



The Orthodox Church in America  
DIOCESE OF PHILADELPHIA AND EASTERN PENNSYLVANIA  
The Most Reverend MARK, Archbishop of Philadelphia

September 9, 2015

## Information on changes in the Diocese of Philadelphia and Eastern Pennsylvania Insurance Coverage

Dear Rev. Frs., esteemed members of the Parish Councils and faithful,

Christ is in our midst! As part of a comprehensive approach to our administrative life in the diocese, we are reviewing of our diocesan expenses, seeking to save money wherever possible without diminishing the quality of service to the diocese, or in the case of vendors, for the diocese.

One of these areas is the diocesan insurance coverage. We have received a proposal from Church Mutual Insurance, the largest insurer of churches and schools worldwide, that would save the diocese \$2000 a year. In order to do so, however, Church Mutual requires that the diocese as a whole abide by Church Mutual's own Sexual Misconduct policies in addition to those of the Orthodox Church in America that is that *each parish* in the diocese is required to do so whether or not they are covered by Church Mutual. This includes compliance where Church Mutual's standards exceed those of the current O.C.A. Policies, Standards and Procedures. Complete copies of Church Mutual's specific requirements will be posted on our diocesan website along with a summary outlining the additional areas/levels of compliance required.

The substantial differences are in the areas of sexual offender attendance and the Summer Camp. Both of these additional or alternate requirements are acceptable to the diocesan administration and to the administrative staff of St. Tikhon's Diocesan Summer Camp. The additional requirements of Church Mutual actually address deficiencies in the OCA Sexual Misconduct Policy.

The adoption of this set of policies in addition to our mandated O.C.A. Policies, Standards and Procedures accomplishes two things for the Diocese of Eastern Pennsylvania: it offers our faithful, especially our children and youth, a higher level of protection and, in doing so, offers the diocese a more cost effective insurance without diminishing quality of coverage. Financial savings for the diocese benefit the diocese whether in the form of funds available for education, evangelization, parish assistance, and clergy health or otherwise. Moreover, those parishes not already customers of Church Mutual are strongly encouraged to obtain quotes that may save them money on a parish by parish basis, and will already be in compliance with this policy. Currently eight parishes of our diocese have Church Mutual as their insurer and are in compliance with this policy as required for coverage. The more parishes that sign on the greater the potential discount for the parishes and the Diocese as a whole. However PLEASE NOTE: NO ONE IS MANDATED TO CHANGE CURRENT COVERAGE TO CHURCH MUTUAL, THOUGH YOU MIGHT WANT A QUOTE FROM THEM TO SEE IF SUCH A CHANGE WOULD BE FINANCIALLY BENEFICIAL FOR YOUR PARISH. As stewards of the parish,

obtaining multiple bids on major expenses is considered the best business practice. That is up to each parish and their council to do what is best for their parish.

We will be revising the form wherein Parish Councils sign off annually that they have read the OCA's Sexual Misconduct Policy and agree to follow it and include the proper references to these minor additions from Church Mutual.

Your unworthy father in Christ,

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Archbishop of Philadelphia and Eastern Pennsylvania

CC: Michael Hard, Church Mutual Representative; Rev. Fr. Raymond Martin Browne, Chancellor; Diocesan Clergy; Council Chairpersons