

The RISK FACTOR[®]

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Child SEXUAL ABUSE by Roger Duffield, Manager of Risk Services

For the past six months, the U.S. Catholic Church has been in the media spot light. Recently Christian Brothers Risk Management Services asked two noteworthy professionals to list practical concerns about child sexual abuse.

Andrew Kopon, from the law firm of Cremer, Kopon, Shaughnessy and Spina in Chicago, IL, made the following suggestions when responding to a new allegation of child sexual abuse:

- Always respond in a pastoral manner to the person who has brought forward the complaint of abuse. The first order of business must be restoring that person's life. Ask what they want to have happen as a result of contacting the organization.
- Take whatever action is necessary to make sure that no further abuse can occur while the situation is under investigation.
- Immediately notify your insurance carriers and/or coverage providers. If coverage for these allegations is applicable, they have the right and duty to investigate the allegations. Delay in notification could jeopardize your coverage.

Dr. Monica Applewhite, President of Praesidium Religious Services, shared the changes she has seen in policies being developed by Religious Institutes and Dioceses.

Dr. Applewhite stated that most organizations are recognizing the need to prevent abuse from occurring. In addition to allegations brought against clergy, allegations of abuse against employees and volunteers are not uncommon. Prevention policies such as screening and supervision requirements, and guidelines for interactions with youth are now commonplace. Many organizations are also addressing harassment and exploitation issues as part of an effort to improve the overall ethics of ministry. These policies should clearly state the organization's commitment to cooperate with state authorities and follow state laws.

Risk Pooling Trust members have several resources available to deal with child sexual abuse: *Protecting God's Children* workshops, model policies, a screening and selection toolkit for employees and volunteers, and a videotaped interview with Andy Kopon on handling new allegations. Please see the upcoming workshops on page four for the training schedule. For more information on these workshops, please see our web site at: www.cbsservices.org/seminars or contact Laura Hart at laura_hart@cbsservices.org or (800) 807-0300, ext. 3054.

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Fall 2002



At Your Service

The Risk Pooling Trust welcomes Jim Keough as a new Trustee. Jim has worked 40 years in leadership positions in the insurance industry. He has served the alternative market

for 34 years with Arthur J. Gallagher & Co. as Area President of the Downers Grove, IL branch office. Jim was instrumental in forming and managing insurance pools and captives that served hundreds of organizations. He brings the insights and wisdom of many years experience to help guide the Trust's governance. Jim has been married to Marilyn for 40 years. They have six children and 12

grandchildren. Recently retired to enjoy the next phase of life, Jim enjoys reading, running, biking, hiking, and handball. He and Marilyn are hitting the links to learn the game of golf. Summer and fall find Jim and Marilyn at their cottage in Southern Michigan enjoying nature's beauty.

Jim is looking forward to serving as a Trustee. "I feel privileged to work as a Trustee and share my knowledge and insights gained in the self-insurance industry with my fellow Trustees. We are going through a tough cycle in the industry right now, with the drastic increases in prices and cut backs in coverage. I believe that the Trust has so much to offer to its membership and the Catholic Church. I'm very grateful for this opportunity to serve."

Claim Reports Available **On-Line**

Trust members now have the capability to access five years of their claim experience reports online. Claim data is updated twice a month and can be sorted by date of accident, status of claim (open or closed), or line of coverage.

Additional enhancements scheduled for November will allow members to submit changes to their property schedules online. Requests are sent directly to your underwriting representative, along with an email confirmation that your request has been received. In addition, Trust members will be able to view and print all documents online. These documents include renewal declaration, auto and property schedules, and certificates of insurance.

If you are using the Internet for your account now and would like to have access to viewing on-line claims, please call Joyce Seets at (800) 807-0300, ext. 2525, to activate this feature.

If you haven't registered to use the Internet, simply log on to www.cbsservices.org/members and click on the Register Here link under the Other Options menu and click on the Proceed arrow to reach the Registration page. Your registration will be verified by telephone and your security will be set up within 72 hours.



In July, we lost a long-time member of our Christian Brothers Services family, with the passing of Richard Reiss, Risk Management Specialist of the RMS Division. Dick joined CBS in 1988, as Risk Manager of the Risk Pooling Trust. He was involved in many of the services provided by CBRMS. In the course of his responsibilities, Dick made many friends because of his caring, compassionate, and professional work in service of the Risk Pooling Trust and those he touched. People who knew him will remember his sense of humor, dedication, focus, and ability to identify and resolve the key issues. No one could make a better pie to give as a good will gesture when visiting a customer or refer you to a better restaurant when traveling in most major towns and cities. Dick was a wonderful person and we will miss him.

