

A passion FOR PROTECTION.



Listening. | Learning. | Leading®

*It all began in 1897, when two pastors and eight laypeople founded a company that focused solely on serving the insurance needs of worship centers. Today, we've grown to become the nation's leading insurer of religious organizations. We protect more than twice as many worship centers as the next leading insurer — including nearly all denominations. Our specialization has allowed us to have a deep understanding of the exposures and insurance needs of the religious community across the country.*

## WE'VE BEEN PASSIONATE ABOUT **protecting**



### **A PASSION FOR UNDERSTANDING.**

"I've never worked for a company that's so focused on doing what's right and takes the high road. That makes my job easy."

Craig Denton  
Church Mutual  
Mid-South  
Division Manager

### **We work for you — and only for you.**

We are a mutual company. That means we're not owned by stockholders or large corporations. We're owned by our customers. The people who are out there, day in and day out, working tirelessly to fulfill their mission. In other words, we work for you.

We make it a priority to understand you, your facilities, your activities, your mission and your financial future.

### **We've always been there for our customers.**

Our dedication has resulted in financial stability throughout our history, helping us deliver a superior level of service, satisfaction and security. It's a difference you'll notice from the first time you meet one of our representatives. And a difference you'll be glad to have on your side if you file a claim.

**OUR MISSION:** *Church Mutual's mission is to be the premier provider of insurance services to our customers in the religious institutional marketplace and other compatible markets. We recognize that our customers are the company, and everything we do will be done with that principle foremost in mind.*



## A passion for protection.

Rarely a day goes by that I don't hear a story about how one of our passionate employees has exceeded a customer's expectations. It's stories like these that proudly set us apart. That's why we've decided to share a few of them with you here. While it's true we are the largest insurer of religious organizations, we think the far more important fact is what made us the largest — and that is our passion for protection.

Michael E. Ravn  
*President and CEO*

“When you search the rest,  
you will pick the best.  
And Church Mutual is  
the best. They understand  
the needs of churches.”

Deacon Calvin Washington II  
*Rock of Ages Baptist Church  
Maywood, IL*

RELIGIOUS ORGANIZATIONS FOR MORE THAN A CENTURY.

National Headquarters,  
Merrill, WI





Doug LeClair (r)  
Church Mutual Regional Representative

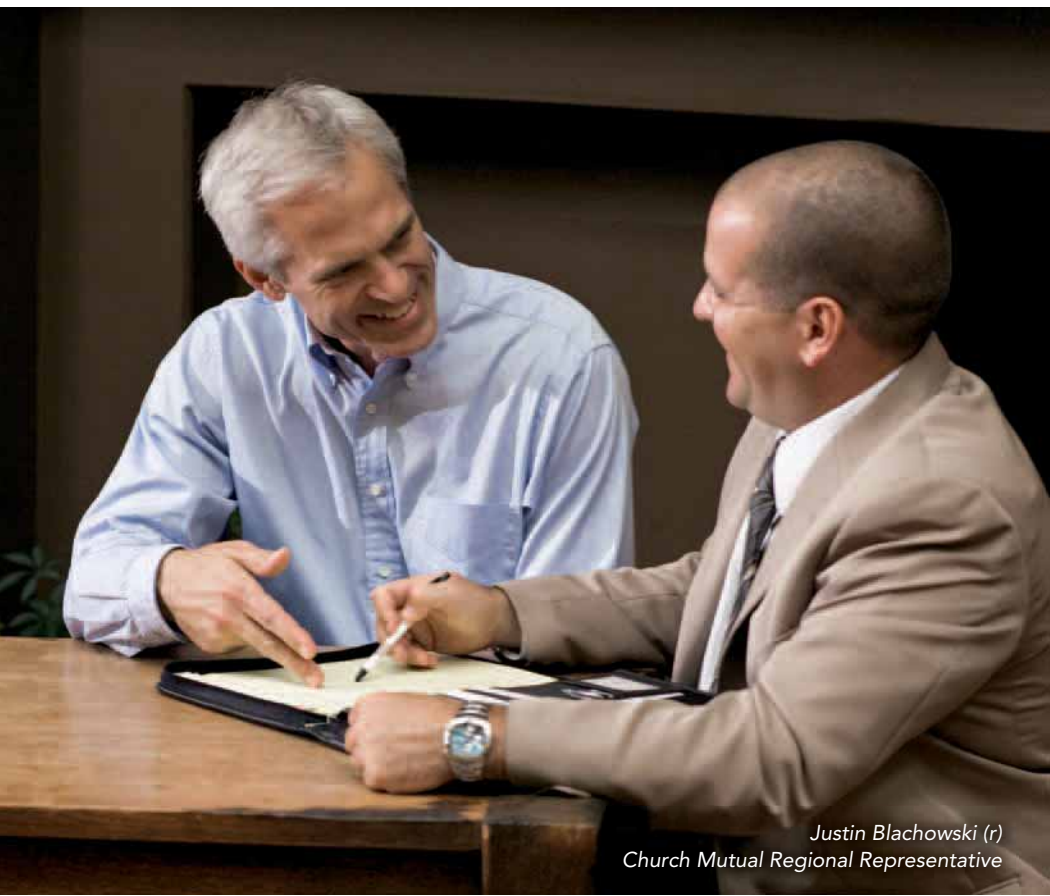
# OUR PASSION STARTS WITH OUR people.

