

# DIOCESE OF LA CROSSE

MARCH 2025

PRESENTED BY: BENJAMIN J. BURROW



# PLAN ADMINISTRATION

The Diocese of La Crosse entered into a Protected Self-Insurance Program in 1988 which provides cost effective, uniform, and comprehensive insurance coverage. It is administered by:

Catholic Mutual Relief Society

Catholic Mutual Group

Benjamin J. Burrow

Claims/Risk Manager

3710 East Avenue South

La Crosse, WI 54601

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# Catholic Mutual Group

- ▶ As part of the Catholic church, Catholic Mutual is the leading provider of property, liability, and employee benefit coverage and related services for the Catholic Church in North America, Currently serving more than 125 Dioceses and Archdioceses and 200 Catholic Religious orders and institutions in the United States and Canada.
- ▶ Founded in 1889 by four bishops
- ▶ Home office is located in Omaha, Nebraska
- ▶ The Diocese of La Crosse is serviced locally by Benjamin Burrow, housed at the Diocese of La Crosse offices

# SCOPE OF DUTIES

## Claims Management

- ▶ Worker's Compensation
  - ▶ Strategic partnership with United Heartland Insurance Company
- ▶ Liability
- ▶ Property
  - ▶ Claims handling by CMG - Omaha

## Risk Management

- ▶ Inspection Program
- ▶ Facility Usage
- ▶ Security
- ▶ Special Programs

# SCOPE OF DUTIES

## Best Practices

- ▶ Vehicle Usage and 11-15 Passenger Vans
- ▶ Contract Review
- ▶ High Risk Events
- ▶ Health Ministry Exposures
- ▶ Emergency Procedures
- ▶ Parish Operations
- ▶ Transportation and Defensive Driving
- ▶ Training
  - ▶ Online training
  - ▶ Seminars
  - ▶ One on one circumstance specific counseling

# COVERAGE PROGRAM REFERENCE GUIDE

- ▶ A highlight of the property, liability, crime, and priest's personal property coverage and limitations to give an overview of available coverages.
- ▶ Specific extensions, conditions, and limitations may apply and can be reviewed on a case-by-case basis.

# COVERAGE GUIDE HIGHLIGHTS (PROPERTY)

## ▶ PROPERTY:

Covers property of every kind and description (meaning all real and personal property, your interest in improvements and betterments to buildings you do not own, and property you agree to protect by written contract).

# COVERAGE GUIDE HIGHLIGHTS (PROPERTY)

- ▶ Perils (common causes of loss)
  - ▶ Fire
  - ▶ Lightning
  - ▶ Wind
  - ▶ Hail
  - ▶ Explosion, other than steam boiler explosion
  - ▶ Riot
  - ▶ Smoke
  - ▶ Vandalism
  - ▶ Water
  - ▶ Theft



# COVERAGE GUIDE HIGHLIGHTS (PROPERTY)

- ▶ Property deductible: \$5,000 per location; \$10,000 Diocesan Deductible
- ▶ Replacement Cost (RC) vs Actual Cash Value (ACV)
  - ▶ Catholic Mutual reserves the right to deem property as not covered and/or subject to depreciation if such property has been previously damaged by wear and tear, deterioration, or inherent defects at the time of covered loss.
    - ▶ Examples
      - ▶ 20 year roof in 22 years of existence
      - ▶ Roofing systems subject to neglect
      - ▶ Improperly installed roof or one with a manufacturer defect
      - ▶ Advanced Deterioration

# COVERAGE GUIDE HIGHLIGHTS (PROPERTY)

- ▶ OTHER PROPERTY COVERED:
  - ▶ Property in the open
  - ▶ Glass, including stained and plate
  - ▶ Trees, shrubs, plants when loss is caused by fire, lightening, explosion, riot, civil commotion or aircraft ONLY
  - ▶ Personal property of others when used for the specific benefit of the parish (excess)
  - ▶ Fire department charges
  - ▶ Fire equipment recharge costs
  - ▶ Lock and key replacement

