

We offer risk management solutions in comprehensive property and casualty coverages with customized limits that meet the needs of Catholic organizations.

We understand the Church because we are part of the Church.



Overview and Coverage

Christian Brothers Risk Solutions

Protecting Catholic ministries with trusted, comprehensive coverage.

For nearly 70 years, Christian Brothers Risk Solutions has provided expertly designed property and casualty programs tailored to the unique needs of Catholic organizations.

Our team helps you choose the right protection for your ministry—while our free risk control services strengthen safety awareness, reduce losses, and safeguard your mission.

The Risk Pooling Trust (RPT)

A practical, group purchasing program built for Catholic ministries

- Group Purchasing with Catholic Members sharing similar values to reduce costs
- No initial capitalization required
- Combines self-coverage with primary and excess policies for guaranteed cost protection
- Members must be listed in the Kennedy Catholic Directory and hold 501(c)(3) status
- Backed by strong financials and a **99% retention rate**
- Participating carriers are **A-rated by A.M. Best**

Coverage Overview

Auto Coverage

- Auto Liability
- Garage Keepers Legal Liability
- Medical Payments
- Physical Damage
- Rental, Towing/Roadside, No-Fault
- Uninsured/Underinsured Motorist
- Non-Owned, Leased, Hired, or Borrowed Vehicles

Property / Casualty

- Protects \$40 billion in property
- Building & Contents
- Business Interruption / Extra Expense / Tuition Fees
- Boiler & Machinery • Builders Risk
- Flood • Earthquake • Crime/Employee Fidelity
- Electronic Data Processing • Fine Arts
- Personal Effects of Religious Liability
- Directors & Officers • Educator Legal
- Employment Practices
- Professional • Sexual Misconduct • Internet/Network
- School Board Legal • Athletic Participation
- Contractual • Products/Completed Operations
- Care, Custody, and Control • Fire Legal

Student Accident

- Medical Payments for Student Injuries
- Includes travel to and from school, field trips, and religious retreats
- Catastrophic coverage

Workers' Compensation

- Protects 63,000 employees and 18,000 volunteers
- Includes employers' liability and all state-required coverage

Program Benefits

Best in Class Broad coverages tailored for Catholic ministries
Free on-site appraisals and unlimited loss control services
Dedicated claims management via Gallagher Bassett and Tressler LLP
Competitive contributions and low deductibles (none on liability)
Proven financial strength and long-term program stability

Risk Control and by the Numbers

Risk Control and Training Programs

Members of our Risk Pooling Trust enjoy free, customizable resources designed to prevent losses and promote safety throughout their ministries.

Online Training Library

- 300+ on-demand modules covering safety, HR, child abuse prevention, and risk management
- Built-in quizzes, certificates, and progress tracking for managers
- Accessible anytime, anywhere

Cybersecurity Training

- Focused instruction for managers and staff on defending against ransomware, phishing, and other cyber threats

Virtual and Live Training

- Customizable training available on specific risk management/safety topics to include organizational policies and procedures
- Frequent real-time sessions led by CBS advisors at no cost to members

Webinars

- Free on-demand and live sessions on employment law, property protection, and liability mitigation

Newsletters and Toolkits

- *Risk Factor* newsletter offers expert insights and downloadable toolkits for driver monitoring, slip prevention, safety communication, and cybersecurity

Fleet Credits

- Members can receive fleet credits off their auto coverage contributions by maintaining a Congregational Fleet Policy and having drivers attend approved Safe Driver Training programs

Onsite Risk Control Services

- Focused loss prevention and risk elimination planning by ministry to include assessments, physical hazard surveys, training and member risk management activity support

By the Numbers

Risk Solutions at a Glance

- Covers 20,000 vehicles
- Protects \$40 billion in property values
- Provides Workers' Compensation for \$2 billion in payroll
- Protects 10,000+ buildings and 82,000 students in 200+ schools
- Conducts 2,300+ motor vehicle record checks annually
- Performs 1,200+ senior driver observations
- Assigns 16,500+ online safety training programs each year

Safeguard Your Mission

Christian Brothers Risk Solutions delivers the coverage, expertise, and partnership Catholic organizations rely on to operate safely and sustainably.



Christian Brothers Services Risk Solutions
1205 Windham Parkway, Romeoville, IL 60446-1679
800.807.0300
RiskCustomerService@cbservices.org / cbservices.org

RISK_12/2025

For over 60 years, Christian Brothers Services has been a trusted partner for Catholic institutions, offering cost-effective health coverage, retirement planning, property protection, and expert consulting. Let us handle the details so you can focus on your mission. Visit cbservices.org to learn more.