

WHY THE UNITED METHODIST UNION'S INSURANCE PROGRAM?

Nearly a decade has passed since the Executive Committee of the United Methodist Union of Greater Detroit sought a means to assist our local churches find affordable and adequate insurance coverage. The Union established several prime objectives:

1. Adequate Insurance Coverage
2. Reasonable Cost
3. Loss Control Service For The Church
4. Flexibility of Coverage
5. Available To All United Methodist Churches in the East & West Districts

The Union's insurance program was started in June 2001. Right from the beginning some of our churches saved thousands of dollars annually. Today, our churches save more every year.

Christ United Methodist Church – Detroit, MI

Prior to the Union's insurance program our church was insured through the General Council on Finance and Administration's program. At that time we were paying over \$12,000 per year. The Union's insurance program reduced our cost to a little over \$9,000 and increased our building limit by double.

Dr. Anthony Shipley – Pastor

During the years this insurance program has existed we are working to inform trustee boards on insurance topics. We assist trustees by providing suggested minimum insurance specifications. All buildings are photographed, mapped and inspected. Through district wide and cluster meetings we offer educational and informative training to trustees on risk management and loss control matters.

The Union's insurance program is competitive in coverage and cost. Price is always a concern but service is very important. The Goodman Agency, Inc. has been in business for 50 years. The staff working for the agency has many years

insurance experience. Service to customers is their focus.

Our current insurer is Hastings Mutual Insurance Company. Hastings' headquarters is right here in Michigan. The company is located in a small community southwest of Lansing, MI. They have been in business since 1885. A. M. Best rates Hastings A+ Superior. They have many company underwriting, claims adjusters, and loss control employees located throughout the state and in the Detroit metropolitan area.



Monroe E. Raisinville Frenchtown
United Methodist Church

WE ARE CONNECTIONAL

Being "Connected" as a United Methodist is important. An advantage afforded by The Union's insurance program is the purchasing power we have as a group. Insurance companies, like all businesses, respond to

their larger more influential customers. As a large customer, when one church location does sustain a loss the effect is not as significant. This is because there are more premium dollars from all the churches to offset the loss for one church. As a result, our rates have continued to get lower every year because of our buying power is getting stronger each year. Another benefit to our being "Connected" is, the insurance company can structure an insurance policy



Flat Rock First United Methodist Church

to include enhanced coverages and other considerations not available to customers paying smaller premiums. For example, if your church does not have any identifiable payroll, we can provide your congregation with workers' compensation coverage for as little as \$14 per year. This insurance "Connection" benefits all our congregations.

Big Beaver United Methodist Church – Troy, MI

Our church is a brick building with a fire sprinkler system located in a metropolitan suburban community. We could purchase our insurance coverage through any insurance company. While we have found The Union's insurance program to be competitive, our congregation feels that being connected to our sister churches benefits all of our churches. The service we have experienced has been excellent.

Rev. Jack Manshreck - Pastor

IT IS VOLUNTARY

The United Methodist Union of Greater Detroit insurance program is "Voluntary." Any church affiliated with the Union

may participate. The choice to participate is left to the local congregation. To date, 28 churches have chosen to insure through the Union's insurance program.

SOME COVERAGE NOTES

The program now protects \$71,751,000 in property values and \$396,000,000 in total liability exposure. Each location, church, parsonage or other property, has a \$10,000,000 umbrella liability limit.

Theft of money is not a subject discussed by some congregations and trustee boards. Many of our churches have very small limits on their policies for Fidelity or Holdup. The Union's insurance program includes a minimum \$150,000 Fidelity and \$10,000 Money on premise, off premise, and forgery and alteration. Higher limits are available for your church on request.

Essential coverage for Ministers' Counseling Liability, Sexual Misconduct, Directors and Officers Liability, Boiler and Machinery, Hired and Non-Owned Automobile Liability, and many more are included. The United Methodist Union's insurance program can tailor coverage for your congregation. Your insurance needs and requirements can be met.



Detroit Metropolitan United Methodist Church

The Union's insurance program continues to improve. If you looked at our program in the past consider asking for another proposal

now. If you have not asked for a proposal already, now is a good time to take a look at what we can do for your church.

IT IS ALL ABOUT SERVICE

Immanuel United Methodist Church – Eastpointe, MI

Our church is finding more ways to engage our community in our witness. We have a lot of insurance questions and requirements relating to our ministry. We found The Union's insurance program to meet our requirements. Mr. Howard is always available and ready to serve us. If he does not have an answer right away, he will research a question and return a call to us quickly with the results of his research. We are very pleased with his service to our congregation.

Rev. Adam Bissell

Our insurance consultant, Keith Howard, is a United Methodist and has worked as an insurance professional for 35 years. He is licensed to sell Property, Casualty, Life and Health, and Surplus Lines insurance. He is a state of Michigan licensed Insurance Counselor and member of Michigan Association of Property and Liability Insurance Counselors. During his career Keith focused on insuring large local and national Non-Profit groups and commercial risks.

Keith makes this point, "When working with Non-Profits an agent must be available 24-7. Volunteers often work at jobs and they need to reach their insurance agent outside normal business hours. That is why my cell phone number is printed on my business cards." He receives calls regularly into the evening hours and throughout weekends.

Detroit Calvary United Methodist Church – Detroit, MI

The Union's insurance saved our church \$6,000 each year. This is money needed for our ministry.

Mr. Claude Talley –Trustee Chairperson



Troy Big Beaver United Methodist Church

UNITED METHODIST UNION OF GREATER DETROIT INSURANCE PROGRAM

MANAGED BY:

KEITH HOWARD
IN CONNECTION WITH

WORSHIP SERVICE COMPANY
&
THE GOODMAN AGENCY, INC.
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