



Adventist Risk  
Management® Inc.

Our ministry  
is to **protect**  
*your ministry.*

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May 11, 2025

Risk Management 101—The Basics

# Partnering With You



**Our Ministry:** We protect the ministries of the Seventh-day Adventist® Church with insurance and risk management solutions.





## General Conference Corporation of Seventh-day Adventists®

CONSTITUENCY FOR ARM & GICV



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# ARM Team



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# Our Products and Services

- General Liability
- Denominational Property Insurance
- HPL
- World Auto\*
- Volunteer Labor, Misc. Activity, Short Term Travel, Out of Country Coverage, AD&D, Global Life\*, and more.

**The resources of the brokerage and captive insurance companies allow a full suite of coverages and limits to be procured.**

# Denominational Property Insurance

- Property insurance covers damage or loss to your property (building and contents) caused by all perils unless excluded.
- Builders Risk Coverage for any major renovations or construction projects.
- **IMPORTANT:** Current replacement cost values for property and contents
- Contact for Account Executive for changes, claims and specific questions.

# Occurrence vs. Claims Made



- Occurrence policies respond in the year of the incident. General Liability is an occurrence policy.
- Occurrence = 2008 policy responds to 2008 incident

- 
- GENCON Hospital Professional Liability policy (HPL) is Claims made
  - Claims made = current policy year + years back to “Retro Date”
  - Claims are often reported years after the incident
  - Claims made = today’s limits

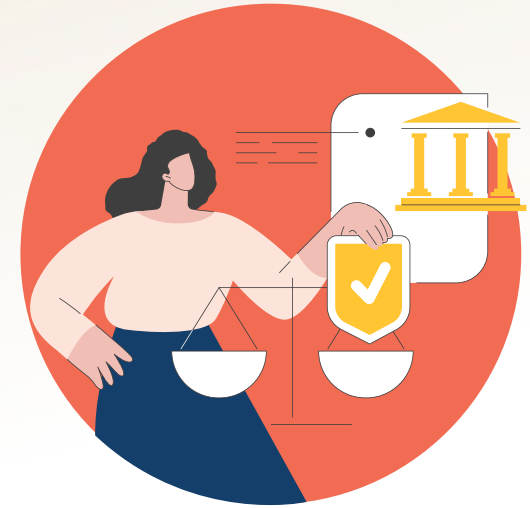
# HPL | Health Care Providers Liability Policy

## 1. Hospital Professional Liability

- Claims-Made
- Retroactive Date
- Per Incident and Aggregate limits

## 2. Commercial General Liability

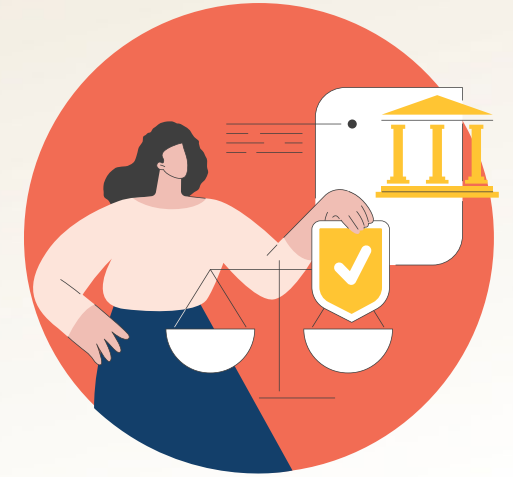
- Occurrence
- Per Occurrence and no Aggregate





# General Liability

- **Premises Liability**—Slips, trips and falls on premises.
- **Radio, TV, Film Broadcasters and Producers Liability**—Coverage for radio, TV and film.
- **Personal Injury**—Invasion of privacy, libel, slander.
- **Pastoral/Spiritual Counseling Liability**
- **Publishers Liability**—Libel or infringement of rights pertaining to or arising out of privacy, plagiarism, piracy or copyright.
- **Products Liability Coverage**—For products consumed on and off insured premises, for example: Potlucks, cafeterias, and nutritional health fairs where food is consumed on “your” premises.





# Volunteer Providers

- **HPL Insurance—Who is the insured**

Any employee or volunteer of the named insured, **but only when acting within the capacity and scope of his duties** as such including professional activities on or off premises of the named insured **when authorized by the named insured** and fees charged, if any, are remitted to the named insured.