# COVERAGE GUIDE HIGHLIGHTS (LIABILITY)

- ▶ Provides liability coverage for claims arising out of bodily injury, property damage, personal injury, advertising injury, and corporal punishment.
- ▶ Includes excess medical payments coverage with a \$500 limit
- ▶ Medicare law overview and discussion

# COVERAGE GUIDE HIGHLIGHTS (PRIEST'S PERSONAL COVERAGE)

- ▶ Priest's Personal Coverage
  - ▶ Covers personal property of assigned priests and religious on a replacement cost basis up to \$25,000, subject to deductible.
  - ▶ Additional coverage is available for an additional charge through Catholic Mutual
  - ▶ Includes each priest or religious on assignment for his negligent personal acts up to \$300,000 per occurrence.
  - ▶ Does NOT include auto liability coverage

# CLAIM REPORTING GUIDELINES

## ▶ **Liability:**

- ▶ Be extremely caution about discussing, interpreting, or assuming liability. Simply state the matter will be referred to your liability carrier. DO NOT DISCLOSE TO ANYONE THE LIMITS OF LIABILITY.
- ▶ Report to Ben Burrow as soon as possible
- ▶ Obtain the pertinent facts, names and addresses of injured parties and any witnesses
- ▶ Do not give statements to anyone other than Ben Burrow
- ▶ If you are served a Summons, contact Ben Burrow immediately as each Summons contains important deadlines

## ▶ **Property:**

- ▶ Report to Ben Burrow as soon as possible
- ▶ Take whatever means necessary to protect from further damage
- ▶ If contents are involved, separate damaged from undamaged articles

# WORKER'S COMPENSATION CLAIMS

- ▶ Workers' compensation is a form of insurance providing wage replacement and medical benefits to employees injured in the course of employment.
- ▶ Workers' Compensation claims represent the one claim area that are most preventable.
- ▶ Risk Management and awareness is key to reducing workers' compensation risks and exposures

# WCRB

- ▶ The Wisconsin Compensation Rating Bureau (WCRB) is a licensed rate service organization for workers' compensation insurance.
- ▶ Mod rate determines what an employer pays for premium and is tied to frequency and severity of claims.
- ▶ Compensation rates and supporting rating factors has created a significantly heightened exposure to employers as it relates to larger claims and their impact on the modification factors of employers.

# ACCIDENTS HAPPEN...





# MOST COMMON LOSS CAUSES (PARISHES)

- ▶ Slips/falls on ice
- ▶ Falls/trips on stairs
- ▶ Operating mowers (things in eyes, drop on feet)
- ▶ Trips over objects
- ▶ Lifting to heavy objects
- ▶ Falls off ladders

# MOST COMMON LOSS CAUSES (SCHOOLS)

- ▶ Slips/falls on ice
- ▶ Slips in water on floors
- ▶ Trips/falls on stairs
- ▶ Injuries occurring while supervising or playing with students
- ▶ Burns, cuts allergic reactions
- ▶ Moving items
- ▶ Falls from carrying to many items
- ▶ Picking up Children or toys

# RAISING AWARENESS

- ▶ Safety is EVERYONE'S responsibility
- ▶ Priests, custodial staff, teachers and support staff should constantly be aware and watchful of any unsafe conditions or practices in schools and parishes
- ▶ Keep in mind: suitability of work for both employees and volunteers

# INJURY REPORTING PROCEDURES



# EMPLOYEE INJURY

- ▶ Injuries should be reported within 24 hours
- ▶ If non-emergent injury utilize the TeleCompCare hotline provided through United Heartland
- ▶ Complete an Employer's First Report of Injury and submit to Catholic Mutual Group
- ▶ If employee is missing work, contact Ben Burrow immediately as we have only 14 days to report to the State of Wisconsin and issue disability payments to avoid fines
- ▶ On your behalf, I will submit the claim to United Heartland and continue to monitor its progress toward resolution and closure

