



# DIOCESE OF MARQUETTE

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1004 Harbor Hills Drive  
Marquette, MI 49855-8851  
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[www.dioceseofmarquette.org](http://www.dioceseofmarquette.org)

## MEMORANDUM

TO: Priests, Pastoral Coordinators, School Principals, Parish Secretaries & Bookkeepers, and School Secretaries & Bookkeepers

FROM: <sup>TBT</sup> Tim Thomas, Executive Director of Administration and Finance

DATE: June 10, 2024

SUBJECT: Changes to Protected Loss Fund (PLF) and Protected Loss Activities Fund (PLAF)

Historically, the Michigan Catholic Conference (MCC) has invoiced all units of the Diocese of Marquette (DOM) for insurance premiums and risk mitigation activities related to risk reduction activities of the DOM. The MCC insurance program is known as the Protected Loss Fund (PLF) and covers all required property and liability insurance. The DOM refers to its risk reduction activities as the Protected Loss Activities Fund (PLAF) which covers parish audits, school audits, specific legal expenses, and other risk mitigating services. Over the past several years, MCC has combined the invoicing for the PLF and the PLAF.

Recently, MCC has informed the DOM that beginning in July 1, 2024, the billing process for these premiums will undergo a change resulting in units receiving two separate invoices for PLF and PLAF instead of the historical single invoice combining the two. MCC will invoice units for the insurance premiums and direct costs of administering the PLF program, while the diocese will bill separately for risk mitigating programs and activities. Please note that the total amount invoiced will continue to be calculated the same way it has been in previous years. The invoices from the MCC may be less than last year, despite the hard insurance market, but the total of the two invoices will most likely reflect an increase. While specific increases and decreases in premiums depend on payroll size, property values/sizes, and number of automobiles insured, the overall combined increase in premiums is approximately 4% for the upcoming fiscal year, which is lower than originally estimated.

Please don't hesitate to contact me with any questions.



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### MEMORANDUM

TO: Priests, Pastoral Coordinators, School Principals, Parish Secretaries & Bookkeepers, and School Secretaries & Bookkeepers

FROM: Tim Thomas, Executive Director of Administration and Finance

DATE: June 24, 2024

SUBJECT: 2024-2025 Unit Billing Amounts for Protected Loss Activities Fund (PLAF)

The Diocese of Marquette will be invoicing parish and school units separately for Protected Loss Activities Fund (PLAF) services in the coming fiscal year. As a reminder, PLAF services include parish audits, school audits, specific legal expenses, and other risk mitigating services and Protected Loss Fund (PLF) services cover required property and liability insurance. While Michigan Catholic Conference will continue invoicing units normally for PLF premiums, parishes and schools will be billed for annual PLAF premiums in one lump-sum payment in mid-September 2024.

To assist with parish and school budgeting processes, please find the attached list of individual PLAF premium amounts for the 2024-2025 fiscal year. If you have any questions, please don't hesitate to contact me.

**Diocese of Marquette Parish Billing  
Protected Loss Activities Fund (PLAF)  
July 1, 2024 - June 30, 2025**

<b>MCC Unit Number</b>	<b>Parish or School Unit Name</b>	<b>PLAF Unit Premium 2024-2025</b>
4300	Our Lady of Lourdes Keweenaw Catholic Missions (Our Lady of Peace Parish, Ahmeek)	\$ 78.85
4006	Most Holy Name of Jesus/Saint Kateri Tekakwitha Parish, Assinins	\$ 182.85
4244	Saint Therese Mission, Au Train	\$ 68.19
4100	Saint Ann Parish, Baraga	\$ 349.35
4036	Holy Family Mission, Barbeau	\$ 235.52
4134	Saint Elizabeth Ann Seton Parish, Bark River	\$ 643.46
4260	Saint Ann Mission, Bergland	\$ 131.36
4214	Saint Sebastian Parish, Bessemer	\$ 1,187.79
4186	Saint Mary Mission, Big Bay	\$ 113.86
4076	Sacred Heart Parish, Calumet	\$ 649.76
4201	Saint Paul the Apostle Parish, Calumet	\$ 1,061.79
4118	Saint Cecilia Parish, Caspian	\$ 497.17
4082	Sacred Heart Parish, Champion	\$ 227.84
4212	Saint Rose Parish, Channing	\$ 191.91
4104	Saint Anne Parish, Chassell	\$ 288.09
4258	Saint Mary Magdalene Parish, Cooks	\$ 109.76
4308	Our Lady of Lourdes Keweenaw Catholic Missions (Our Lady of the Pines Mission, Copper Harbor)	\$ 52.87
4030	Guardian Angels Parish, Crystal Falls	\$ 725.97
4286	Saint Timothy Mission, Curtis	\$ 180.87
4072	Sacred Heart Parish, DeTour Village	\$ 246.87
4262	Saint Francis of Assisi Mission, Dollar Bay	\$ 181.21
4278	Saint Florence Mission, Drummond Island	\$ 91.28
4306	Our Lady of Lourdes Keweenaw Catholic Missions (Holy Redeemer Mission, Eagle Harbor)	\$ 75.13
4031	Holy Cross Cemetery, Escanaba	\$ 165.15
4040	Holy Name Catholic School, Escanaba	\$ 3,521.69
4098	Saint Anne Parish, Escanaba	\$ 1,358.16
4154	Saint Joseph & Saint Patrick Parish, Escanaba	\$ 1,661.62
4220	Saint Thomas the Apostle Parish, Escanaba	\$ 694.57
4078	Sacred Heart Parish, Ewen	\$ 230.93
4316	Saint Joseph Mission, Foster City	\$ 187.34
4146	Saint John the Baptist Parish, Garden	\$ 249.64
4002	All Saints Parish, Gladstone	\$ 1,114.55
4032	Holy Family Parish, Gladstone	\$ 522.90
4216	Saint Stanislaus Kostka Parish, Goetzville	\$ 325.31
4044	Holy Rosary Parish, Grand Marais	\$ 188.24
4108	Saint Anthony of Padua Parish, Gwinn	\$ 551.27
4164	Resurrection Parish, Hancock	\$ 661.53
4312	Our Lady of the Snows Mission, Hessel	\$ 413.45
4092	Saint Albert the Great University Parish, Houghton	\$ 536.58
4140	Saint Ignatius Loyola Parish, Houghton	\$ 2,130.25
4021	Bishop Baraga Catholic School, Iron Mountain	\$ 1,173.25
4052	Immaculate Conception Parish, Iron Mountain	\$ 1,171.36
4180	Saint Mary & Saint Joseph Parish, Iron Mountain	\$ 1,478.32
4090	St. Agnes Parish, Iron River	\$ 1,024.34
4069	Our Lady of Peace Parish, Ironwood	\$ 2,329.97
4144	Saint John the Evangelist Parish, Ishpeming	\$ 1,732.39

