



Celebrating 30 Years of Catholic Enterprise Risk Management

We've been hearing a lot about Enterprise Risk Management (ERM) in the past few years, and it always makes us smile. Mainly because we didn't realize that we were starting a trend when we incorporated Catholic ERM into our program in the mid-1980s; we have always just thought it was the right way to protect that which belongs to the Church.

ERM is generally viewed as a planning process by organizations to proactively identify, assess and manage risk. Catholic ERM began to flourish with the formation of the Catholic Umbrella Pool (CUP) in 1987 and CUP II in 1989, and ushered in a new era of risk management. While we have always worked to provide the most complete coverage at the most competitive rates, after the start of CUP and CUP II, we enhanced our risk management programs to take a holistic approach to helping prevent or limit loss.



This is why you see us at your locations assisting and implementing processes and trainings to reduce your risk, and why we provide online resources that are available 24 hours a day, seven days a week.

Catholic ERM focuses on partnering with and training our member parishes and schools to recognize and manage risks associated with operations, premises and finances.

Time and time again we hear that our members think of us more as partners than coverage providers and we believe that Catholic ERM has a lot to do with that. As one of our "partners" told us recently, there's no way to know how many problems we've been able to prevent with Catholic ERM. Here are some things we do know:

- On average, we conduct more than 7,500 onsite inspections each year in dioceses throughout North America.
- Approximately 4,500 locations use our Self Inspection Report to conduct their own inspections according to the guidelines developed by our risk management team.
- Our CARES (Comprehensive Attentive Responsive Effective Service) program is a growing library of more than 140 documents of practical safety information that is available to our members at any time.
- We work with each of our members to customize policies regarding facility usage, parish festivals, contract review and other risk management issues to fit their needs.
- Approximately 100,000 people have taken advantage of our Church-specific online training on topics such as the rules and regulations for youth ministry, as well as best practices for human resource management, financial management and facilities usage, and several other topics.



At its heart, Catholic ERM means that Catholic Mutual Group is not just there when there's a problem, but during the in-between times as well.