# Creating a Risk Management Plan

## TAKE STEPS TO IMPROVE YOUR MINISTRY'S SAFETY

Is your ministry as safe as it could be? Have you thought through potential dangers and planned strategies to avoid them? Taking steps to prevent problems before they happen is the essence of risk management.

Many churches are working on comprehensive risk management plans that thoughtfully consider and address the exposures involved in their ministries. Risk management plans are an important tool for protecting church staff, members, and property from injuries, lawsuits, fires, and dozens of other hazards.

### HOW TO BEGIN

Creating a risk management plan can seem overwhelming. If you don't know where to start, here are some ideas to help you:

- **Choose good people.** Recruiting the right people to develop the plan is key. Create one or more committees of people who understand and value risk management. Include professionals in areas you intend to address, such as an accountant for financial issues and a building contractor for facilities issues.
- **Take small steps.** To make it more manageable, break the process of developing a risk management plan into several "bite-size" steps. First, focus on the areas most central to your ministry, such as your children's ministry or sports program.
- **Identify the hazards.** Determine what areas of your ministry might pose risks. Consider any hazard that can cause injury, illness, death, loss, or damage to equipment or property. Consider a variety of "what if" scenarios. For example, in the children's area, you might ask what would happen if a non-custodial parent attempted to kidnap a child, or if the nursery wing caught fire.
- **Use available resources.** You can get ideas by reading church-oriented magazines, talking with other church business administrators, or conferring with your insurer's loss control experts. And don't forget to ask churchgoers for help—your congregation probably includes some qualified individuals who would be willing to give you a hand.

### DEVELOP THE PLAN

Once you've finished your preparations, you're ready to begin work on your risk management plan. Use these tips to guide you through the process:

- **Assess the risks.** Estimate the probability and severity of each potential risk that you have identified. Think in terms of worst-case possibilities to get a credible measure of how severe a risk could become. With results in hand, you'll have a useful tool for identifying which risks should be given closest attention.
- **Analyze risk control measures.** Identify specific strategies and tools that reduce or eliminate risks. There's a range of options, from deciding not to take a risk at all to finding ways to reduce, accept, or transfer the risk. You should also consult with your church's attorney for assistance in this area.
- **Make risk control decisions.** Once you have chosen a strategy, determine the level of risk remaining. Do you still think the remaining risk is acceptable? Should you modify the plan to develop measures to better control the risk? Capture your decisions in writing.
- **Implement risk controls.** Document your plan fully and implement it with appropriate resources. You'll also want to communicate the plan—or at least the relevant components—to church employees, volunteers, and members.
- **Supervise and review.** Make sure everyone is playing his or her role appropriately once your plan is in place. As time passes, review the plan periodically to ensure that it's still working. Get feedback from people involved in all aspects of the plan, and use their comments to modify it as needed.

### POSSIBLE RISKS

Not sure what risks to prepare for? Here are a few of the hazards you may want to consider while creating your risk management plan:

- Natural Disasters
- Weather Emergencies

*(continued on page 2)*

- Child Sexual Assault
- Medical Emergencies
- Sports Injuries
- Violent or Disruptive Individuals
- Theft and Embezzlement
- Libel, Slander, and Defamation
- Kidnapping
- Employment Lawsuits
- Counseling Liability
- Accidents and Falls
- Church Discipline
- Sexual Offenders
- Auto Accidents
- Employee Injuries

With these pointers to set you in the right direction, you should be able to create a risk management plan for your church that can help you keep everyone, from infants to the elderly, safe.

## RESOURCES

- **Safety Library at BrotherhoodMutual.com**—Articles and checklists to help you manage risks
- **ChurchSafety.com**—Articles and assessments to help you improve ministry safety
- **Insurance Advisor #39**—Protect Your Ministry with Adequate Disaster Planning
- **Insurance Advisor #40**—How to Keep Your Children Safe and Protected
- **Insurance Advisor #45**—Creating an Evacuation Plan