



Moving Toward a Safer Church

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Introduction



Jeff Koch

- President & Chief Executive Officer,
United Methodist Insurance Company (UMI)
United Methodist Insurance Agency
- 35 years experience:
 - Affinity buying programs
 - Group insurance programs
 - Alternative risk management solutions

UMI

- Owned by General Council on Finance and Administration (GCFA)
- Company & agency are in place to fulfill GCFA's *Book of Discipline* requirements to provide churches with access to insurance
- **Our ministry is to protect your ministries!**



United Methodist Insurance Program

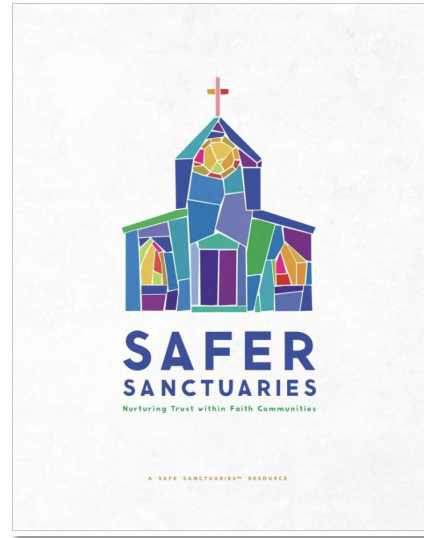
Towards a Safer Church
 Loss Prevention for Ministries
 April 2023



Not Tonight...



- “Safer Sanctuaries” Resources
- Available very soon
- Join the email list
 - upperRoom.org/safersanctuaries



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Insurance & Losses



- Insurance is becoming very expensive
- Relief isn't in sight
- You can help yourself – be a better risk
- Loss prevention is part of risk management (avoid/mitigate/accept)
- Keep facilities updated and clean
- Use best practices to protect people, property and finances

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Size Considerations



- Principles are similar, regardless of size
- Larger churches
 - Potential increase in exposure
 - Potential increase in resources
 - Potential loss prevention committees

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The Ideal Committee...



- Consists of clergy, staff, congregation, outside experts, etc.
- Possess knowledge on protecting people, property and finances
- Maintains public sources of information
- Identifies risks
- Reviews policies cohesively
- Monitors implementation, losses & updates

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Loss Prevention 101



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COVID-19 and loss prevention

1. Identify the risk
2. Seek information on minimizing risk
3. Get expert advice where necessary
4. Create policy, procedures, and training
5. Implement your program
6. Stay on top of new information and changes to laws/regulations

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Prioritizing Risk



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- You've identified your risks... now what?
- Weighing costs to benefits
- Understanding Risk Levels
 - High risk
 - Medium risk
 - Low risk
 - Tolerable risk
 - Intolerable risk

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The Big Rock Theory



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- “Put the big rocks in first” – Steven Covey
- People are ‘the biggest rock’
 - Harms or destroys lives
 - Harms the church’s reputation
 - Diminishes the churches image as a safe and nurturing place
 - Detracts from the goal of making disciples

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Threats to People



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- Active shooters – serious, infrequent threats
- Key to success – create a welcoming environment
- People need to feel loved and respected
- Everyone knows that certain behaviors are unacceptable and must be reported
- Bad behavior will be dealt with fairly and appropriately

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Active Shooter Stats



- **1,700 violent attacks** on churches since 1999
- Over **7x** the number of events at public schools
- Only **1%** of churches have a lockdown procedure
- Only you can decide if armed security is appropriate

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The Plan



- Create a welcoming environment – defuse confrontations
- Have a trained response team
- Consult with local law enforcement
- Review your plan with church members and staff

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The Approach



- Shooters have limited time before help arrives
- Lock Out
- Get Out
- Take Out
- **Practice!**

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Slips, Trips, and Falls



- Much more likely – can still be serious
- More serious issue for aging congregations
- Housekeeping
- Maintenance
- Lighting

