

Church Insurance Companies



Lianne Limoli
Vice President - Client Services
(CIAC)

July 2, 2024
**Maine Summer Chapel
Learning Event**

Coverage Types



Property



Liability



Directors and
Officers Liability
(D&O)



Employment
Practices Liability
(EPL)



Cyber



Umbrella
Liability



Workers
Compensation



Commercial
Auto



International
Travel



Active
Assailant

Risk Management Services



**On-site Visits
and Walk-through
of Property**



**Safeguarding
Online**



**Episcopal
Safety Program**



**Comprehensive
Renewal Reviews**

Many Risk Management Resources

Available from your agent and at cpg.org/CIC, including



Service Center

(800) 293-3525



Claims Center

(800) 223-5705



Episcopal Safety Program

A proactive program in which we walk-through your property and operations, and develop detailed report outlining your liability risks.

[Read More >](#)



One-on-One Meetings

Periodic stewardship meetings we hold with your leadership to discuss ways your organization can manage risk.

[Read More >](#)



CPG Connect Newsletter

Risk management best practices, insurance coverage updates, and other relevant topics are featured in CPG Connect, along with articles that highlight how CPG is serving those who serve the Church.

[Read More >](#)



Factsheets and Checklists

Helpful reference materials on topics such as risk management, facility maintenance, filing a claim, and new coverage options.

[Read More >](#)



Webinars

Understand policies and coverage details with this informative webinar series.

[Read More >](#)



Abuse Prevention

Access to services and materials designed to protect children and adults from sexual misconduct.

[Read More >](#)

Challenges



Declining Number of Churches



Climate Change
(increase in weather events)



Deferred Maintenance of Church Buildings

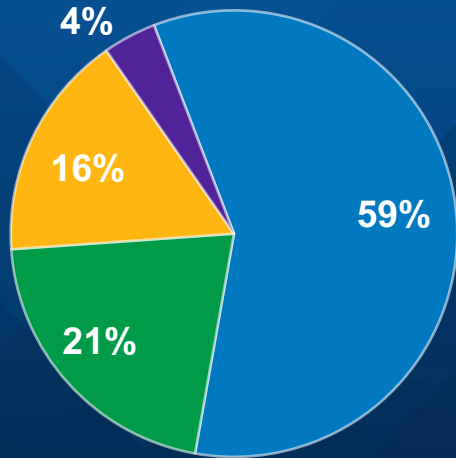


Expansion of Extension Ministries
(thrift store, shelter, soup kitchen, preschool)