Welcome

new

RISK POOLING TRUST MEMBERS

Like the Catholic Church, the Risk Pooling Trust is based on collaboration. We welcome the following new members to the Trust family. Please keep their ministries in your prayers.

Adorers of the Blood of Christ, US Province, MO
Augustinian Midwest Province, IL
Capuchin Franciscan Order of California, CA
Cascia Hall Preparatory School, OK
College of St. Scholastica & Monastery, IA
De Marillac Middle School, CA
Dominican Sisters of San Jose, CA
Felician Sisters, MI
Franciscan Monastery of St. Clare, TX
Franciscan Poor Clares - St. Clare's Monastery, LA
Marist Sisters, MI
Missionaries of Charity, CO
Missionary Sisters of St. Benedict, IL
Pallotti Early Learning Center, Inc., MD
Salesian Sisters of St. John Bosco, NY
Salesian Sisters of Tampa, Inc., FL
Sisters of Charity, Blessed Virgin Mary, IA

Sisters of Mercy of the Americas, CA, CT, IA, IL, MD, ME, MI, MO, NC, NE, NH, NJ, NY, OH, PA, VT
Sisters of Notre Dame de Namur, MA, MD, CT, DC
Sisters of St. Benedict of Ferdinand, IN
Sisters of St. Joseph of LaGrange & Nazareth Academy, IL
Sisters of St. Joseph of Rochester, Inc., NY
Sisters of the Holy Names, WA
Sisters of the Order of St. Benedict, IL
Sisters of the Third Franciscan Order, HI
Society of St. Edmund, VT
St. Anthony's Residence, MA
St. Mary's Institute of O'Fallon, MO
St. Rita High School, IL
Vila St. Joseph of Baden, Inc., PA
Xaverian High School, NY
Sisters of the Immaculate Heart of Mary, CA
St. Andrew's Village at Heather Gardens, CO

Using Vans To Transport Children for Ministry

by Roger Duffield, Manager of Risk Services

In 1974, the U.S. Congress passed a federal law restricting the sale of vehicles with a capacity greater than 10 passengers to any public or private school, unless rigorous Federal School bus safety standards were met. Over the years, each state has adopted their own standards relating to the use of these vans.

Although there are laws prohibiting the sale of the vans to schools, many ministries continue to use these vehicles for the transportation of children. The material used to manufacture these vans is much less crash resistant than the materials used to make buses. In addition, the more weight that is carried, which includes the passengers, the higher the center of gravity. The laws of gravity and centrifugal force makes a van much more likely to become off center and tip over when rounding a curve, skidding or encountering other severe driving conditions.

Risk Pooling Trust members have not been immune from the physics of the situation. In the last three

years, Trust members have experienced four van rollovers where students have been on board. One of these accidents resulted in the loss of life. While the economic realities are difficult, all administrators need to take a close look at how transportation takes place in their ministries. Even ministries that do not operate a school but use vans to transport children should consider finding alternatives. Some of the alternatives used by members include: outsourcing the transportation, using public transportation, and purchasing the "mini-buses" (these can be acquired for approximately \$40,000).

Each state has a Director of Pupil Transportation. If you have questions regarding the law in your state, we encourage you speak directly to your state expert. If you are unsure who holds this position in your state, visit www.nasdpts.org and "click" on "State Directors." From there, you can find the contact information for your individual state representative.

Coming Risk Control Workshops

Gain new insights and knowledge at these specialized, three-hour risk management workshops. Each workshop begins at 9:00 a.m. and ends at 12:00 p.m. The doors open at 8:30 a.m. To register for any of these workshops, please call Laura Hart at (800) 807-0300, ext. 3054, or visit www.cbsservices.org/seminars.

Protecting God's Children

October 22
St. Louis, MO

October 29
New Orleans, LA

December 6
Manhasset, NY

October 23
Joliet, IL

November 14
Washington, DC

Screening and Selection Techniques to Prevent Child Sexual Abuse

October 23
St. Louis, MO

January 2003*
San Antonio, TX

February 2003*
Corpus Christi, TX

April 2003*
Miami, FL

**Specific dates to be determined.*

General Risk Management

November 14
Romeoville, IL

Supervisory Training on Employment Practices: Part One

October 29
Chicago, IL

November 12
Rosemont, PA


Supervisory Training on Employment Practices: Part Two

November 19
Chicago, IL

Audio Conferences (learn from the convenience of your own office!)

November 12
HIPAA

If you know of a Catholic Organization that would like to receive information about the services provided by Christian Brothers Risk Management Services, please call Mike Vollmer at 800-807-0300 extension 3024.



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