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Prevention



- Clear ice, snow, and debris
- Clean up spills and keep floors clean and dry
- Keep doorways, floors, and aisles free of obstacles
- Secure electrical and A/V cords, mats, and carpets
- Repair uneven or broken surfaces

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Prevention



- Make sure that railings, stairs, and handrails meet code
- Use nonslip treads on stairs where possible
- Use the right ladder for the job – use it the right way
- Use professionals for difficult jobs
- Med pay provisions in your insurance policy

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First Aid Program



- CPR training
- Red Cross recommended kit and stop-the-bleed kit
- Automatic external defibrillators (AEDs)
- Incident report forms (who, what, where, when)
- Report work-related injuries to your insurance carrier

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Property



- Property can be replaced and repaired
- It drives the vast majority of dollar losses
- Major causes of loss:
 - Storms
 - Fires
 - Leaks
 - Overflows
 - Vandalism
 - Burglaries

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Storms



- Storm damage can happen anywhere
- We can take steps to mitigate damage
- Proper upkeep makes a better risk
- It may also make claim settlement easier

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Protecting Property



- Maintain roof, eaves, flashing and gutters
- A newer, maintained roof may reduce disputes
- To be covered, water must enter from a covered peril
- Normal wear and tear is not covered

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Protecting Property



- Storms may also bring down trees and limbs
- Keep large trees and limbs clear of buildings
- May be expensive but can be worth it
- Drainage can eliminate wind-driven water

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Burglary and Vandalism



- Coexist often
- A central alarm system is a good idea if it's in the budget
- Dusk-to-dawn or motion sensitive lighting
- Many systems enable alerts and communication
- It's easy to install and set up someone to monitor it

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Burglary and Vandalism



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- Clean up vandalism and burglary damage ASAP
- Graffiti encourages more graffiti
- File police reports for vandalism and burglary
- Insurance companies will require it for claims purposes

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Cyber Crime



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- Cyber crime is increasing – churches are targeted too
- Most cyber crime is preventable with little cost
- Use **dual factor authentication**
- NEVER, EVER give your code to anyone else
- Update your software regularly
- Use a Virtual Private Network (VPN) for added privacy/security

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Password Management



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DO's

- Make them complex
- Use a naming convention
- Use a secure password management application
- Create tricky security question answers

DONT's

- Use the same password for multiple log-ins
- Use words or names
- Answer random questions on social media

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Avoiding scams



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- Be vigilant!
- Always verify email addresses
- Never click suspicious links
- Never open suspicious attachments
- When in doubt, ask a colleague
- Report **ALL** suspicious activity

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Protect Your Data



- Back up – real time back up is available ***and*** affordable
- Password protect all computers
- Put unattended or inactive computers in sleep mode
- Consider additional firewall or software protection
- Establish policies and use training
- GCFA's IT professionals are available to help!

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Protecting data



- Remember that not all data is digital
- Have a place to secure paper documents
- Do not leave them unattended
- Shred sensitive information when disposing

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Financial Crime - Bonds



- Bonding treasurers is **required!**
- Should include anyone who handles funds
- Provides first dollar coverage – no deductible
- Can include volunteers
- May provide higher limits

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Policy



- Have written policy – guidelines in *Book of Discipline*
- Conduct background checks – including credit checks
- Prepare financial statements
- Review the statements with your leadership
- Annual review or audit by independent party
- Follow advice for improving controls

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Tips for Checks



- Checks should require 2 signatures
- Individuals requesting expenses should not sign checks
- The minister should not be a check signer
- No blank checks
- No signature stamps
- Cut checks once a week

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Counting Cash



- Minimum of 2 unrelated people should count cash
- Complete an offering sheet and verify each other's counts
- Deposit cash ASAP
 - If not possible, store in a safe ASAP
- Do not take cash home
- Additional controls are in the GCFA Legal Manual

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Conclusion



- Know which risks apply to you
- Deal with the big ones first
- Get help when you need it
- **That's a lot but it's not everything**
- Ask UMI – odds are, if we don't know the answer, we know someone who does

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Questions?

