



Case Study:

Securing Comprehensive Coverage for St. John's University/College of St. Benedict/Order of St. Benedict

Partners:

Arthur J. Gallagher (Gallagher)
and Christian Brothers Risk
Solutions (CBS)

Client:

St. John's University / College of
St. Benedict / Order of St. Benedict
(Monastery & Prep School)

Client Profile



- 3,300 Students



- 2,250 Employees



- \$75M Payroll



- \$1B Property Schedule



- 150 Vehicles



- International Study for
Teaching Abroad
Programs



www.cbsservices.org

Romeoville, Illinois 60446

THE CHALLENGE

Historically, three interrelated Benedictine institutions in Minnesota—two private colleges and one religious monastery with a prep school—had kept their broker relationships and insurance programs separate and distinct. In their pursuit of system integration, leadership looked for a cohesive program that would:

- Reduce costs
- Increase coverage limits
- Streamline administration

Incumbent broker was Willis Towers Watson (WTW). Aon, MMA, and Brown & Brown also competing for the business.

SOLUTION

Together, Gallagher and CBS presented a solution that delivered:

- Broader Coverage: Property, Auto, and higher liability limits and more robust protections for educators' employment practices, D&O, and legal rights.
- Cost Savings: Competitive pricing with lower deductibles, including zero wind and hail percentage deductibles.
- Administrative Efficiency: Consolidated coverage across three institutions; CBS underwriters had the freedom to view them as a single entity while issuing separate and distinct accounts for the male and female Orders.
- Ease of Onboarding: CBS's simplified application process (four pages vs. hundreds) and quick turnaround reduced administrative burden.

In order to bolster credibility and trust, CBS also featured compelling testimonials from current religious and higher education clients.

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CLIENT FEEDBACK

"A unique program, perfectly built for our risk, made this an easy decision."

CBS FEEDBACK

"We are just getting started with expanding our relationship with Gallagher and other brokers to provide more superior coverage for colleges and universities."

— Chad Kunkel,
Managing Director,
CBS Risk Solutions

THE OUTCOME

The institutions chose Gallagher and CBS following a rigorous five-month process that included written RFPs, in-person presentations, and negotiations.

RESULTS INCLUDED:

- Reduced overall expenses
- Broader terms and limits for coverage
- Streamlined administration across three entities
- A positive client onboarding experience
- A foundation for future growth (with expectation of adding the female order next year)

WHY THE CLIENTS CHOSE GALLAGHER AND CBS

- Unique higher education and religious-focused program
- Zero wind/hail percentage deductibles—a decisive differentiator
- High liability limits tailored for educators & administrators
- Simplified onboarding & renewal processes
- Competitive pricing with strong underwriting flexibility
- Outstanding testimonials from current clients in higher education and religion
- Claims background with religious/higher education

LOOKING AHEAD FOR CBS

- Expand coverage to the College of St. Benedict's female order
- Leverage favorable recommendations to open up more opportunities with other academic institutions and religious institutions
- Strengthen Gallagher-CBS partnership to serve more institutions across the country