**Diocese of Marquette Parish Billing  
Protected Loss Activities Fund (PLAF)  
July 1, 2024 - June 30, 2025**

<b>MCC Unit Number</b>	<b>Parish or School Unit Name</b>	<b>PLAF Unit Premium 2024-2025</b>
4156	Saint Joseph Parish, Ishpeming	\$ 826.72
4004	American Martyrs Parish, Kingsford	\$ 832.52
4174	Saint Mary Queen of Peace Parish, Kingsford	\$ 539.86
4160	Saint Joseph Parish, Lake Linden	\$ 1,752.43
4084	Sacred Heart Parish, L'Anse	\$ 710.66
4085	Sacred Heart Catholic School, L'Anse	\$ 608.71
4102	St. Anne Parish, Mackinac Island	\$ 1,124.78
4127	Saint Francis de Sales Catholic School, Manistique	\$ 740.22
4128	Saint Francis de Sales Parish, Manistique	\$ 1,690.38
4290	Saint Francis de Sales Parish, Manistique (Divine Infant of Prague Mission, Gulliver)	\$ 141.60
4240	Saint Catherine Mission, Marenisco	\$ 150.23
4033	Holy Cross Cemetery, Marquette	\$ 394.66
4124	Saint Christopher Parish, Marquette	\$ 337.52
4172	Saint Louis the King Parish, Marquette	\$ 1,206.84
4196	Saint Michael Parish, Marquette	\$ 1,722.37
4204	Saint Peter Cathedral, Marquette	\$ 3,720.00
4328	Father Marquette Catholic Academy, Marquette	\$ 1,652.32
4014	Saint John Paul II Catholic Academy, Menominee	\$ 1,547.52
4022	Holy Spirit Parish, Menominee	\$ 1,002.56
4046	Holy Redeemer Parish, Menominee	\$ 439.96
4088	Resurrection Parish, Menominee	\$ 626.18
4056	Immaculate Conception Parish, Moran	\$ 229.30
4074	Sacred Heart Parish, Munising	\$ 614.22
4116	Saint Bruno Parish, Nadeau	\$ 334.04
4096	Saint Andrew Parish, Nahma	\$ 81.00
4284	Saint Stephen Mission, Naubinway	\$ 122.77
4202	Saint Paul Parish, Negaunee	\$ 1,836.97
4136	Saint Gregory Parish, Newberry	\$ 811.91
4314	Saint Joseph Mission, Northland	\$ 113.58
4045	Holy Spirit Catholic School, Norway	\$ 1,076.76
4184	Saint Mary Parish, Norway	\$ 811.13
4034	Holy Family Parish, Ontonagon	\$ 755.43
4322	Our Lady of Perpetual Help Mission, Palmer	\$ 102.71
4264	Our Lady of Victory Mission, Paradise	\$ 169.09
4162	Saint Joseph Parish, Perkins	\$ 407.25
4122	Saint Charles Borromeo Parish, Rapid River	\$ 437.98
4112	Saint Augustine Parish, Republic	\$ 260.93
4190	Saint Mary Parish, Rockland	\$ 122.75
4166	Saint Joseph Parish, Rudyard	\$ 638.67
4042	Holy Name of Mary Parish, Sault Ste. Marie	\$ 789.50
4043	Saint Mary Catholic School, Sault Ste. Marie	\$ 1,642.29
4142	Saint Isaac Jogues Mission, Sault Ste. Marie	\$ 365.05
4168	Saint Joseph Parish, Sault Ste. Marie	\$ 726.13
4038	Holy Family Parish, South Range	\$ 447.65
4130	Saint John Neumann Parish, Spalding	\$ 785.64
4188	Saint John Neumann Parish, Spalding (Hermansville)	\$ 239.50
4138	Saint Ignatius Loyola Parish, St. Ignace	\$ 848.21

**Diocese of Marquette Parish Billing  
Protected Loss Activities Fund (PLAF)  
July 1, 2024 - June 30, 2025**

<b>MCC Unit Number</b>	<b>Parish or School Unit Name</b>	<b>PLAF Unit Premium 2024-2025</b>
4024	Precious Blood Parish, Stephenson	\$ 927.74
4210	Saint Rita Parish, Trenary	\$ 147.25
4246	Saint Mary Mission, Trout Lake	\$ 48.77
4114	Saint Barbara Parish, Vulcan	\$ 539.97
4050	Immaculate Conception Parish, Wakefield	\$ 422.04
4054	Immaculate Conception Parish, Watersmeet	\$ 239.77
4110	Saint Anthony of Padua Parish, Wells	\$ 378.15
4170	Saint Jude Parish, White Pine	\$ 382.63