## OUR CLAIMS PHILOSOPHY:

At Church Mutual, we never forget the significance of your trust in us. We are here to do one thing and to do it well — to serve you. The following statement guides Church Mutual employees and independent adjusters with each and every claim they settle:

*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.*

*From sales to claims to customer service, each member of our team has a passion for protecting our customers.*



Justin Blachowski (r)  
Church Mutual Regional Representative

**A PASSION FOR  
SERVICE.**



*"As I was walking the grounds of a worship center, I discovered that a flight of stairs on the property was quite difficult to climb safely. So I recommended installing handrails. This simple safety measure, one that had been previously overlooked, helped protect the worship center against risk while maintaining the well-being of its members."*

Amanda Ozbun  
Church Mutual  
Regional  
Representative

## Here is what you can expect from our passionate specialists.

### Sales

When you work with Church Mutual, you'll encounter some of the most experienced and knowledgeable people in the industry.

Our regional representatives and account managers work for us full time. That means they thoroughly understand all that we have to offer and will give you the one-on-one attention necessary to create a customized insurance proposal on your behalf.

Church Mutual insurance is also sold through select independent agents and brokers. We choose only the most passionate, service-focused of those who have a significant presence in the religious marketplace.

### Underwriting and Product Development

Because we're specialized, our underwriting and product development staff have the insight it takes to help ensure you have the right coverage at the right cost.

### Claims and Legal

We believe that having to deal with the issues surrounding any loss is difficult enough. Filing a claim shouldn't have to be another dreaded task. Our claims representatives — employees and contracted independent adjusters — are sensitive to your needs and strive to handle your claim promptly and fairly. And Church Mutual's in-house and outside attorneys and liability staff have the experience you'll appreciate when faced with legal matters.

### Customer Service Center

Our National Customer Service Center, located near our headquarters in Wisconsin, is staffed by full-time Church Mutual employees. They are licensed insurance professionals who can answer your questions and provide you with information, promptly and accurately. The service center is a Certified Center of Excellence and can resolve most issues and requests on the first call. Spanish-speaking personnel are available.



Karla Serrano-Fraitts  
Church Mutual National Customer Service Center

*Our National Customer Service Center provides service to most Church Mutual customers in all states except California, Hawaii, Montana and Nevada. In these states, customer service is provided by your insurance agency.*

*"I called Church Mutual about a question regarding insurance for an event we were having. Jessica answered the phone in seconds. She was friendly and courteous, and she worked quickly."*

Missy McClure, Event Planner  
First Christian Church  
Mason City, IL

*No one knows religious organizations better than Church Mutual* because no one serves more. In fact, we insure more than *twice* as many as the next leading provider. We protect houses of worship and religious-affiliated schools and camps and conference centers. We also insure senior living communities, whether religious or privately owned.

