement during a risk management conference with faith-based and non-profit leaders: “The genesis of many accidents takes place in the Boardroom...” -- what is meant by this statement? During his time as YMCA Services president the organization studied the root cause of the accidents, which were occurring in their organization. Far too often the YMCA learned that an accident resulted due to poor planning, the failure to make appropriate maintenance decisions on a timely basis or lack of appropriate levels of supervision. Typically, in each of these situations the governing board was the group responsible for planning the event, establishing the levels or supervision or authorizing the expenditure of funds for maintenance or replacement of physical assets. The same can be said within the Seventh-day Adventist Church at our churches, schools and community centers. The questions we must ask in every organization – what seeds are you planting to prevent losses and how well are you cultivating this area of your management responsibility. Remember, the results of your risk control plans will be based on what you have sown and the safety culture you have cultivated.

Oil Filters: Risk Financing

In the early 1980’s there was a series of TV commercials for Fram® oil filters featuring an auto mechanic who reminded the viewer “You can pay me a little now or pay me a lot later”. Risk Financing is the “oil filter” of the risk management process. The decisions administrators make in how they will finance risk through either insurance or self-funded protection programs is vitally important. Sometimes shaving dollars off the cost of insurance premiums by reducing coverage can be a shortsighted monetary savings. But is your organization financially prepared to cover an under insured or uninsured loss? One of the best ways to control increased insurance costs is to have an effective risk control program. There is no better way to influence an underwriter than to show them an organization who pro-actively believes in loss prevention and has the corresponding excellent loss experience. This is the true win-win-win situation: Losses are prevented, premiums are reduced and the organization’s financial costs are much more manageable.

Lamps, Seeds and Oil Filters

Today is a great opportunity to take time to perform a preventive maintenance review of your organization’s risk management program. Are you taking the necessary time to identify or illuminate the potential hazards that could cause a loss? Are you developing risk control and loss prevention programs that will be cultivated and grow into a safety awareness culture? Are you making a regular investment in your risk management program that will result in lower insurance premium costs? The decisions you make today can have ramifications throughout your organization for many years to come. Adventist Risk Management is committed to help you make informed decisions that will result in sound risk management practices to reduce and where possible prevent losses before they occur. In the months ahead, we will look into each of these risk management elements in greater detail – we hope you will find them helpful as you create and cultivate the risk management programs for your organization.
Arthur Blinci

Arthur Blinci, vice president of Adventist Risk Management, Inc., oversees marketing and Field Services. He works extensively with Seventh-day Adventist organizations around the world to tailor risk management and insurance programs that meet their various needs.

Read more about Arthur

E-mail: ablinci@adventistrisk.org

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back to top
As Seventh-day Adventist Christians we are called to protect and care for children. Our children are one of the most precious gifts God has given us. We want to honor Him by creating God-centered, loving environments for our children in both our schools and our churches. We want our community of adults to be committed to the safety of children. Children cannot protect themselves. It is our responsibility to protect our children.

"The local church should take reasonable steps to safeguard children engaged in church-sponsored activities by choosing individuals with high spiritual and moral backgrounds as leaders and participants in programs for children" (Church Manual Revision–2000, p. 120).

"It is essential that care should be taken when placing men and women in positions of trust. You should know something in regard to their past life, and the character that has been developed. You would better double your classes under God-fearing workers than to multiply teachers whose influence is not in accordance with the holy character of truth which we profess, for their influence will be demoralizing" (Selections from the Testimonies Bearing on Sabbath School Work, pp. 22–26).

Adventist Risk Management, our Church's insurance company, has recognized we are very vulnerable to a number of risks because we are so child-centered and have such a strong focus on children's ministries, such as our schools, Sabbath schools, summer camps and Pathfinders. Because the realities of child abuse are so distasteful and painful, it can be easy for us to miss an adequate understanding of this vulnerability.

**We are vulnerable for several reasons:**

We tend to be a trusting community.

We have numerous people working with children.
We want to see the good and positive traits in people.

The North American Working Policy, under the section, "Volunteer Screening Guidelines for Children and Youth Ministries," states: "The Seventh-day Adventist Church is committed to providing a safe environment to help children learn to love and follow Jesus Christ. All volunteers should be appropriately screened before they are allowed to supervise children." It further states, "The church should adopt a practice that no adult will be considered for a volunteer leadership role in a church-sponsored ministry or activity until he/she has held membership in the congregation or has been known by the organization for a minimum of six (6) months."

