

The Diocese of Crookston provides workers compensation coverage on all employees as mandated by the State of Minnesota. Our current provider is Amtrust North America.

How to report an injury

If an employee is injured on the job they will need to call the Alerus 24/7 Nurse Care Line. 1-844-847-8708. You can see the document for more information. The Nurse Care line will complete the first report of injury form and begin the process for the injured employee. You **will not** have to complete the first report of injury and send it to me. The Nurse Care Line will send me the information.

Explanation of Charges

Workers compensation premiums are billed to the parishes by the Diocese through the diocesan billing. There are two charges that the parish gets each year: a renewal charge and an audit charge.

Renewal Charge: Our workers compensation coverage renews each year on January 1 and runs from January 1 to January 1. Each year, around that time, the parish will get a charge for their workers compensation premiums. This premium is based on many factors, such as the parish's estimated payroll, premium rates (determined by the state of Minnesota), and our experience factor.

Workers' Compensation Audit Charge: This charge comes in the summer or early fall. Note that the previous paragraph mentioned that the work comp premium is based on the parish's estimated payroll. At the end of each year the parish fills out a payroll questionnaire reporting their wages for the year; for example, Catholic Mutual figures out the premiums for 2003 in late 2002. To do that, they will need to estimate the parish's 2003 payroll. They do this by referring to the location's most recent payroll questionnaire; since 2002 isn't over yet, the most recent payroll questionnaire they would have is the 2001 version. Using the 2001 payroll questionnaire, they estimate the parish's payroll for 2003, and use this estimate to determine the parish's premiums for that year. When Catholic Mutual gets the 2003 payroll questionnaire (sometime in 2004), they will compare the parish's actual payroll to their estimate and adjust the parish's premiums accordingly. This adjustment is referred to as the audit charge. If the parish's payroll is more than estimated, the parish will get an additional charge; if the payroll is less, the parish will get a credit.

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