- **STT**

Short-Term Travel Insurance protects missionaries and volunteers traveling for sponsored trips. It includes coverages for medical emergency, loss of personal property, security threat, or loss of life.

- **Volunteer Labor Insurance**

Protects insured individuals performing labor activities such as construction or providing medical services. This policy covers medical expenses, lost wages, and other physical losses sustained while performing volunteer labor.

## RATES

A. Conference Members

### RATE PER PERSON PER YEAR

\$0.23 per person, per year

B. Union Members\*

\$0.23 per person, per year

C. Hospital Volunteers

\$0.23 per person, per year

\$21.00 minimum per Hospital







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# Volunteer Providers

- Out of Country Insurance Package (OOC)

For employees and volunteers serving out of country and their eligible dependents.

	TYPE OF COVERAGE	COMPANY/POLICY NO.	BENEFITS & LIMITS
	Accident and Sickness Medical (ASM)	ACE American Insurance Co Policy #: GLM N01060995	<b>Medical Expense Benefit</b> up to \$50,000 <ul style="list-style-type: none"><li>• \$0 Deductible per policy term</li><li>• You will be reimbursed at 100% of covered expenses</li></ul> <b>Accidental Death &amp; Dismemberment</b> up to \$50,000 <b>Emergency Evacuation and Repatriation:</b> 100% of covered expenses not to exceed the Usual and Customary Charges for similar transportation, treatment, services or supplies in the locality where the expense is incurred. <b>Pre-existing Condition:</b> Exclusion applicable except as provided by the policy.
	Life Insurance	MGEN / VYV International Benefits Policy #: MGENIB1100558NNP	<b>Benefits:</b> <ul style="list-style-type: none"><li>• Employee — \$5,000</li><li>• Spouse — \$2,500</li></ul>
	Personal Effects & Baggage (PEB)	GENCON Policy #: PR102193	<b>Benefit:</b> Up to \$3,000
	International Workers Comp (WC)	Chubb Policy #: PHFD37987621002	<b>Benefits:</b> This insurance applies only in the event a covered individual suffers bodily injury by accident or disease, including death resulting from or arising out of and in the course of employment in the business operations of the world church.



# Medical Providers—Volunteers



**Dr. Smith**

**May 10–May 30, 2024**

- Training to local physicians
- Medical Services



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**Risk  
AWARENESS**  
is the  
Foundation  
of Risk  
Management.



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# Pillars of Risk Management

1

**Risk Identification**—Analyze Risks, Hazards, and Values

2

**Risk Control**—Prevent, Minimize, or Avoid

3

**Risk Financing**—Insure, Retain, or Transfer





# HVA—Hazard and Vulnerability Analysis

HVA TOOL NATURALLY OCCURRING EVENTS								
EVENT	PROBABILITY	SEVERITY = (MAGNITUDE - MITIGATION)						RISK
	Likelihood this will occur	HUMAN IMPACT Possibility of death or injury	PROPERTY IMPACT Physical losses and damages	BUSINESS IMPACT Interruption of services	PREPARED-NESS Preplanning	INTERNAL RESPONSE Time, effectiveness, resources	EXTERNAL RESPONSE Community/ Mutual Aid staff and supplies	
SCORE	0 = N/A 1 = Low 2 = Moderate 3 = High	0 = N/A 1 = Low 2 = Moderate 3 = High	0 = N/A 1 = Low 2 = Moderate 3 = High	0 = N/A 1 = Low 2 = Moderate 3 = High	0 = N/A 1 = High 2 = Moderate 3 = Low or none	0 = N/A 1 = High 2 = Moderate 3 = Low or none	0 = N/A 1 = High 2 = Moderate 3 = Low or none	0 - 100%
Hurricane								0%
Tornado								0%
Severe Thunderstorm								0%
Snow Fall								0%
Blizzard								0%
Ice Storm								0%
Earthquake								0%
Tidal Wave								0%
Temperature Extremes								0%
Drought								0%





# Who is Responsible for Risk Management?

- Everyone!
- Risk Management Teams.



