

# The **RISK** FACTOR<sup>®</sup>

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## How Much Does a Candle Cost?

By Diane Engstrom, Director of Operations

Candle sales are booming. Burning candles can give a room a nice aroma and ambiance. You can pay anywhere from \$1.00 to in excess of \$20.00 for a candle, but that may not include all the costs associated with burning a candle.

The latest statistics released in June 2001 by the U.S. Consumer Product Safety Commission reported that deaths caused by candles increased 750 percent from 1980 to 1998. House fires caused by candles also increased 52 percent during the same period of time. In 1998, 12,800 residential fires were caused by candles, resulting in 170 deaths and 1,200 injuries. The estimated loss to property due to candle fires in 1998 was \$174,600,000.

In most cases, candles were left unattended, tipped over and ignited nearby combustibles. Almost half of the home candle fires started in the bedroom. Mattresses or bedding are the most common items that ignite, followed by furniture and curtains. During the seven year period from March 1994 through March 2001, the Trust members reported nine fire losses resulting from candle fires, eight of which were from candles burning in sleeping quarters. One such fire resulted in a fatality. Total property damage due to these nine fires was in excess of \$3,000,000.

Fires from candles have increased dramatically, but they are preventable. Reduce the chance of fire by adhering to the safety tips outlined in the sidebar. So, if asked the question, "How much does a candle cost?," your response can be that for Trust members, nine candles cost \$3 million and one life. Is the aroma and the ambiance worth it? Be an informed candle consumer. Log onto the U.S. Consumer Product Safety Commission web site at [www.cpsc.gov](http://www.cpsc.gov) for additional information on this subject. Click on the "Search" button, type the search words "Candle Fires" for more statistics, or "Candle Recalls" for information about popular candle products which have been recalled.

### Candle Safety Tips:

- **Never leave a burning candle unattended!**
- **Under no circumstances should candles be allowed in sleeping quarters, especially in a student dormitory.**
- **Always burn candles on a heat resistant surface, such as a ceramic tile. Never burn candles on a wood surface.**
- **Always trim the wick to 1/4 inch before lighting candle to avoid carbon build up on the wick (mushrooming), dark smoking, and soot in the air and on the walls and furniture.**
- **Position candles at least three feet away from flammable objects. Look for greenery, draperies, sheers, lampshades, and pictures which may come in contact with the flame.**
- **Do not burn candles too close to walls.**
- **Do not burn candles near a draft. Never burn them near ceiling fans.**
- **Place freestanding candles in a shallow dish or bowl to catch the melted wax in case of a spill or runoff.**
- **Put a teaspoon of water in the bottom of a votive cup to help prevent overheating.**

Christian Brothers Offers Employer's Liability Training

How Electronic Vehicle Reporting Requirements Affects Trust Members

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Fall 2001

## How Electronic Vehicle Reporting Requirements Affects Trust Members

by Cheryl Gustafson, Manager of Membership Services

Several State Department of Motor Vehicles have implemented a new mandatory electronic reporting system entitled the Insurance Information and Enforcement System (IIES). This system was designed to reduce the number of uninsured vehicles on the road. IIES is a mandatory electronic reporting system. The State Department of Motor Vehicles require that Insurance Companies electronically report all registered vehicles to the State Department of Motor Vehicles.

The IIES will be utilized by local and State Law enforcement agencies to continuously monitor the insurance status of every vehicle and to immediately be able to identify uninsured vehicles. The Department of Motor Vehicles require specific information, which includes the following:

- *Registrant's name and address*
- *Year, make and model of vehicle*
- *Vehicle Identification Number (VIN)*
- *Organization's Federal Employer Identification Number (FEIN)*

Effective August 1, 2001 Risk Pooling Trust members will be required to report the above information when adding vehicles to your organization's schedule. It is imperative that the name and address that is electronically submitted to the State Department of Motor Vehicles matches the name and address on the vehicle registration. Incorrect information may result in suspension/revocation of the vehicle's registration. To avoid such circumstances it is important to report any additions, changes, or deletions in vehicles to *Christian Brothers Risk Management Services* in a timely manner.

## Get Connected . . . On the Web

By Dave Pipitone, Communications Services Manager

In fall 2000, Christian Brothers Services opened a Members Administration section on their web-site for members of the Risk Pooling Trust to request a change to their vehicle schedules on-line. Members have made more than 900 requests to date and found the process is much more convenient. Here are a few comments from Trust members who now use the Internet for requesting changes to their vehicle schedules:

"I have been making vehicle requests for 10 years. The on-line method certainly eliminates paper usage and storage. Certainly, it is faster by DAYS! The set-up for data entry is very helpful."

-Sr. Jean Keating, Sisters of St. Joseph of Carondelet, Latham, NY

"We've been using the on-line vehicle change request program for well over six months now and find it a very simple and effective way to communicate our vehicle changes. Rather than having to fill out a manual form and fax or mail it to you, we can recall our list of insured vehicles, make our changes and immediately print out a "confirmation" report in a matter of minutes." -Fr. Allan DaCorte, OFM,

Franciscan Provincialate, St. Louis, MO

"The on-line request system saves me time and unnecessary paperwork it also allows me the opportunity to review my requests in no time. The confirmation is an added feature when you deal with a number of changes, revisions or deletions such as I do. I would recommend the on-line system to the all of the Trust's participants." -Dalevonne Davis,

Missionary Oblates of Mary Immaculate, Washington, DC

Members can also review their property schedules, and this Fall claim reports are expected to be available on-line.

Register for the Risk Pooling Trust web-site today and receive a free CBS "On the Web" mousepad. Simply log onto [www.cbsservices.org/members](http://www.cbsservices.org/members) and click on the Register Here link under the Other Options Menu.

