

QUESTIONS AND ANSWERS ABOUT THE ELCA ENDORSED INSURANCE PROGRAM FOR CONGREGATIONS

- **Why did the ELCA make the change to Church Mutual as the endorsed insurance carrier?**

The goal of the re-evaluation and decision to endorse Church Mutual was to provide ELCA congregations and synods with excellent insurance protection and customer service. Church Mutual has been a leader in these areas for many years. The company protects more than twice as many worship centers as its nearest competitor. It currently insures the ELCA churchwide office, nine regional offices, various synod offices, and approximately 3,300 of our congregations. Church Mutual has an excellent reputation for service among the many ELCA congregations it currently protects. Church Mutual's record of prompt, fair claims payment is exemplary.

- **Who is Church Mutual and what types of services does it offer?**

Church Mutual has been insuring worship centers since 1897 and has more than 98,000 customers. Every year since 1952, Church Mutual has received the A+ (Superior) rating from A.M. Best Company, the nationally respected insurance industry analyst. (To put this in perspective, only 7 percent of commercial lines property and casualty insurance companies have a rating this solid.) In addition, Church Mutual has been named to the Ward's 50 Benchmark Group for nine consecutive years. The Ward's list recognizes the 50 companies that have excelled at balancing safety, consistency, and performance over a five-year period.

Personal service. Congregations and synods will receive personal attention from specialized insurance professionals. These professionals are supported by teams of knowledgeable customer service experts who work with religious organizations on a daily basis..

Comprehensive and specialized coverage. Church Mutual offers property, general liability, sexual molestation/misconduct liability, professional liability, employment practices liability, employee benefits liability, workers' compensation, auto, and umbrella liability insurance. The property and liability coverages are designed specifically for risks experienced by religious organizations.

Claims settlement philosophy. Given its focus and history, Church Mutual understands the significance of a congregation's mission and property. Its philosophy is that it exists to do only one thing, and do it well: to serve its insureds.

Church Mutual's philosophy means that its employees and independent adjusters are guided by this statement with each and every claim they receive: You will look for facts favoring the insured as hard as you look for facts favoring the company. A questionable case should generally be slanted in favor of the policyholder, with the policyholder being given the benefit of the doubt.

Claims reporting. Most customers prefer to report claims by telephone to one of Church Mutual's claims service representatives. In addition, Church Mutual offers an online

option. It's easy and convenient, and a congregation can report claims any time of day or night.

- **What information is needed for Church Mutual to provide an insurance quote?**

Before developing a quotation, a Church Mutual representative will make a thorough survey of a congregation's facilities and assist in establishing proper values for its property. This process includes measuring a congregation's buildings and pews, counting pipe organ ranks, and noting valuable stained glass, as well as assessing the overall condition of facilities, equipment, vehicles and appliances. The representative also will review a congregation's social, recreational and educational programs. Once the quotation is obtained, a congregation may compare the proposal to its existing insurance program or with other insurers' plans.

- **Does Church Mutual provide any assistance in preventing losses and operating a safe church?**

Church Mutual loss prevention and safety resources are free of charge! The company has a vast array of free videos, booklets, posters, newsletters, and other safety information. To order material regarding some of the more pressing safety concerns facing congregations (including fire prevention, van safety, child sexual abuse, swimmer safety, etc.), go to the following link on the Church Mutual Web site:

<http://www.churchmutual.com/index.php/choice/risk/page/intro/id/21>

This link to the Church Mutual Web site also contains additional resources on such topics as background checks, travel, and identity theft.

- **Where can congregations obtain additional information from the ELCA regarding insurance issues?**

Inquiries regarding insurance and congregational risk management issues can be made to the ELCA's Risk Manager, Rob Thoma, at 773-380-2403.

The ELCA website contains additional information and links regarding insurance and risk management issues. The ELCA website address is: www.elca.org/insurance