

*The Risk Pooling Trust was founded as an alternative to traditional insurance, with the idea that pooling the risks of Catholic Religious Orders and their ministries could provide more expansive coverage at more reasonable and consistent costs. In order to better control cost, Christian Brothers Risk Management Services (CBRMS) has developed an arsenal of services designed to protect your ministry and reduce the frequency and severity of claim payments. And the best part is these services are free!*

# Who Said Nothing in Life is Free?

## Meet Christian Brothers Risk Management Services

### New Members

When a member first joins the Risk Pooling Trust, they are assigned an account manager and a risk control consultant. The first service a member will likely receive is when their account manager orders a physical on-site appraisal of all property

valued in excess of \$50,000. Since these appraisals are a point-in-time evaluation, each year CBRMS takes the extra step to update the building values based on current labor/material rates and zip code. This helps assure that building values stay as current as possible.



### Automobile Risks

For those members with automobiles, there are a number of services that can be utilized, such as an online auto assessment questionnaire that is customized to each organization's individual ministry and drivers. When completed, an organization can download an executive summary, a full report with suggested procedures, protocols and customizable policies.

If an organization's drivers need training, they can be sent to a Christian Brothers Risk Management Services Driver Awareness Training Program or other approved programs, and receive a \$50 credit for participating. CBRMS also has eight web-based driver training modules available that have been uniquely created for Risk Pooling Trust members. CBRMS can also work with organizations to run motor vehicle reports on each driver to help identify drivers with risky behaviors.

Each year, the CBRMS staff conducts more than 750 behind-the-wheel driver evaluations. Between 5 and 10 percent of those evaluations have a recommendation where the

keys should be surrendered by a driver, and a much larger percentage will have one or more driving restrictions suggested. In addition to the CBRMS staff conducting on-site evaluations, a \$175 credit is available to organizations that meet the criteria and conduct in-car driver evaluations locally.

### Liability Risks

Liability risks can keep us up at night. The fact is that 8 cents of every dollar can be directly attributed to employment practice claims. CBRMS has focused efforts designed to target these risks. Each member can submit their organization's employee handbook for a federal law compliance review.

There are currently seven states that require sexual harassment training for supervisors. Twice a year, CBRMS provides a free, two hour, live webinar that complies with all state requirements.

Keeping up with training requirements may be one of the biggest challenges for a manager. Risk Pooling Trust members can utilize four different avenues to train their staff: webinars, web-based training, multi-site live training, and local, on-site training.

The Risk Pooling Trust and Christian Brothers Risk Management Services provide seven webinars each year. Topics range from preventing sexual harassment to preventing ergonomic injuries and many other topics in between. With web-based training, Trust members have access

to over 90 training modules that are available 24/7. Individual member training can be customized and provided live over multiple locations through our webinar software. Live on-site training is available through our risk control consultants. All training programs can be tailored to include an organization's specific policies and needs. In addition, our staff is capable of developing a customized training strategy designed to reduce an organization's specific risk and claims.

CBRMS has a contract transfer risk analyst on staff to review contracts for insurance, indemnification, and hold harmless language. These contract reviews have proven to be critical when hiring a contractor, or engaging in a construction or remodeling project. In one instance, the analyst evaluated a contract and suggested language changes that helped the Trust recover nearly \$600,000 – this would have never happened without a review.

For over 15 years, Christian Brothers Risk Management Services has been focusing on sexual abuse prevention programs. These programs include Review of Abuse Prevention Policies, Assistance in Identifying High Risk Positions, Protecting God's Children Training and Red Flag Awareness Training. Additional resources include train the trainer materials, sample policies, screening and selection tools, and a self-audit toolkit. There are also various online training opportunities.

### When A Claim Occurs

Claim reporting is available 24/7. If an employee is injured and does not require immediate care, the employee can speak directly to a nurse who will triage the injury, recommending the best course of treatment. The nurse may recommend self-care, or direct the employee to a medical facility other than an emergency room.

For those larger members who may have frequency of claims, quarterly or semi-annual telephonic claim reviews can be conducted. Organizations with a large fleet, can be assigned a designated auto adjuster. For members wanting access to claims data, there are a variety of options ranging from online claim summaries to up-to-the-minute claim notes and financials.

### Speakers Bureau

Christian Brothers Services has professional speakers available for regional and national events and conferences. Many members have taken advantage of our Speakers Bureau to provide expert training for local meetings and national conferences. ☀

Questions regarding risk control services can be directed to Jeff Harrison, Risk Control Coordinator, at 800.807.0300 x2543. To inquire about our Speakers Bureau, contact Brian Page at 800.807.0100 x3092.

*Roger Duffield is the Director of Risk and Claim Services for Christian Brothers Risk Management Services.*