## Christian Brothers Offers Employer's Liability Training

by Roger Duffield, Risk Control Manager

Employers' Liability coverage encompasses exposures such as wrongful termination, discrimination by gender, age, and race, sexual harassment, employee violence and retaliation. Christian Brothers Risk Management Services offers members of the Risk Pooling Trust the following services to assist in controlling this exposure:

- Employee Handbook Reviews to ensure compliance with federal requirements.
- Collective Risk Management Training for administrators focuses on how to manage an employee complaint.
- Supervisor Training I is a 2-3 hour training program which focuses on identifying areas of workplace wrongdoing and assist in development of basic principles.
- Supervisor Training II stresses the importance of documentation to employees personnel files.

For more information contact Roger Duffield at 800-807-0100, or your local Risk Control Consultant.

# Welcome

new

## RISK POOLING TRUST MEMBERS

*Like the Catholic Church, the Risk Pooling Trust is based on collaboration. We welcome the following new members to the Trust family. Please keep their ministries in your prayers.*

**Brothers of the Holy Cross**, Sarasota, FL  
**Colombiere Center**, Clarkston, MI  
**Congregation of the Marianites of Holy Cross**,  
New Orleans, LA  
**McAuley Living Services, Inc.**, Albany, NY  
**Missionary Society of St. Paul**, Jamaica Estates, NY  
**Nazareth Convent & Academy**, Concordia, KS  
**Order of Augustinian Recollects-Province of**  
**Saint Nicholas of Tolentine**, Union City, NJ

**Our Lady of Holy Cross College**, New Orleans, LA  
**Our Lady of Princeton**, New Orleans, LA  
**Sisters of Mercy of the Americas-Albany Regional**  
**Community**, Albany, NY  
**Sisters of the Holy Family of Nazareth**, Monroe, CT  
**Sisters of the Sacred Hearts**, Honolulu, HI  
**Society of St. Vincent de Paul**, Dallas, TX  
**St. Bernard Catholic School**, San Francisco, CA  
**Tides Family Services**, West Warwick, RI

## Holy Claims! Dynamic Duo Battle High Costs of Liability

By Dave Pipitone, Communications Services Manager

Risk Pooling Trust members are very fortunate to have Bill Wurtzler and Richard Reiss supervising and negotiating claim settlements. Together, Bill and Richard total 90 years of experience in the claims adjusting field. It is a rare claim that this senior duo has not seen or handled. They combine their claims adjusting experience with an intimate knowledge of Catholic not-for-profit ministries to provide quality service and sensitivity to the needs of Trust members.

Richard is the Risk Management Specialist, who reviews contracts and handles large property claims for Trust members. He has worked with major losses that involved damage caused by hurricanes, windstorms, earthquakes, severe fires and other natural disasters. Richard has served as the Risk Control Manager and Risk Manager for Christian Brothers Risk Management Services, overseeing loss control service to Trust members. He has 50 years of experience in the property and casualty field, and managed claims adjusting branches of major U.S. claims administrators.

Richard enjoys traveling, photography, gardening, cooking, and eating at reputable dining establishments. Name the town and Richard can give you the name of the restaurant and what to pick on the menu!

Richard has served the Risk Pooling Trust as a Christian Brothers employee since 1988. Richard says, "Christian Brothers Services is a great place to work with wonderful co-workers and affiliates."



Bill is the Manager of Claims who oversees the activity of the claim service vendor. He provides major support in the settlement of all major losses and claims reported to the Risk Pooling Trust. Bill has initiated several programs which have reduced the cost of claims, such as mediation, an auto PPO, and established a National Coordinating Counsel program.

Bill also set up an in-house subrogation department which recovers monies from responsible third parties to reimburse the Trust for losses. Bill has more than 40 years experience in handling all types claims: personal and commercial lines, excess and surplus lines, bonds and contract bonds.

In his spare time, Bill enjoys traveling with his wife Kathleen, and carpentry work. He helped his son build a home in Wisconsin.

Bill has been with Christian Brothers Services since 1990. Regarding his experience serving the Risk Pooling Trust, he explains, "I enjoy working at Christian Brother Services, handling claims, and helping affiliates resolve their claim issues. My contacts with the affiliates have been wonderful experience and ones that I will long remember."

# Coming Fall 2001 Seminars

**NEW!** *New Developments in Risk Management and Health Benefits Administration* is a new seminar on the latest breaking issues that may affect not-for-profit Catholic ministry. The morning session focuses on managing the risks of e-ministry; the afternoon session deals with the rising costs of pharmaceutical drugs in health benefits programs.

**Schedule: October 30, 2001 Milwaukee, WI (NATRI)**

**NEW!** *Preventing Violence in Catholic Schools* is offered to Trust members, providing an overview to the challenges that schools face in identifying, anticipating and preventing episodes of violence. The seminar will profile the red flag indicators, environmental and behavioral improvements that can be implemented to thwart developments that can lead to disruption in schools. Specific topics include psychological needs and expectations of students, identifying and dealing with high risk factors such as gangs, intrusion, substance abuse, suicidal students, discipline, and other topics. Attention will be given to developing an Action Plan to create a safer environment.

**Schedule: November 14, 2001 Staten Island, NY  
November 16, 2001 Princeton, NJ**

**For more information and to register on-line, visit our web-site at [www.cbsservices.org/seminars](http://www.cbsservices.org/seminars)**

If you  
know



of a Catholic  
Organization  
that would like to  
receive information  
about the services  
provided by  
Christian Brothers  
Risk Management  
Services, please call  
Mike Vollmer at  
800-807-0100  
extension 3024.

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