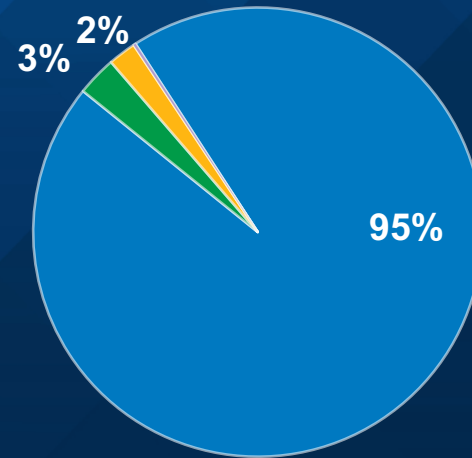
Types of Insured Losses Churches Suffer

Claim Counts and Loss Incurred by Coverage Type at 12/31/2023

% of Open Claims



% of Incurred



Property

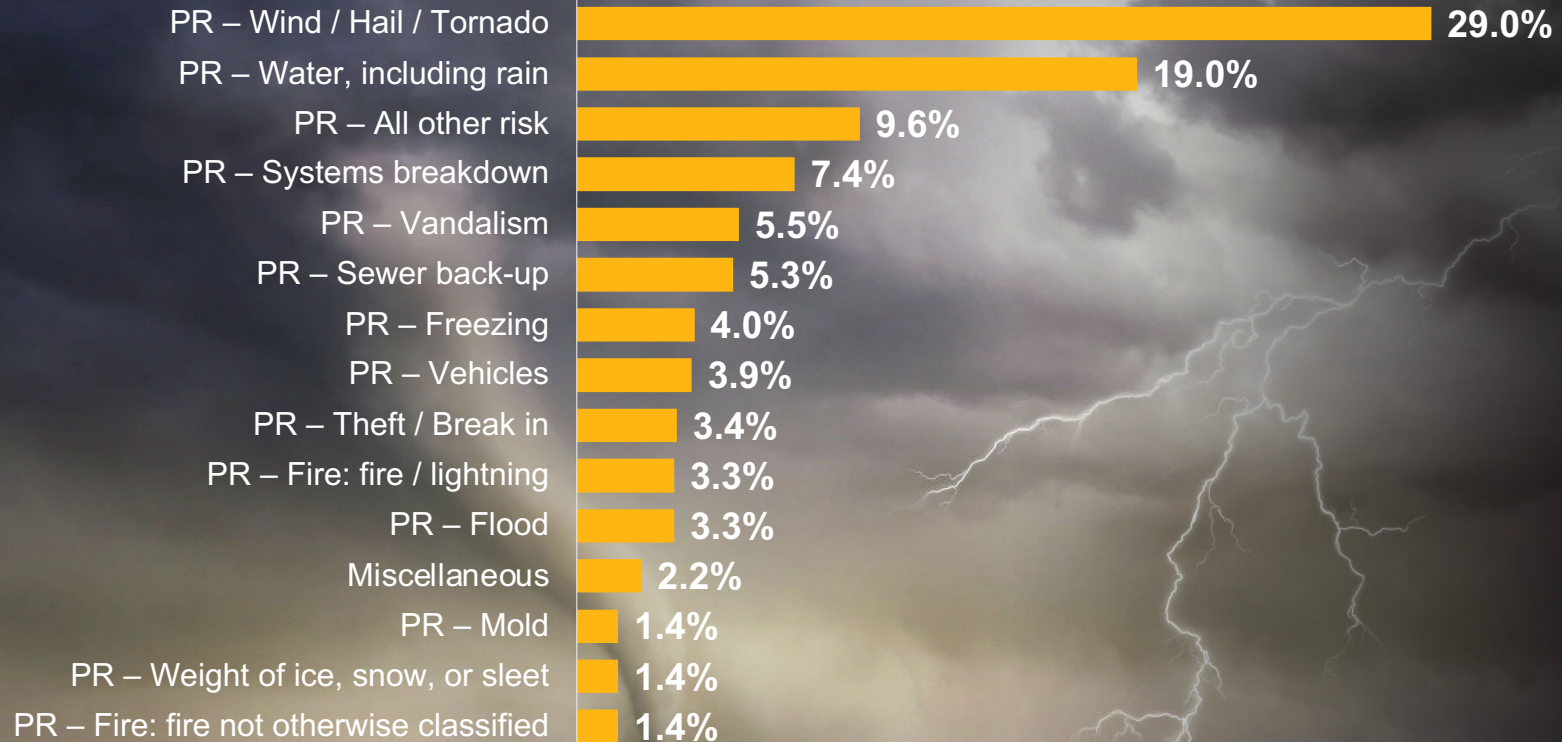
Liability

Misconduct

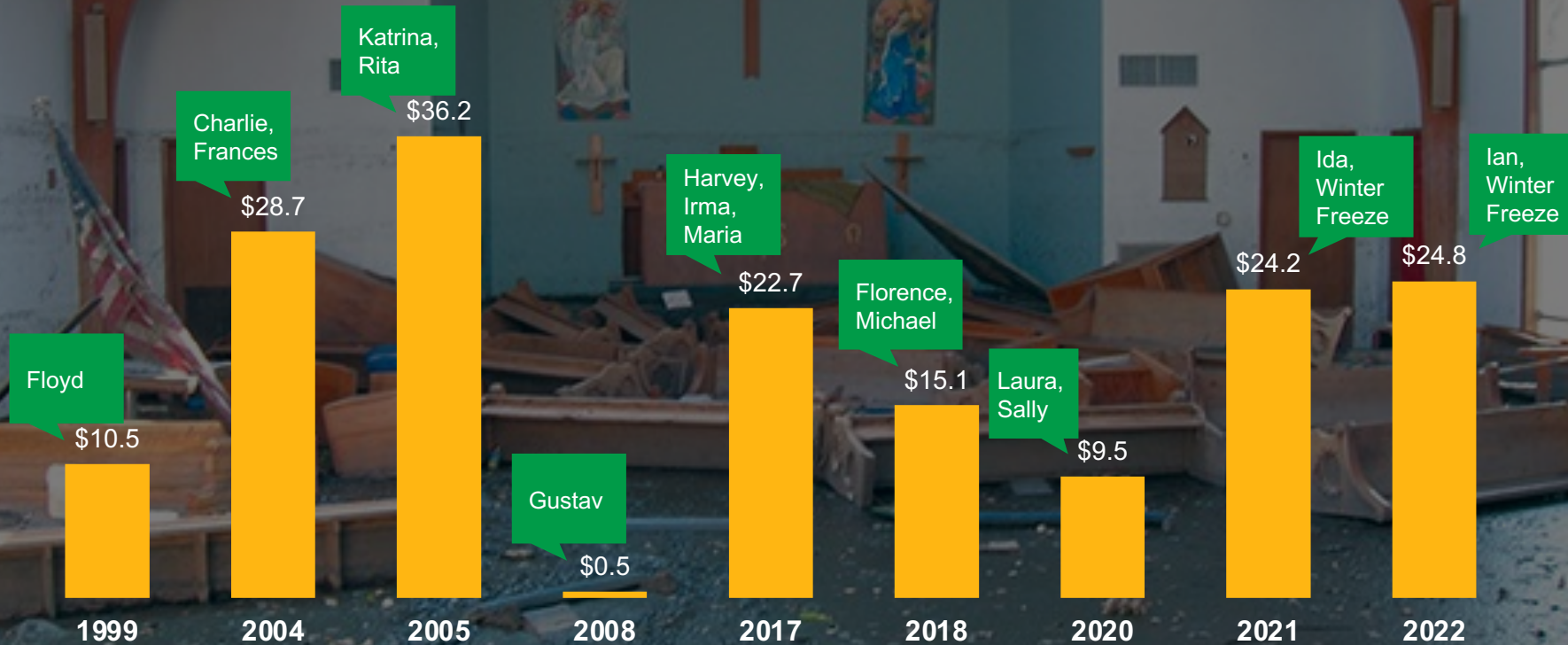
D&O/EPL

Crime

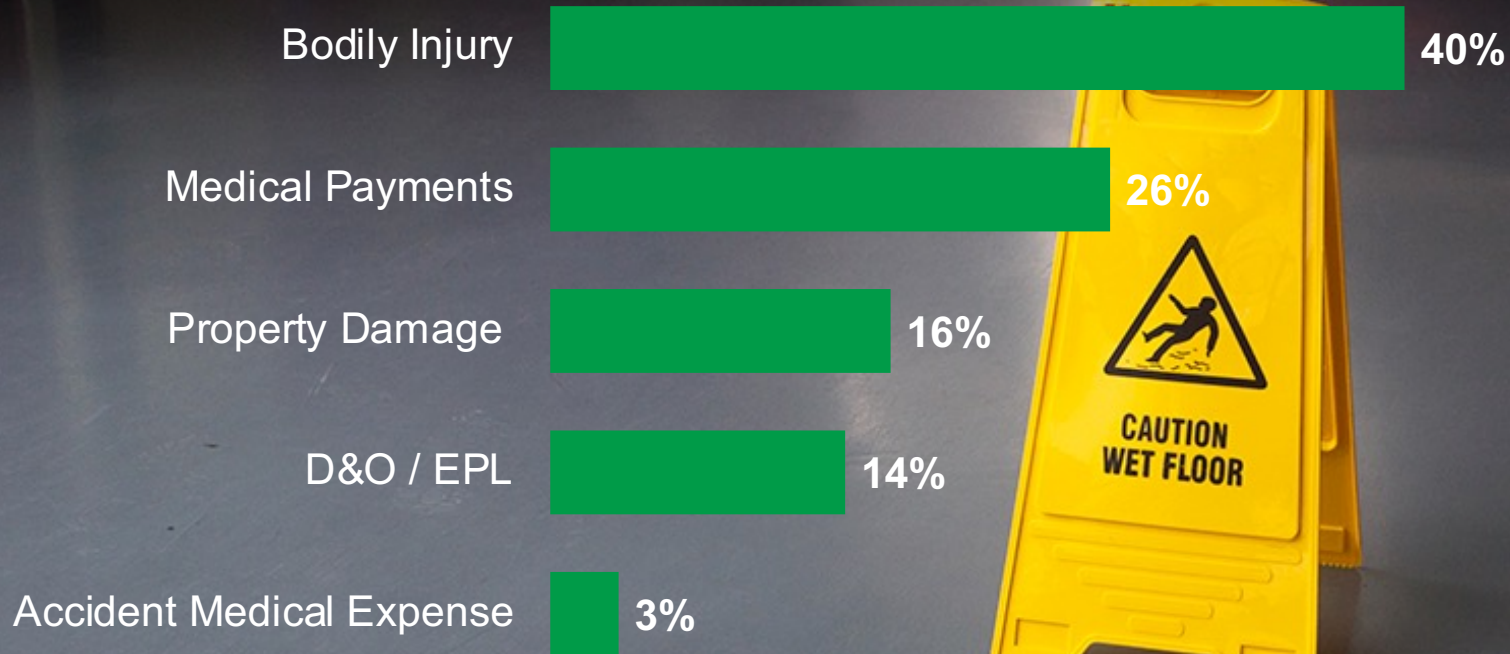
Property Losses Reported in 2023 by Type



Catastrophe Losses in Today's Dollars (\$ Millions)



Casualty Losses Reported in 2023 by Type



Sexual Misconduct Claims

Before a Claim is Alleged

Provide training; develop and maintain policies to assure safety of members, volunteers and guests

Develop and maintain document management plan

Work with parishes on document storage

Organize archived documents for easy retrieval

After a Claim is Alleged

Maintain confidentiality regarding alleged victim and alleged perpetrator

Notify CICVT as soon as possible

Gather documents related to the alleged perpetrator, time period, and facility

≡ Takeaways