**SO WHAT CAN WE DO?**

_Prevention_ is always better than treatment. Here are 15 tips to help keep our places of worship and education safer.

Never leave a child or group of children unattended.

Any activity involving children must have at least two adults present at all times.

Affirm children with appropriate touching, using "side-to-side" or "shoulder to shoulder" hugs.

Encourage small children to sit next to you, not on your lap.

Provide extra care when taking small children to the restroom. Take another adult along, or leave the door open.

There should be glass in classroom and office doors, or leave the door open.

The five-year rule—all leaders involved in directing program and activities for our children and youth should be at least five years older than the age group.

Children should be released to the appropriate adult at the end of activities.

Obtain a signed permission slip from a parent or guardian for activities that are off-site.

Restrict access to keys (reduce opportunities to enter secluded areas of the building).

Be sure minors and young people do not supervise younger children without an adult.

All individuals should know that you have a zero-tolerance policy to protect children.

Adults working with children and youth should be aware of the steps to mandatory reporting and take appropriate action when it is necessary to protect our children.

Participate in orientation and training programs for children's safety.

Cooperate and require volunteer background screenings for everyone who works with children or youth.

Adults are responsible for the safety and welfare of children. We are their voices. So stay alert. Learn the facts. Understand the risks. Put potential abusers on notice that you and your church and school are attentive to safety!

_No_ _Note: Information in this article includes content from the NAD Working Policy 2009-2010 Guidelines —Appendix / GL-35 and from Adventist Risk Management Inc. resources and policy._
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back to top
Work out your abdominals while you work! Many jobs require sitting for long hours, so why not add exercise into your day right at your desk? Over 70% of diseases are preventable and these exercises promote movement and may provide many health benefits. Take a look, and start preventing chronic diseases to live a healthier lifestyle.

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Jina Kim

Jina Kim is the wellness program coordinator for Adventist Risk Management, Inc. She holds a master's in public health and is a certified personal trainer. She has a passion for health and fitness and devotes her time to motivate individuals with health prevention needs. Her favorite motto is "everything in moderation."

E-mail: jkim@adventistrisk.org

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Oral Health
Written by Jina Kim

The accessibility and availability of oral health care in westernized countries is more prominent than in developing countries around the world. Very little importance is given to preventive or restorative dental care and is usually provided in hospitals rather than dental offices in urban areas. For instance, in sub-Saharan Africa, the availability of oral health services is seriously constrained. Other barriers involve fear and anxiety of dental visits, environment, lack of education, and travel costs.

According to a review from the World Health Organization (WHO), periodontal disease which is also known as gum disease, contributes significantly to the global burden of oral disease. Socioeconomic status such as low income or low education have been observed and linked to poor periodontal disease status. Other factors that lead to poor oral health include tobacco use, malnutrition, excessive alcohol consumption, stress, diabetes mellitus, and other systemic diseases. WHO initiated community efforts to provide preventive services and programs, risk behavior analysis and surveillance.

Other initiatives include seeking to ensure that access to essential oral health care is improved. Biomedcentral (BMC) Health Services research indicates that these programs should pay special attention especially to the poorest population groups and also facilitate their access to health services. On a daily basis, similar to the westernized countries, WHO recommends these tips to prevent tooth decay and other oral disease:

The burden of oral diseases and other chronic diseases can be decreased simultaneously by addressing common risk factors such as tobacco use and unhealthy diet:

- Decreased intake of sugars and well-balanced nutrition prevent tooth decay and premature tooth loss.
- Tobacco cessation and decreased alcohol consumption reduce risk for oral cancers, periodontal disease, and tooth loss.
- Fruit and vegetable consumption is protective against oral cancer.
- Effective use of protective sports and motor vehicle equipment reduces facial injuries.

Dental cavities can be prevented by a low level of fluoride constantly maintained in the oral cavity.
Fluoride can be obtained from fluoridated drinking water, salt, milk, mouth rinse or toothpaste, as well as from professionally applied fluorides. Long-term exposure to an optimal level of fluoride results in fewer cavities in both children and adults. By using these prevention strategies, the high cost of dental treatments can be avoided.

