March 27, 2024

To: Pastors/Business Managers

Re: Property Self-Inspection program

The Office for Insurance offers a 5% discount on your property and liability insurance premiums at renewal. The way to earn this discount for your parish is to complete the selfinspection forms each quarter. The self-inspection form can be found on the insurance web page at https://dio.org/office-for-insurance-benefits/insurance/forms-and-documents/propertyliability.

The self-inspection form assists you in keeping your facility in good condition to help reduce injuries and minimize storm-related damage to property. When we reduce or eliminate claims it helps us keep premium increases to a minimum. Our insurance programs have what is called a self-insured retention (SIR) which means the diocese insurance program pays a deductible on each claim. The deductibles to the diocese of \$200,000 on property, \$100,000 on liability and auto claims, and \$250,000 on workers' compensation claims. We pay these amounts before our excess insurance carriers start to pay on claims. As reminder, a parish has a \$2,500 deductible on property claims and \$10,000 deductible on wind and hail damage.

Send the completed self-inspection forms to:

Chapman & Hogan Insurance Group 3636 S. Geyer Road, Suite 110 St. Louis, MO 63127 FAX: (314) 842-0050

Email: diospfld@chapmanhogan.com

I recommend you submit the completed forms in August, November, February, and May. We need the fourth report by May 15 so we can apply the credit on the renewal billing in July.

If you already participate, I thank you.

To all the others, I ask you to consider participating. I usually recommend you ask someone on your finance council or buildings and grounds committee to take ownership of this initiative as it potentially saves your parish money on your property and liability insurance premiums.

Be safe and God bless,

Patrick A. Ketchum Director