

Captive insurance

Continued from Page 3

Since November, 1985, about a dozen diocesan and archdiocesan representatives have been exploring the possibility of operating a captive or insurer-owned insurance company. At a meeting in Chicago May 21, Trickey and other members of the national steering committee announced their intent to form such a company under guidelines established by the federal Risk Retention Act of 1986. Later this month, committee members plan to set up a corporation in the State of Vermont known as the National Catholic Risk Retention Group, Inc.

A board of directors, chosen from among steering committee members, will oversee the corporation. The board plans to contract

with the Arthur J. Gallagher company, an insurance brokerage, to handle the corporation's day-to-day claims management, underwriting and administration.

The Arthur J. Gallagher Company is the parent organization to Gallagher Bassett of New York, and contracts with the majority of dioceses throughout the country, including the Diocese of Rochester, to provide primary property and liability insurance coverage.

In September, the National Catholic Risk Retention Group, Inc., is expected to begin offering a maximum of \$750,000 in excess liability coverage to any diocese or archdiocese in the United States. The corporation will be a stock-for-profit operation, which means that participating dioceses and archdioceses must invest in it by purchasing stock. The corporation's capital funds will then be invested by financial advisers, who

will also work under contract to the corporation.

Participating dioceses can pay for their ownership shares over a three-year period. Once that cost has been met, organizers hope that dioceses will begin to benefit from lower-than-commercial premiums.

Trickey does not expect that even the combination of the captive's premium and investment charges will total more than the diocese is currently paying for excess liability coverage, which last year topped \$90,000.

"One of the initial benefits is that almost 100 percent of the premiums will go toward meeting claims of the participants, a risk-management program designed to minimize losses, and the administrative expenses of the process," Trickey said. "Underwriting profits will be returned to the participants in the form of lower premiums."

Like any untried venture, Trickey pointed out, the captive company could fail or go bankrupt if the amount of the judgments paid exceeds its capital. Organizers have tried to forestall that possibility by commissioning a study of past claims against all potential participants. They then determined the new corporation's cash flow based on projected claim activity and estimates of administrative expenses.

In early August, representatives from dioceses and archdioceses interested in the captive insurance company will again meet in Chicago, where actual premium costs will be announced and where representatives will be expected to decide whether or not to participate.

To date, 61 dioceses and archdioceses have indicated their interest in the project, according to Trickey. At least 31 participants are needed to implement the plan.

Overage plan

Continued from Page 3

Southern Tier gets more money back in diocesan services than it contributes to the appeal. He noted, however, that he has been involved in a variety of diocesan projects, including his current role as member of the Priests' Personnel Board. "I probably tie into the diocese differently than other pastors do," he allowed.

Such differing styles of relationship to the diocese became apparent through the listening sessions, during which participants met in small groups to discuss the appeal's success in terms of three questions — What's working? What's not working? And what needs improvement?

Although the primary merits and failings of the appeal surfaced in all three of the regional gatherings, as well as the separate session conducted for staff of the diocesan Pastoral Center, certain idiosyncracies also came to the fore.

In-hall solicitation was universally hailed as an effective method. New to the appeal last year, the diocesan Speakers' Bureau — through which diocesan personnel visit

parishes to discuss the TGA's support of their ministries — also received support from parishes. Mail follow-up letters, pastors' homilies, personal letters from the pastors, advance gifts campaigns, *Courier-Journal* coverage, and the flexibility of the 1986 appeal format were also cited as effective.

A tie-in with a parish turkey raffle was the most novel approach taken to raise participation in the appeal. One parish conducted a successful all-mail campaign, while a few others used audio-visual aids to demonstrate diocesan services.

The list of "not working" appeal aspects is longer and more varied. Door-to-door solicitation earned the most disapproval, because parish staffs have learned it angers non-donors and lapsed Catholics. Ranking beneath it on the ineffective roster is a smorgasbord of unpopular items: radio/television advertising, an audiotaped presentation from Bishop Matthew H. Clark, politics in the diocesan and world Churches, follow-up letters, the "Madison Avenue" approach of the 1985 campaign, classifying prospective donors by codes, lack of overage rebates in previous years, suggested contribution amounts, a feeling that not all donors/gifts are welcome, the misconception that the 1981 campaign was a

"one-shot deal," the formula for determining parish quotas, the psychological effect of previous failures, lack of communication on how the money is spent, a credibility gap produced by the continuation of second collections, and a negative connotation attached to the word "diocese."

Some parish representatives questioned whether the name "Thanks Giving Appeal" is catchy, while others said the appeal theme — "Put your gifts at the service of one another" — is not emphasized enough.

The list of items needing improvement is even more varied, indicating the varied character of parish life. Session participants attached the most emphasis to the need to provide a detailed report of appeal spending and to find ways of "netting new fish" — prospective donors and appeal workers. Also emphasized was a need to improve the diocesan image and demonstrate the benefits

it provides to parishes. Parish representatives also urged the appeal staff to allow anonymous gifts, improve the regional brochure and eliminate the classification of donors.

Among the less-mentioned subjects for improvement were: the development of a new appeal logo, restoration of services eliminated after the 1985 appeal shortfall, elimination of diocesan-mandated second collections, incorporating "personal witness" into the speakers' bureau, and arranging for contributions on charge cards.

Appeal leaders — Thomas C. MacAvoy, general chairman; Father Peter T. Bayer, diocesan chancellor; Father James J. Moynihan, appeal coordinator; and Patrick O. Sullivan, appeal coordinator — assured session participants that they would consider the suggestions and criticism, and attempt to incorporate as many of them as possible into the 1987 campaign.

Bethany House in need of full-time workers

Bethany House is currently in need of full-time workers, particularly those who are available from 1 p.m. to 9 p.m. Monday through Friday. Also needed is someone who would be able to work one weekend a month.

Bethany House — a community based on the principles of the Catholic Worker Move-

ment — serves the needs of homeless women and their children. The house is run by three full-time staff members, as well as a network of volunteers.

Anyone interested in helping in this work can call (716) 454-4197, Monday to Friday, 9 a.m. to 5 p.m.

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