

IOWA DISTRICT WEST

The Lutheran Church – Missouri Synod

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From: Roger Curtis, Business Manager

Re: Insurance Group Partnership Group Program

Dear Treasurer/Church Leader,

The LCMS Congregational Treasurer's Manual includes a lot of information about insurance and risk management in Chapter 26. It states, "An insurance company should be selected that is financially stable and reliable, service-oriented, and is highly familiar with the special needs of the church." The top three church insurance companies that are highly familiar with the needs of the church are Brotherhood Mutual, Church Mutual, and GuideOne Insurance.

I am pleased to report the Brotherhood Mutual Insurance Company Partnership Group Program will continue. This is a program to provide your church with high quality property and liability, umbrella, vehicle, and workers compensation insurance at very competitive costs. Please share this information with your pastor and leadership team.

You are not obligated to participate in this program, but there could be significant benefit for the Iowa District West congregations if you do. If our churches collectively enjoy a good claim record, Brotherhood Mutual may give back to our group as much as 10% of the total property/liability premiums annually as long as we continue to have 15 churches participating in the program (currently there are over 30 congregations in the partnership program). This could potentially provide us with thousands of dollars to use for missions and ministry in the District.

Let me encourage you to at least review an insurance proposal from Brotherhood Mutual. If they are lower than or close to your current premium, your participation in our Partnership Group Program could help generate dividend dollars for the District. If you find Brotherhood Mutual is not competitive, simply elect to remain with your present insurance company.

The sponsoring agency for our Partnership Group Program is American Church Group of Iowa. Terry Townsend is their church insurance specialist who will work with you. If you have any questions or need additional information, please call Terry at 515-971-9375, or email him at ttownsend@americanchurchgroup.com.

For more information about Brotherhood Mutual Insurance Company, please go to: www.brotherhoodmutual.com. Thank you for considering this wonderful opportunity with us.

Enthusiastically,

Roger Curtis
Business Manager