



December 1, 2009

Dear Presbyter:

Salem Presbytery has its property and liability insurance with Brotherhood Mutual Ins. Co., which is a specialty insurance market for churches and other related ministries. As you will see from the following explanation, Salem Presbytery receives a dividend check from Brotherhood Mutual related to the insurance premiums paid by Salem Presbytery congregations that also insure with Brotherhood Mutual. This year the dividend check was over \$18,000, which goes back into the Presbytery budget for various program and mission.

This letter is an open invitation from Brotherhood Mutual to join the Partnership Group Program. Through that program Brotherhood Mutual shares its profits as dividends with groups like Salem Presbytery – groups that show good risk management experience over a three-year period. The company pays Salem Presbytery up to 10 percent of the combined insurance premium of the churches participating in the group.

Regardless of whether or not your session decides to consider changing its insurance carrier, it is important for every session to conduct an annual review of its insurance coverage and risk management.

Who does Brotherhood Mutual insure?

- Within Salem Presbytery 33 churches purchase their insurance from Brotherhood Mutual.
- In North Carolina Brotherhood Mutual insures approximately 1,500 churches and related ministries.
- Nationwide, Brotherhood Mutual insures some 35,000 churches and related ministries.

What can you expect from Brotherhood Mutual?

- A company that serves only churches and related ministries.
- State-of-the art cost estimating to help ensure that your properties are properly protected.
- Comprehensive liability coverage: Directors and Officers, Employee Benefits, Discriminatory Acts, Sexual Misconduct Acts, and more – insurance protection that covers nearly every facet of your ministry operations.
- Vehicle protection and Worker's Compensation.
- Insurance representatives that commit to a Christian code of ethics.

If you're interested in a free analysis and estimate for your church insurance program, please call 877-766-7981. We would be happy to help you become part of the Brotherhood Mutual Partnership Group.

Sincerely,

Kyle Butler
Marketing Co-ordinator

P.S. Visit our Web site at www.americanchurchgroup.com or www.brotherhoodmutual.com and learn more about how Brotherhood Mutual can customize your insurance program to meet the specific needs of your ministry.



Roger Abbott, Brotherhood Mutual Sr. Acct. Exec. (left)
& Jud Milam, Budget & Finance Committee Chair (right)