Although in some parts of the world oral health services are not easily accessible here are some basic guidelines for improving oral health:

- A good way to take care of your teeth is by brushing and flossing which is important as it may prevent dental decay and other oral health issues. However, in some countries essential oral care may be limited.
- Removing plaque and tarter build up (which causes cavities), by brushing alone is not as effective as including flossing and regular dental visits. Your gums are important as well as your teeth, and getting those regular dental check-ups can help prevent gum disease and other mouth disorders.
- Candies, starches, and other sticky and sweet substances promote tooth decay. The proliferation of bacteria produces acid and causes demineralization of teeth. Take time each day to prevent cavities from forming by brushing at least two times a day, and flossing at least once a day.

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back to top
Most of us probably remember when we were first asked to help with Pathfinders or Adventurers. Some may also remember that we did not have much experience in how to safely supervise and lead an energetic group of young people. Usually a couple of seasoned veteran leaders helped. They had already been mentored by previous leaders, or in some cases had learned from a few of their own mistakes. Mentoring is great, but who wants to learn by mistakes that can be injurious or even deadly.

If you are a Pathfinder or Adventurer leader or are thinking of becoming one, here are five important safety priorities to keep in mind:

1. **Supervision** – The most important element in keeping children safe is “supervision.” Some of the worst tragedies have occurred when “unsupervised” children strayed from the group and got themselves in a jam. Know where your Pathfinders and Adventurers are at all times. Always have a minimum of two adults and do not allow leaders or volunteers to be alone with any child except their own. Ensure that all leaders are screened and eligible to perform their roles.

2. **Safe Premises** – Maintain safe facilities and activity areas. Eliminate conditions that can cause fires or accidents. Maintain good housekeeping and avoid the use of flammable materials. Work with the church safety officer on eliminating conditions that can cause slips, trips and falls, which remain a major cause of accidents at churches. Look for other hazards. (See the last paragraph of this article for additional information on self-inspections and identification of hazardous conditions.)

3. **Activity Planning** – When looking at activities that are complex and potentially hazardous, find...
an activity leader who is skilled in the activity. Certification in an activity from a recognized organization generally reflects greater proficiency. What kinds of supplies and equipment will be needed? What are the expected weather conditions? Are life jackets available for everyone participating in boating activities (including supervisors)? Safety equipment must be inspected, in good condition and in sizes available for all activity participants.

4. **Transportation** – Choose transportation and drivers wisely. What transportation is needed? Well-maintained, safe vehicles, with good drivers are a must. Do not overload! Having trouble getting the right size vehicles and qualified drivers? It might be better in such cases to lease transportation with driver from a reputable company.

5. **Emergency Planning** – Plan for emergencies. Consider communication and first aid needs when at the church or on an off-site activity. Have signed medical releases for all youth under the age of 18, and carry them with you during activities. When a child is injured skiing, a release form in a church file cabinet is useless.

Hopefully this condensed version of Pathfinder and Adventurer safety has gotten your attention and whets your appetite for more. For additional information, please view the Safety Resource Booklets on our website. The booklet on Pathfinder Safety, *A Duty To Protect* (also applicable to Adventurers), is available in four languages and can be downloaded for free. Under “Risk Control Forms” you will also find Field Trip Forms that help when planning outings and Church Self-Inspection Forms for finding and correcting physical hazards and missing program elements that can result in losses.

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**Social sharing**

**John Dougan**

John Dougan is a senior risk control specialist in the Field Services department of Adventist Risk Management, Inc. With over 30 years of risk control experience, he helps organizations around the world reduce their risk exposures through site visits, presentations and the development of various resources.

E-mail: jdougan@adventistrisk.org

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back to top
Q&A With An Underwriter

Written by Erica St. Louis

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As the lead senior underwriter for Adventist Risk Management, Kathleen Springer is responsible for identifying and analyzing loss exposures for clients within the Seventh-day Adventist church. She matches insurance coverage to the needs of clients and carefully evaluates each policy to ensure the best coverage. After nearly 40 years in insurance, with 24 years as an underwriter she has had the opportunity to witness new developments and gained the ability to forecast emerging risks.

How has the insurance industry and underwriting changed through the years?

When I started in the insurance industry in 1971 everything was done manually. Calculators back then were very large. My first calculator was called a Friedan; everything including the decimal point was entered manually. If you made a mistake on that machine, everyone in the office would know because it would sound this loud alarm that would keep ringing. Five years after I was in the industry, we transitioned to smaller desk calculators. Over time, calculators became smaller and smaller.