# Risk Management Team— Risk Identification Process

## New Hope Adventist Community Hospital

- Renovated operating rooms.
- New anesthesia machine
- Board and management approve the purchase
- Risk Management team to identify potential risks.





## RISK CONTROL

# Anesthesia Machine

**X AVOIDANCE**

LOSS PREVENTION

LOSS REDUCTION

CONTRACTUAL TRANSFER

**X SEGREGATION**

### What can we do to prevent potential issues?

- Privileging and credentialing for new equipment
- Adequate, ongoing training
- Engineer/Equip. Train maintenance staff.

### What steps could you take to mitigate the risks?

- Adequate patient selection
- Plan ahead for potential problems.
- Make resources available for “conversions” to former surgical method.

### In what ways does the contractual transfer of risk mitigate risk exposure?

- Contract equipment maintenance to outside party.
- Ensure effective indemnification language in contract.

The New Hope  
Adventist Hospital





# Incident Report

- Injuries
  - Near misses
  - Equipment malfunction
  - Violation of policy
- What did we learn?
  - What would we do different next time?
  - What did we do well?





# Potential Serious Claims—Incident Report

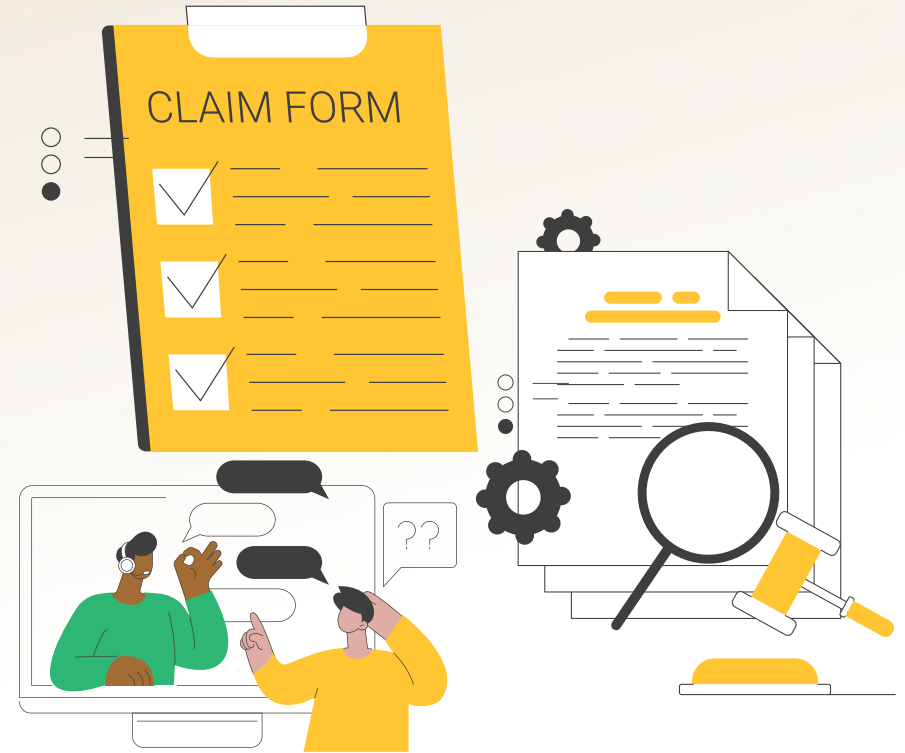
Please notify ARM of any incidents or losses under the following circumstances:

- Potential obstetric claims, particular birth injuries
- Spinal injury
- Quadriplegia, paraplegia
- Incident causing brain damage
- Incident affecting multiple patients
- Fatalities\*
- Serious burns



# Claim Process

- [Claims@adventistrisk.org](mailto:Claims@adventistrisk.org)
- Claims forms available at [adventistrisk.org](https://adventistrisk.org)
- 1-888-951-4ARM (276)
- You have a duty to protect your property.



