

We take our promise to be there for our members in times of need, and in-between times, very seriously. We are a trusted partner because we have actual, proven solutions in place and ready to go to manage the property and liability exposures of the Church.

Unlike our competitors, almost all of Catholic Mutual's ERM services, with the exception of a few services such as onsite inspections and Safe Environment Solutions, are part of our risk management program and included in your coverage at no additional charge.

Our Risk Management Leadership Committee also sets us apart. Established in 2008, this dedicated group of diocesan members meets twice yearly to discuss the exposures they are encountering within their dioceses. By constantly monitoring and analyzing the exposures of the Church, we are able to innovate new programs that reflect our members' evolving needs.

To learn more about the history of Catholic ERM and why we are the industry leader, please visit www.catholicmutual.org/en-us/newsletters.

It's not just about developing state of the art resources for our members. It's about working with them and directly with locations to implement the best practices.

- John Gorski, Assistant Vice President Risk Management,
Catholic Mutual Group



ADDITIONAL SERVICES

Although we have been practicing Catholic ERM for over 30 years, we are constantly finding ways to provide more service to our members and limit loss for the Church.

Along with our outstanding personal service, training and coverage, here are some of the ways we add value for our members:

Safety Education Solutions: a customizable online training and compliance tool backed by Catholic Mutual's commitment to providing dynamic, Church-based risk management services. This platform contains online training for Transportation Best Practices, in addition to housing customizable training for hard-to-manage exposures such as Workers' Compensation. To further streamline the process, this training includes a tracking method for compliance.

Safe Environment Solutions: a safe environment training platform which complies with the Bishop's Charter for the Protection of Children and Vulnerable Adults, and allows all data to be kept in one place that is easily accessible for administrators.

Safe Haven: It's Up To You is our comprehensive training video for the education of adults working with children and vulnerable adults. The quality of this unique training is simply unparalleled. (Additional charges apply for this program.)

Email Newsletters: frequent email blasts that are sent to member locations and provide information about a timely topic.

More than anything, we listen to our members. We track what is working and what isn't for them and we pay attention to the specific needs of individual dioceses: whether they are rural or urban; densely or sparsely populated; thriving or struggling. We integrate every aspect of our members' situation to ensure we are helping them protect themselves from every possibility.

We are proud that Catholic ERM was the first program of its kind, and we work continually to ensure that it remains the best of its kind.



CATHOLIC
ERM

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LEADERS IN ENTERPRISE RISK MANAGEMENT
FOR MORE THAN THREE DECADES

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WHAT IS CATHOLIC ERM?



Our ERM, combined with unparalleled risk resources, make us the premier provider of risk management to Catholic parishes, schools, Catholic Charities and other Catholic institutions.

We are the first, and the best. How can we back up this bold claim? We invite you to review our services and expertise to see for yourself.

Enterprise Risk Management is a catchphrase these days, but we have been practicing Catholic Enterprise Risk Management (ERM) since the mid-1980s. You might even say we pioneered the trend. We certainly set the standard for others to try to follow.

As the only coverage provider listed in the Official Catholic Directory, we fully understand the hierarchy of the Church. We are directly involved in servicing Church organizations such as parishes, schools and Catholic Charities, to meet their goals and objectives, while always keeping our members' big picture in mind.

PARTNERS IN SERVING THE CATHOLIC CHURCH

Time and time again, we hear our members say that they think of us less like coverage providers and more like trusted partners. This is because we are there, working right beside them, to ensure their well-being.

INSPECTION SERVICES

Onsite visits

We visit about 7,500 locations a year, including churches, schools, Catholic Charities, long-term care facilities and others. During an onsite visit, a Catholic Mutual representative does a top-to-bottom assessment of all of the location's property and activities and we help implement ways to proactively manage risk. We follow up with locations after our visits and compliance with our recommendations averages about 90 percent.