Computers came into the office in 1977, I was working for a large Insurance company in New York City in the wall street area. The first line of business to be computerized in that office was workers compensation—a very easy line of business to rate. Then, the next line of business was automobile insurance, then general liability. The property was the last to be computerized because of its complexity from a rating standpoint. In the property line there are several perils that need to be underwritten and rated. Some of the perils insured against are: fire, hail, lightning, vandalism, wind, named storms, etc. A property can suffer damage from each of those perils, so each of peril has its own rate.

What guidelines do you use to help determine whether ARM/GENCON should accept a risk?

We have guidelines developed by the management underwriting committee as well as underwriting principles, which can be found in insurance manuals that are published by experts in the industry.

GENCON is a captive insurance company. A captive insurance company writes only the business that is owned by its parent organization. This is different from a private insurance company, which can write insurance for any entity. Most companies have their own preference for the kind of risks they want to
insure based on their goals and financial capacity. Some companies write small types of business only, some write medium only, some write large only, and some write a combination of all types of businesses. The company has to take into account its financial capacity.

**What is the process involved in underwriting a business?**

The starting point is usually with an application which is completed and signed by the entity seeking coverage. An underwriter gets a lot of information from the application. That information helps the underwriter to get a good start on analyzing the risk and classifying it based on the operation of the business and the values that can be lost to the owner of the business. The application also helps the underwriter to determine where the property is located, its construction, and the perils that are associated with a particular area or activity. Historic data regarding losses are also very important. Past losses are an indication of future losses. Loss control reports and site inspections are also very valuable to an underwriter.

After classifying the risk, a loss analysis is done, the type of coverage is determined, and a rating process is done to determine an appropriate price for the coverage. In the rating process, actuarial projections are used and insurance industry rules and rates are applied to arrive at a reasonable premium.

**What criteria do you use to identify and rank a risk?**

The industry has published rules and regulations for all types of insurance. The underwriter needs to be very knowledgeable about the rules and regulations on the different types of coverage. Experience and knowledge enable the underwriter to identify and rank a risk.

**Who helps determine the rates and rules?**

There is an organization called Insurance Services Office located in New Jersey, which compiles statistics based on the operations and losses of the different types of businesses. Every business enterprise has a classification and there are certain codes and rates assigned to those types of operations.

**If a risk is too high, do you not underwrite?**

You will still underwrite it, but a decision has to be made as to what is the best coverage for it and what is the best insurance company for it. There might be a need to purchase reinsurance on the risk or to refer it to one of our insurance partners.

**If the client challenges a bad risk you have identified how do you go about addressing that?**

A meeting is called with the field service representative and the loss control specialist for that client. The risk is discussed and recommendations are made in writing to the owner of the operation. The field service representative might also visit the owner and inspect the operation and try to work with the owner to remedy the situation.

**What’s the most challenging part of being an underwriter?**

Coping with frequent and severe losses and finding techniques to control the losses as well as charging a reasonable price for the exposures and the losses.

**Because this is a faith-based insurance company, how does it differ from a non-faith based?**

Due to the fact that we insure and write our own entities, this insurance company differs greatly from other insurance companies. For other insurance companies, once an insured has a number of losses, the
insurance company might make a decision to terminate coverage at renewal time. But we have a higher purpose. Our purpose is to assist our church in spreading the gospel; therefore we try to find a way to provide affordable insurance to our clients.

Are there any risks you see coming up, that underwriters are able to forecast based on recent history?

Yes, when it comes to what has happened in other churches, we need to be vigilant in our human behavior one to another, both in our relationships and our employment practices. Because we’re not in heaven yet and the devil is busy he gets into some of our members or employees and unfortunately the behavior becomes un-Christ-like. We need to be respectful of children, women and people in general by respecting all their rights. If this is not done, we will experience some of the same challenges that other denominations are having in the media.

What are some insurance questions that come up often?

We get a lot of coverage questions. Am I covered for this activity or that loss? The general liability policy is a broad policy that covers activities associated with the church, but every activity must be approved by your church board and there are certain activities excluded on the general liability policy. My advice is to read the policies carefully and if in doubt, give your regional field service representative a call with any questions.

Final Words?

My final word to our clients is to inspect your properties on a regular basis, maintain them well, practice good housekeeping, be vigilant in your behavior one to another. Safety is your first line of defense. Do what you can to control your losses and it will be reflected in your insurance premium.

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Erica St. Louis

Originally from Montréal, Canada, Erica St. Louis serves as communication assistant and has worked in the Communication Department at Adventist Risk Management, Inc. since 2010. She is responsible for web content, aesthetic and overall usability of the ARM website.

E-mail: estlouis@adventistrisk.org

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