## 24/7 Claims Availability



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# Coverage Questions

1. General Liability covers all risks. **True** or **False**
2. The insured is responsible for anyone injured in the facility.  
**True** or **False**
3. The HPL insurance will cover for unpaid medical bills.  
**True** or **False**
4. Only high-risk specialties need HPL insurance. **True** or **False**
5. General Liability covers whatever is not covered elsewhere.  
**True** or **False**

# Credentialing

## Who?

- Medical Provider—Employee
- Medical Provider—Contractor
- Volunteers\*

## When?

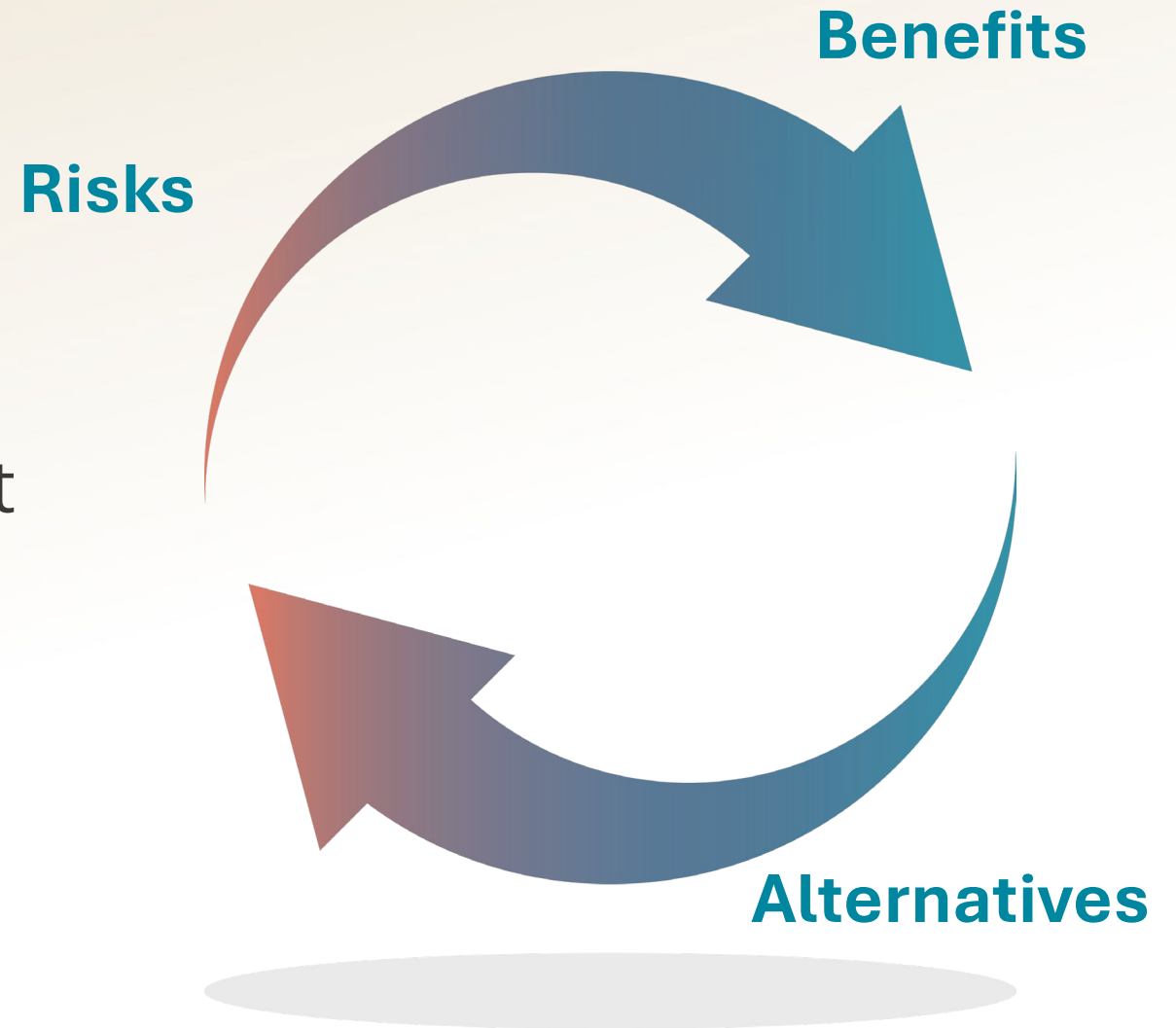
- Onboarding
- Ongoing





# Informed Consent

- General Consent
- Specific/Procedural Consent



# Questions?



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# Assignment

Who performs your Risk Management functions at your institution?

Share your latest risk event or concern.







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