Full-time support

Many dioceses have a full-time, onsite risk management representative, an employee of Catholic Mutual who lives and works within the diocese as a permanent resource for every location. Dioceses who do not have a risk management representative on location know that responsive and comprehensive help is only a phone call away.

Self Inspection Reports

Catholic Mutual assists more than 4,500 locations each year that use our Self Inspection Report to conduct their own inspections according to the guidelines developed by our risk management team. We administer and track their findings.

Catholic Mutual distinguishes themselves in the coverage they provide. It's not just about the numbers of providing insurance. As long as I've worked with them, managing the risks that dioceses face has been a priority.

**- Kelly Bruce,
Diocese of Allentown**

TRAINING

Online Training

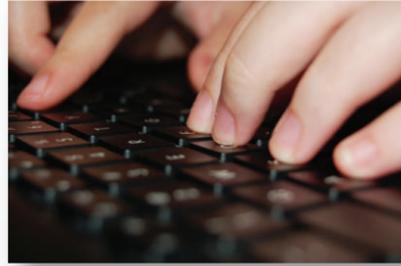
We provide high-quality, church-specific online training for managing risk in a wide variety of situations. Our current training programs include:

- Transportation Best Practices
 - Church Transportation: Is it Necessary and Ministry-based
 - Be Smart – Drive Safe
- The Business of the Church
 - Best Practices in Human Resource Management
 - Best Practices for Facilities Usage Management
 - Best Practices for Financial Management and Cash Handling
- Fire Safety
- Preventing Slips, Trips & Falls
- Preventative Maintenance
- Youth Ministry - Everything Matters and Everyone has a Role
- Safe and Successful Parish Festivals

Onsite Seminars

Our staff offers regular seminars to locations on a variety of risk management topics. These sessions are often a valuable opportunity to introduce new policies or best practices to effectively manage risk.

While other companies simply serve their clients, we are also serving our Church.



RESOURCES FOR SCHOOLS

Catholic Mutual is proud to partner with Catholic schools within our member dioceses to assist them in providing a safe environment in which students can learn and grow in their faith, and administrators can feel confident that the school is protected from liability.



There's no way to tell how many situations or losses that Catholic Mutual has been able to prevent through their Catholic ERM program. Catholic Mutual is proactive in ensuring that we follow the church's guidelines in every area where we face risk. They help us make employees of the diocese aware that, when it comes to protecting the business of the Catholic Church, everyone is a risk manager.

- Greg Seagrave, Diocese of Corpus Christi

In addition to the service and coverage we provide, some of our online resources available to schools include:

- School Safety Manual
- Medication Administration Guide
- Emergency Response Procedures Manuals
- CARES materials to address any issue that may arise on school grounds or at school-sponsored events with students, faculty or property

RISK MANAGEMENT BEST PRACTICES

Whether you're inquiring about a church, a school, a long-term care facility, or a person or event, you can count on Catholic Mutual to have best practices in place and ready to go when you need them. With this foundation, we are able to work closely with our members to design and implement policies to custom-fit the unique needs of their locations.

Bar none, we provide the industry's most comprehensive and solid resources in the following best practice areas:

- Vehicle Use and 11-15 Passenger Vans
- Contract Review
- Safe Environment
- Parish Festivals and Other High-Risk Events
- Health Care Exposures
- Catholic Charities
- Security
- Emergency Procedures
- Parish Operations

Fifteen years ago, we hired our own Catholic Mutual certified risk manager in conjunction with joining the Catholic Umbrella Pool and I can't see ever going back. Having him here full-time reassures us that we have adequate coverage at all locations. You have the consistency of always working with the same people, as well as the safety inspections and prevention of claims. It has helped us build a relationship, a trust, between the diocese and the locations, so that we can establish best practices and training guidelines, and the locations are less apprehensive about keeping us informed about what's going on. I don't consider our risk manager an outsider. I consider him one of us.

- Royce Ranniger, Diocese of Sioux City