

# INSURANCE UPDATES

Rhonda Harper  
August 21, 2025



# ADVENTIST RISK MANAGEMENT

- Adventist Risk Management (ARM) was established in 1936 to serve and protect the ministry of the SDA Church. Their sole mission is to support the Adventist denomination by providing real-world solutions for minimizing risks. They view themselves as a ministry to the church, not just a business. They insure the Adventist Church worldwide.



# NAD WORKING POLICY

- Sets the policies / limits for all church operations.
- Policies are found in NAD Working Policy S60 Risk Management Policies.
- Conferences are audited to ensure they are compliant with required types / limits of insurance.



# FLORIDA CONFERENCE

- Spends approximately \$11,000,000 per year on insurance premiums, NOT INCLUDING health care and employee benefits.
- Some insurance costs are passed along to the various entities within the Conference, including the churches, schools, child centers, camp, conference office, and community service centers.



# PROPERTY...

- The property insurance is billed annually. Rates are based on the location, square footage, construction, and value.
- \$10,000 deductible for any claim, except named storm is 3% of the building value or a minimum of \$25,000.
- Church locations that do not own a building may purchase content insurance.



# PROPERTY CLAIMS

## 1/1/2020 – 2/10/2025

WIND	\$6,822,284
WATER	1,184,208
LIGHTNING	724,239
FLOOD	440,682
TORNADO	381,033
HAIL	288,413
FALLING OBJECT	114,912
THEFT	29,897
VEHICLE	21,320
OTHER	16,763
MISC	4,950
TOTAL PAID	\$10,028,701
CLAIMS	130



# General Liability Package

- Includes General Liability Insurance
- Excess Liability Insurance
- Premises Medical Coverage– excess medical for members / guests
- Volunteer Labor Coverage
- Executive Risk Insurance
- Sexual Misconduct / Wrongful Termination
- Sterling Verified Volunteer Program



# GENERAL LIABILITY LOSS HISTORY

## 1/1/2015 – 2/10/2025

CAUSE	AMOUNT	NUMBER
Bodily Injury	\$ 3,114,976	40
Premises Medical*	191,983	123
Physical Damage	24,638	14
<b>TOTALS</b>	<b>\$ 3,331,597</b>	<b>177</b>

\* Premises Medical are misc. medical claims from guests, members, etc., that are injured on our property or at function. Our coverage is secondary to any insurance they may have. There is a \$10,000 limit per claim. These are not lawsuits.



# 20 Year Claims History

- Excess Liability premium is calculated on 20 years of claims history, including general liability, premises medical, employment practice liability, and auto.
- Since 2010 there have been 6 large losses totaling over \$30.5 million.



# General and Excess Liability

- General Liability policy limit is \$1,000,000 with no aggregate and no deductible.
- Excess Liability provides additional layers of coverage for the General Liability, Employment Practices Liability and Auto Liability limits. Current limits are \$90,000,000.



# Premises Medical/ Vol Labor

- Premises Medical provides up to \$10,000 medical assistance for guests or members injured on or off property. Excess over their own health insurance.
- Volunteer Labor provides up to \$50,000 excess medical for authorized person injured while performing a volunteer service for the entity.



# Executive Risk Policy

- This policy provides coverage for church boards. \$35,000,000 limit, \$25,000 deductible.
- Crime coverage for treasurers of our entities. In the event of an embezzlement, the crime **MUST** be reported to the authorities in order to file a claim with the insurance. \$3,000,000 limit, \$2,500 deductible.



# Employment Practices Liability

- A separate liability policy to provide \$1,000,000 limit of coverage for:
- Sexual Harassment
- Sexual Misconduct / Molestation
- Wrongful Termination
- \$25,000 deductible



# CLAIMS PROCESS

- Must notify Florida Conference Risk Mgmt. Department asap of any claim. Will provide the proper claim forms to begin the process.
- For Property Claims with physical damage to the building, ARM will assign a local adjustor to inspect the property and provide estimates to ARM. WE DO NOT USE PUBLIC ADJUSTORS.
- For Liability Claims ARM will assign local legal counsel to work with the entity and an ARM attorney to oversee the claim.



# STERLING VERIFIED VOLUNTEER

- All volunteers working with children **MUST** complete the online training and background screening before being allowed to work with children.
- NAD voted that **ALL** church ministry leaders / officers appointed by the church must also complete the Verified Volunteer program. This includes the Pastor and local admin.



# STERLING

**Sterling Volunteers: [Ncsrisk.org/Adventist](https://ncsrisk.org/Adventist)**

- Good for three years
- Program available in English & Spanish
- Each location must have at least one administrator to oversee their entity
- Cost is included in the annual General Liability Package.



# CHURCH SAFETY PROGRAM

- Safety Officer who reports to the board
- Safety Committee meet at least 2 X year
- Written Emergency Procedures in place and practiced with congregation
- Inspect facility for safety issues, such as emergency lighting, no blocked emergency exits or isles
- Board approved activities
- Adequate supervision, two adults minimum
- Volunteer Sterling Screenings are up to date



# Safety Officer Training

- Save the Date: Sunday, October 5<sup>th</sup>
- Apopka, Florida location
- Will be sending out announcement soon
- Need your safety officer information!



# Questions???

Rhonda Harper

[Rhonda.harper@floridaconference.com](mailto:Rhonda.harper@floridaconference.com)

407-644-5000

