

In obtaining insurance for your church, one critical component that is often overlooked by policyholders is the risk management services that are offered by the insurance company. Risk management is a process that helps churches identify potential risks and take precautions to prevent injuries, accidents, lawsuits and other losses and respond appropriately when something does happen.

When looking at an insurance company, it's important to find out what types of risk management services it offers to its customers. Risk management training materials, seminars, on-site inspections, access to risk management professionals and other resources can help your organization avoid a host of problems or even tragedies from occurring.

The following are examples of good risk management resources, training, and services that an insurance company should have available.

## Resources

- ❑ Web site that offers downloadable fact sheets by topic, checklists, sample policies, and forms, newsletters, brochures, and a store where reference materials, DVDs or videos, workbooks, and more can be purchased.
- ❑ Onsite assistance that includes the following:
  - Site visit by a loss control consultant who will assess your church's risk management exposures and follow up with written recommendations; and
  - Surveys on property, liability, workers' compensation and other areas.
- ❑ Strategic alliances with well-known organizations that provide further risk management resources to policyholders.

## Training

- ❑ Provides seminars in differing formats on risk management topics, such as sexual misconduct, 15-passenger van safety, workers' compensation, top risks facing churches, and more.
- ❑ Provides video or online training on topics, such as preventing sexual misconduct claims, properly operating 15-passenger vans, and more.

## Services

- ❑ Identifies trends, losses and claims, and works to help churches reduce the potential of these from occurring in their facility.
- ❑ Identifies and addresses emerging risk management issues for the church, such as sex offenders, employment disputes, copper thefts, and more.

- ❑ Partners with organizations that offer discounts on background checks for church employees and volunteers.
- ❑ Offers construction services if your church experiences a loss, such as a fire or a natural disaster.

Because risk management is essential for churches to practice, if you are looking into insurance companies that do not offer these resources, it may be a good idea to expand your search to find a company that specializes in risk management. By doing so, you will be protecting your church further from potential claims or mishaps.