# WE'RE PASSIONATE ABOUT STAYING **focused.**

Take a look  
at the many  
types of  
organizations  
we serve.

## Houses of Worship

This is where we got our start and continue to lead. We give each congregation we partner with the individualized attention necessary to prepare a tailor-made proposal. There's no such thing as standardized solutions from Church Mutual.

## Camps and Conference Centers

Church Mutual began insuring camps and conference centers more than 40 years ago. Today, we insure nearly 1,800. We are the official underwriter of the property and liability insurance program offered to the Christian Camp and Conference Association (CCCA) and a business member of the American Camp Association (ACA).

“The breadth of coverage, the excellent loss control services and competitive premium have been a great benefit to our congregation.”

Glenn Grade,  
Corporate Secretary  
and Coordinator of  
Property and Casualty  
Insurance  
St. Paul's  
First Lutheran Church  
North Hollywood, CA





### Schools and Colleges

Church Mutual insures thousands of religious-affiliated learning institutions nationwide, including preschools, elementary schools, high schools, colleges, universities and seminaries. In addition, we are a National Corporate Partner of the Association of Christian Schools International (ACSI).



### Senior Living Communities

Church Mutual protects assisted living facilities and apartments for the elderly, both religious and privately owned. A dedicated team of specialists in sales, service, loss control and underwriting serves senior living communities in 38 states and the District of Columbia.



#### **A PASSION FOR PERSEVERANCE.**

*"A customer called needing proof of insurance cards one hour before a youth trip to Canada was scheduled for departure. I sent the cards overnight to a Church Mutual representative who was on the way, and the group was able to pick up their cards before they crossed the border."*

Tracey Jaeger  
Church Mutual  
Customer Service  
Representative

*Our portfolio of coverages* has been formed by the knowledge and experience we have gained from focusing on a specific marketplace. These coverages meet the unique needs of religious organizations and play a critical role in maintaining their financial viability.

## A PASSION FOR PROVIDING THE RIGHT **coverages.**

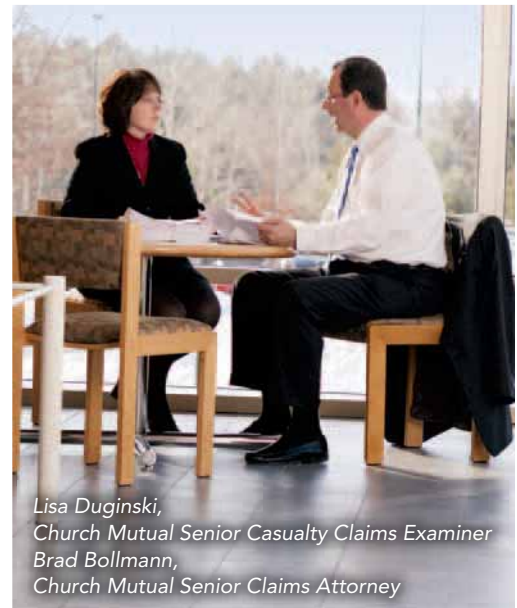


### **On-Site Risk and Insurance Needs Analysis**

One of the first steps of our relationship is a detailed, on-site risk and insurance needs analysis. Our specialists will measure your building(s) to establish replacement values based on current construction costs. And we'll ask about your programs and activities to identify exposures. The information we gather forms the basis of your customized proposal.

### **Property and General Liability Coverage**

Church Mutual offers specialized coverages for bodily injury, personal injury, property damage, sexual misconduct or molestation, systems and equipment breakdown, identity theft and limited flood.



*Lisa Duginski,  
Church Mutual Senior Casualty Claims Examiner  
Brad Bollmann,  
Church Mutual Senior Claims Attorney*

### **Professional Liability Coverage**

Our professional liability insurance options include coverage for counseling, educators, employee benefits, employment practices, incidental medical services and directors, officers and trustees.



