



Upper New York Conference

The United Methodist Church

To live the Gospel of Jesus Christ and to be God's love with our neighbors in all places.

November 28, 2018

To all Churches in the Upper New York Conference -

As we have done in the past, we are writing to you regarding the proposed insurance coverage for 2019 for all churches in the Upper New York Conference. We recently have completed a request for proposals ("RFP") process and received several responses from potential insurance providers, including our current provider, Church Mutual. As a result of the RFP process, the Trustees determined that Church Mutual's proposal was the most cost effective for its pricing for the Conference and that we would proceed again with Church Mutual as our insurer for our master insurance policy and program for 2019. The Trustees have also decided that Walsh Duffield will continue in 2019 as our risk management and insurance consultants.

We have learned through the RFP process that the current insurance market in New York State is a tough one for insureds such as the Conference with a significant number of older buildings and varied properties. We are fortunate to have Church Mutual supporting the Conference as they have these past four years.

- All coverage aspects of the Conference's policies will remain the same as the 2018 insurance program, including property and liability limits, deductibles, and policy terms.
- Churches across the Conference will see slight increases in their 2019 "Commercial Multi-Peril" premium from Church Mutual.
- Church Mutual has committed to more loss control site visits to individual Churches in 2019.
- Church Mutual has also committed to a webinar presentation in the first quarter of 2019, along with continued offering of Church Mutual's Water Sensor Technology. The water sensor program will continue to be offered free of charge by Church Mutual.
- As a result of our claims history, prior to the 2017 calendar year, churches will be receiving or already have received a safety group dividend. Churches will be receiving these checks which will help offset any of the increases described above in the individual church premiums for the renewal.

We expect that you will be receiving 2019 invoices from Church Mutual in the next week. Please let us know if you have any questions regarding your billing.

Thank you very much.

Sincerely,


Peter H. Abdella
Trustees, Insurance Committee


Rev. Jack Keating