

Risk Grade Based on Ministry Size

Small 0-150 attendance	Medium 150-600 attendance	Large 600 and above
0-3	4-7	8-10

Table V

Step1 Operational Risk Issue	Step 2 Loss Potential 1-10	Control Measures		
		0-3 <i>All limits will vary depending on individual circumstance, we have provided suggestions only</i>	4-7	8-10
Employees	10	No employees, not necessary	0-1 informal employment review by board or staff annually. Pastor review by board.	formal annual reviews with documentation of areas of improvement
Buildings insured to replacement	10	Ask your agent to review annually	Call your agent and have a review	Have your property valued by experienced professional
Buildings up to current codes	8	Add to insurance	Add to insurance	Add to insurance
Children's ministries policies/procedures	8	Have comprehensive policy in place	Have comprehensive policy in place, training for all staff.	Have comprehensive policy in place. Training for all staff, .have check in/out program
Church/Ministry security	7	Train ushers to see potential issues, have written plan	Trained volunteers on site at all events, have written plan	Armed security, multiple staff, direct communications have written plan,
Counseling	3	Add to insurance,\$300,000	Add to insurance, \$500,000	Add to insurance,\$1,000,000
Cyber Risk- loss of data	2	Keep inventory & back-up	Keep inventory-& back-up	Back-up daily.
Employment Contracts	9	No employees, not necessary	0-1 employee, contact or letter of understanding	2 plus employees, there should be contracts
Crises management	6	Have complete plan in place and provide annual training	Have complete plan in place and provide annual training	Have complete plan in place and provide annual training
Directors & Officers liability	9	Insurance in place,\$300,000	Insurance in place, \$500,000	Insurance in place, \$1,000,000
Employee dishonesty	6	Have written cash handling procedures, \$25,000	Have written cash handling procedures-Have outside review every three years, \$50,000	Have written cash handling procedures, have 2 or more people involved in counting. Have outside review annually, \$100,000
Employee handbook	10	No employees, not necessary	Employees 0-1 – have written policies	More than two employees, complete employee hand book. Employment contracts
Employment practices liability	10	Carry insurance, \$300,000	Carry insurance,\$500,000	Carry insurance, \$1,000,000
Equipment in transit	8	Keep inventory, add to insurance	Keep inventory, add to insurance	Have written procedures, add to insurance
Equipment insured to replacement cost	8	Create an inventory with replacement costs	Video tape all rooms and equipment	Have your equipment valued by an experienced professional
Extra expense & loss of income (giving, tuition, rental income)	9	Add to insurance	Add to insurance	Add to insurance
Food handling safety	5	General sanitation	General sanitation, trained food handlers, regular	General sanitation, trained food handlers, regular

			training	training
Foreign Travel	7	Have insurance, waivers and training	Have insurance, waivers and training	Have insurance, waivers and training
Loss of money-theft	6-7	Add to insurance,10,000	Add to insurance,\$25,000	Add to insurance,\$50,000
Outside organizations using facilities	7	Written agreement, indemnity agreement in place	Written agreement, indemnity agreement in place	Written agreement, indemnity agreement in place
Playgrounds	8	Complete safety check of all equipment annually. Have proper ground material	Complete safety check of all equipment annually. Have proper ground material	Complete safety check of all equipment annually. Have proper ground material
Property of others on premises	4	Add to insurance	Add to insurance	Add to insurance
Regular		Committee to oversee financial records	Committees to oversee financial records, have outside audit every three years.	Have committee to oversee financial records, have outside audit annually
Sex offender policy	5	Have comprehensive policy in place	Have comprehensive policy in place	Have comprehensive policy in place
Sexual abuse policy	9	Have written policy complete annual training	Have written policy complete annual training	Have written policy complete annual training
Parking lots	3	Keep well lit	Keep well lit	Keep well lit

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