# INJURY TO OTHERS (ADULT/VOLUNTEERS)

- ▶ Complete an Incident Report for Injuries form and submit to Ben Burrow with Catholic Mutual Group
- ▶ Secure as much information from the injured party as possible including:
  - ▶ Date of Birth
  - ▶ Social Security Number (due to Medicare reporting requirements)
  - ▶ Cause of injury
  - ▶ Type of injury

# STUDENT INJURY

- ▶ Complete the Incident Report for Injury form and submit to Catholic Mutual Group
- ▶ Follow these parameters:
  - ▶ All injuries to students that require more than basic first aid
  - ▶ All head injuries
  - ▶ Any injury which occurred under odd circumstances or for which the school may have gross negligence
  - ▶ Any injury where there is an indication a lawsuit could be pursued

# RISK MANAGEMENT

- ▶ Onsite safety inspections
  - ▶ Conducted by Ben Burrow on a Biannual basis
- ▶ Best Practices (examples... volunteers, 11-15 passenger vans, high risk parish events, youth ministry)
- ▶ Emergency preparedness
- ▶ Certificates of Insurance
- ▶ Contract Review
- ▶ Facility Usage
- ▶ Online Training



# ONLINE TRAINING COURSES VIA CMG CONNECT

- ▶ Parish Administrator Curriculum
- ▶ Workplace Safety
- ▶ Volunteer Curriculum
- ▶ Youth Ministry Curriculum
- ▶ Parish Festival Curriculum
- ▶ Cyber Security
- ▶ Building Safety Curriculum
- ▶ Bloodborne Pathogens
- ▶ Defensive Driving Curriculum
- ▶ Playground Safety eLearning
- ▶ School Safety Intruder Videos
- ▶ Driving Administrator Curriculum

# FACILITY USAGE

- ▶ Facility Usage Agreement. This form should be completed by anyone seeking to utilize parish facilities. In conjunction with this form, the facility user is required to provide a Certificate of Insurance with limits of liability of not less than \$1 million combined single limit for bodily injury and property damage. Also, the policy shall name the parish as an additional insured.
- ▶ Special Events Coverage. If the facility user does not carry insurance, then coverage can be reviewed under Special Events Coverage offered through Catholic Mutual Group. An application form must be completed. This is typically used for one-time events, such as weddings, baby showers, birthday parties, holiday family gatherings, and the like.
- ▶ Adult Hold Harmless and Parent Guardian Release. For those occasions when Special Event coverage is not applicable, wherein each participant must provide an appropriate release form. Generally, this is used for use of gym facilities by unorganized groups.
- ▶ Unaffiliated Organization Agreement. This form comes into play when a Catholic organization that is not affiliated with the Diocese (such as Knights of Columbus) wish to use facilities. The Knights of Columbus, though often associated with a particular parish, is a national organization and insurance is provided through that national organization. They must provide us with a Certificate of Insurance which names the Parish as additional insured.

# CONTRACT REVIEW PROCEDURES

- ▶ All contracts of \$10,000 or more should be reviewed by Ben Burrow (CMG) and Jessica Kirchner of Moen, Sheehan, Meyer Law Firm.
- ▶ All long-term lease agreements must be reviewed by Ben Burrow (CMG) with consideration for the Addendum to Lease.
- ▶ Contractor insurance requirements:
  - ▶ General Liability
  - ▶ Workers Compensation
  - ▶ Automobile Liability

# CONTRACT REVIEW PROCEDURES

- ▶ Certificates of Insurance must be obtained evidencing adequate limits and naming the parish as additional insured.
- ▶ Small routine maintenance jobs do not require use of contracts
- ▶ Please notify Ben Burrow when any renovation or building project is completed to review for any insurance changes.

# HOW TO REACH ME

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