

NORTH AMERICAN DIVISION

2026

Risk Management Initiatives



Providing Risk Management Solutions
for the Seventh-day Adventist® Church



PURPOSE AND SCOPE

Springing as a response to the increased frequency of significant casualty losses, Adventist Risk Management®, Inc. (ARM) works with the North American Division (NAD) Risk Management Committee to pursue specific, practical initiatives each year. We have the duty to protect the assets we are entrusted with, and we must provide an environment that is safe for employees, members, guests, and volunteers so the ministry of the Seventh-day Adventist church can grow. We must continue to invest in risk management as an essential part of our ministry.

The following initiatives build on the policy guidelines and resources already in place. Complacency regarding risk management is one of the greatest threats we face. As leaders, we can remedy this by making risk management a key priority at all levels of our organizations and by providing more intentional educational resources for our leaders, staff, and local volunteers. Protecting our organizations is something we can accomplish together.

2026 NAD RISK MANAGEMENT INITIATIVES

This year, ARM emphasizes creating opportunities for organizational leadership to support through quantifiable actions and risk management initiatives throughout their organizations:

- Informal Relationships
- Cyber Risk Awareness
- Protecting the Vulnerable

PLEASE NOTE: Items [hyperlinked](#) below indicate a resource ARM will share with the organization's risk management committee to facilitate implementation of the goal.

CONFERENCE RISK MANAGEMENT COMMITTEE

Organization leaders need to set aside time and resources to implement the stewardship of the assets entrusted. A safety committee is a powerful way to uphold risk management and demonstrate that it is crucial to our organization's long-term ministry.

Schedule/creation of a risk management committee by January 31, 2026

As chair of this committee, the president has the opportunity to set a new tone, generating risk awareness and ensuring a commitment to risk management. The ministry of risk management is about protecting an organization's ability to carry out its mission, and this ministry should be the president's priority. No one else can lead across all ministry functions in this role.

The ARM Account Executive (Secretary) should provide structure to the meetings as they draft the agenda for approval by the chair. They should also provide information, data, and resources to support the committee's efforts. The committee should include the executive secretary, treasurer, and selected conference ministry leadership, such as youth and education.



The committee should meet no less than twice a year with the 2026 schedule of meetings set by January 31, 2026. **We are asking that one meeting happen early in the year (first quarter) and the second by or in the third quarter, allowing for communication, planning, and reporting during year-end meetings as well as for the next year.**

STANDING AGENDA ITEMS FOR 2026

- **Review ministry functions to identify informal relationships.**
 - ▷ Ensure compliance with NAD WP E 85.
 - ▷ Identify presence of 501(c)(3) organizations (separate entities) within the conference.
 - ▷ Review and halt the practice by Adventist church entities of accepting donations for supporting ministries.
 - ▷ Identify where land use or contracts are needed.
- **Review, analyze, evaluate, and address cybersecurity threats.**
 - ▷ Educate our leadership, employees, and volunteers with up-to-date guidelines and practices in a way that will equip them to meet these risk.
- **Continued background screening of appointed volunteer positions (Protecting the Vulnerable).**
 - ▷ Measure the extent to which volunteers are being screened compared to the estimated or known number of volunteers.
- **Review highlights** identified from **loss analysis trends** (frequent and/or severe losses) to prioritize loss control, inspection, and education.
- **Review highlights** identified from **trends of received survey recommendations** (self-assessments or vendor-completed), especially high-risk notifications. Follow up with local church/school as needed.
- Strategize to remove from all use any remaining prohibited vehicles, such as 15-passenger vans.
- Ensure each constituent organization "audit" includes risk management questions
- Review and create opportunities for educational presentations during 2026 meetings: workers meetings, camp staff orientation, local church leadership meetings, etc.
- Promote ARM communication.
 - ▷ Subscribe employees to ARM's electronic newsletter, *Solutions*, by providing updated employee email addresses (organization-provided email accounts) to your account executive.
 - ▷ Encourage local church and school leadership to subscribe to ARM's electronic newsletter, *Solutions*.

WHO

- 1) Top three officers of each organization
- 2) Key directors in the organization
- 3) Risk manager
- 4) Account Executive from ARM (Secretary)



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THE RISK OF INFORMAL RELATIONSHIPS



WHY

The Adventist church has seen significant losses related to relationships with outside parties, such as supporting ministries. Due to a lack of clarity defining the distinctness between one organization and the other, the church insurance program was responsible for the supporting organization's large loss. To mitigate these risks, there must be clear distinctions between the roles and management of each organization.

NAD WP E 85 – Conflict of Interest

"Individuals, who by virtue of their position or based on their place of employment are invited to serve as members on boards/committees of entities/organizations that are not listed in the Seventh-day Adventist® Yearbook, must secure approval from their relevant governing body/administrative committee and disclose their membership on such boards/committees."

WHAT

- Account executives to educate clients on church structure
- Implement a Conflict of Interest review process
- Accept only donations to denominational entities
- Review all contracts and land use agreements for potential risks
- Review insurance requirements for third parties and implement process to make sure those are in place and followed
- Education: ARM to provide articles, webinars, and presentations to educate and equip conference and local-level leaders with knowledge and resources

WHO

- 1) Organization officers
- 2) Adventist Risk Management®, Inc.



CYBER RISK EDUCATION



WHY

One result of our reliance on technology is an increase in cyber risk. Society is beginning to respond to these risks with more regulatory requirements that impose fines for noncompliance, such as the California Consumer Privacy Act (CCPA), General Data Protection Regulation (GDPR), and New York Department of Financial Services Cybersecurity Regulation (23 NYCRR 500). We can help prevent costly losses by evaluating our cyber exposure and learning the steps we can take to secure our networks, systems, and data.

WHAT

- Your ARM account executive can provide the cyber liability insurance application, along with our [cyber risk checklist](#) as models of evaluation. Each organization will review their cyber risk by engaging in the application process.
- ARM will provide a list of available vendors who can conduct testing and vendors who can provide training.
- Education: ARM offers the following resources on cybersecurity:
 - ▷ [Cyber Liability](#)
 - ▷ [Cybersecurity](#)
 - ▷ [Keeping Churches Safe Online](#)
 - ▷ [Talking with Children and Youth About Online Safety](#)

WHO

- 1) Organization risk management committee
- 2) Employees and volunteers
- 3) Adventist Risk Management®, Inc.



PROTECTING THE VULNERABLE



WHY

Safeguarding policies and procedures is essential to protect vulnerable adults and children. Everyone, regardless of age, gender, ethnicity, or ability, has a right to participate in an organization without situations of abuse or neglect. To avoid exposing vulnerable adults or children to neglect or abuse, training is imperative, including training employees and ministry volunteers to recognize warning signs of abuse.

WHAT

- Conferences will review the number of current volunteers and compare against number of screened volunteers.
- Conferences will assess the implementation of child protection plans at local churches/schools. A [sample child protection plan](#) is available from ARM.
- ARM and conferences will facilitate/provide education on the protection of vulnerable persons, the importance of screening, and the reporting process.
- Education: ARM offers the following resources on protecting the vulnerable:
 - ▷ [Child Protection Plan](#)
 - ▷ [Personal and Body Safety for Your Students](#)
 - ▷ [Volunteer Reference Checks: Do's and Don'ts](#)

WHO

- 1) Organization risk management committee
- 2) Employees and volunteers
- 3) Adventist Risk Management®, Inc.