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Thanks!



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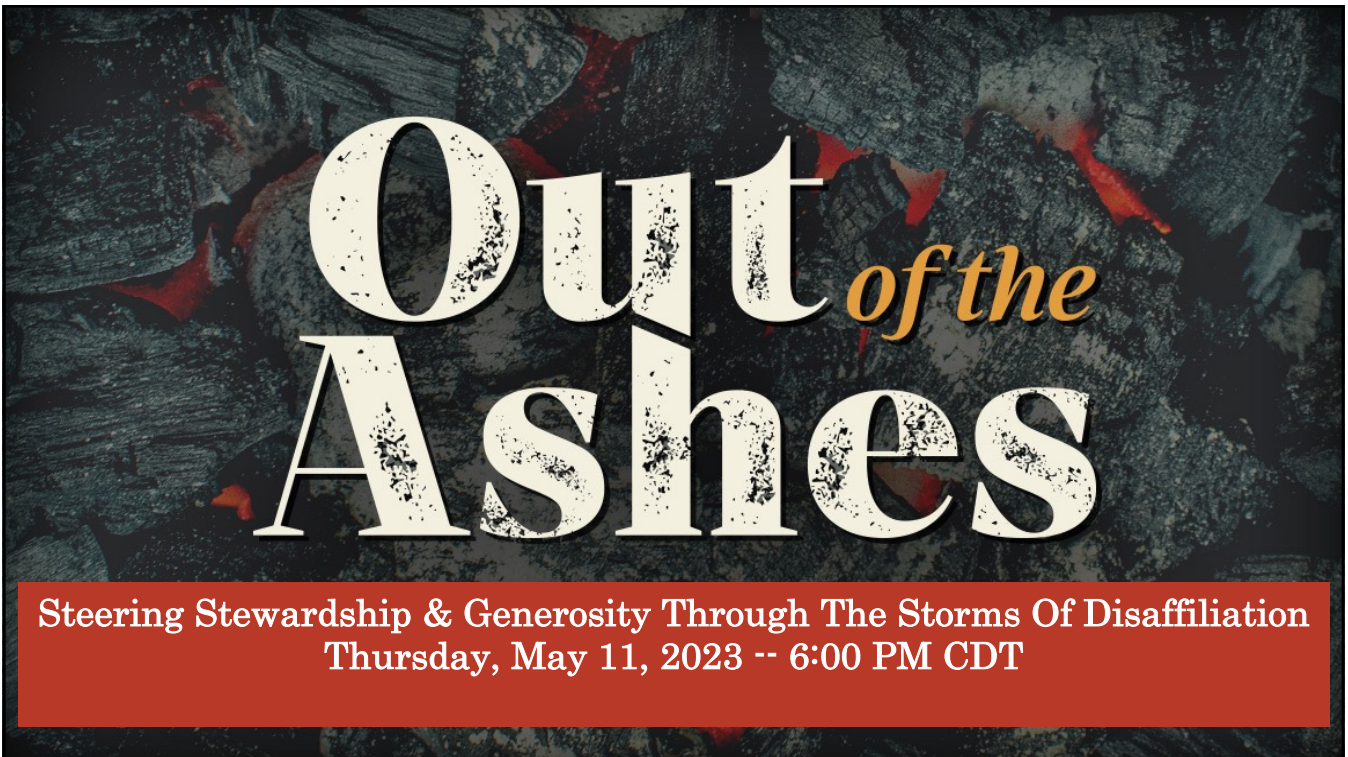
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Out *of the* Ashes

Steering Stewardship & Generosity Through The Storms Of Disaffiliation
Thursday, May 11, 2023 -- 6:00 PM CDT

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