- We provide broad property & casualty coverage in a financially sustainable way
- We provide a variety of risk management services
- When tragedy strikes, we work hard to get you back on your feet to your pre-loss condition as quickly and efficiently as possible

Contact Us

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Call us at (800) 223-5705

Visit our website at cpg.org/CIAC

Important Disclosures

“Church Insurance Companies” refers to The Church Insurance Company, NAIC No. 10669, a New York domiciled insurance company with its home office located at 19 East 34th Street, New York, New York 10016, The Church Insurance Company of Vermont, a Vermont domiciled insurance company with its home office located at 210 South Street, Bennington, VT 05201, and The Church Insurance Agency Corporation, an insurance agency with its home office located at 19 East 34th Street, New York, NY 10016. The Church Insurance Companies offer property and casualty insurance coverage and other related services to The Episcopal Church and its dioceses, parishes and other entities.

Property and casualty insurance products are underwritten by The Church Insurance Company, The Church Insurance Company of Vermont, and other companies (not affiliated with the Church Insurance Companies) for which The Church Insurance Agency Corporation acts as an insurance agent or broker. Product availability and features may vary by state, and products may not be available in all states. The Church Insurance Companies are not licensed in all states. Information and descriptions of products and services are provided solely for general informational purposes and are not intended to be complete descriptions of, or to create a contract or an offer to provide, coverage. For complete details of coverage, including exclusions, limitations and restrictions, please see the actual policy or certificate. If any description of a Church Insurance Companies product conflicts with the terms of the actual policy or certificate, then the terms of such policy or certificate will govern.

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