### **Commercial Automobile Coverage**

We offer liability protection, uninsured and underinsured motorists coverages, medical payments insurance and collision and comprehensive coverage. Our Emergency Road Service (ERS) coverage provides reimbursement for some of the costs associated with the breakdown of a covered vehicle.

### **Umbrella Liability Coverage**

An umbrella liability policy provides higher limits of insurance for your general, automobile and counseling liability exposures. This is especially important if you own or use a bus or van. The potential for serious injury to several passengers makes automobile and multi-peril policy limits inadequate.

### **Workers' Compensation Coverage**

This is an important coverage to consider and is required in all but a few states. Most property, liability, health and accident

policies exclude work-related accidents and injuries. If this is the case with your insurance policy, then a workers' compensation insurance policy is your only source of coverage.

*This is a description of available coverages and is not a policy contract. Some coverages are not available in all states.*



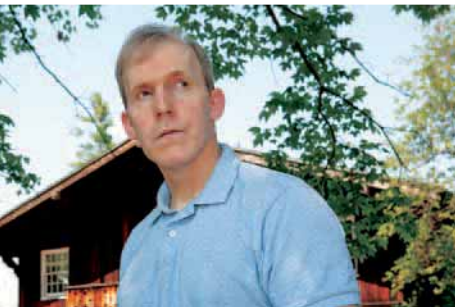
### **A PASSION FOR CUSTOMERS.**

*"With Church Mutual, it's expected that I spend one-on-one time with my customers. I like that."*

Janet Selnes  
Church Mutual  
Regional Representative

*We're an insurance company.* And, rightly so, people want us to be there for them should the unthinkable happen. Certainly, we have a long history of doing just that. But at Church Mutual, we take it one step further by proactively helping you reduce risk to keep you and your congregation safe.

## A PASSION FOR prevention.



### A PASSION FOR DOING WHAT'S RIGHT.

*"As I started measuring buildings at a prospective customer's campsite, they told me that their current agent had never done that before. I also discovered there were many buildings on the property that weren't covered by their current policy. Turns out, the camp was severely underinsured. Now that they work with Church Mutual, they have the protection they need."*

Harold Nichols  
Church Mutual  
Regional Representative

### Knowledgeable Representatives

Risk control begins with our representatives during an on-site insurance needs and risk analysis. During the visit, your representative will assess your property and activities, pointing out improvements that can help reduce risk.

### Risk Control Representatives

Certain organizations might require the service of our risk control representatives, available to assist you in controlling the various loss exposures that are commonly presented in our specialized market.

Their services include:

- On-site analyses of facilities
- On-site training on a variety of topics for organization leaders and other staff
- Customized risk management programs based on individual organization needs



Leslie Pabich  
Church Mutual Account Manager



Peter Tesch  
Church Mutual Regional Representative

### Safety Library

When you take measures to reduce risk, you limit your exposure for property damage, accidents and lawsuits. Not only does that protect your facilities and people, it can help keep your insurance costs in check. That's why Church Mutual goes beyond what traditional insurers offer to provide worship centers, camps

and conference centers, schools and senior living communities with specialized safety materials. These include videos and brochures that can be used by your staff and volunteers. Also included are posters, safety checklists and our *Risk Reporter* newsletters. Continually updated, our ever-growing library of safety resources is available at no charge.



### A PASSION FOR PREVENTION.

*"A day care center that I visited smelled of natural gas. It was a slow leak from behind a stove. Because it had been happening over a period of time, the staff didn't even notice it. I immediately told them to evacuate and called the fire department and gas company. Had I not been there, the results could have been catastrophic."*

Timothy Kelly  
Church Mutual Senior Risk Control Representative

[www.churchmutual.com](http://www.churchmutual.com)



PUT OUR **passion** FOR PROTECTION TO WORK FOR YOU.

When you're ready to experience the benefits that can only come from the leading insurer of religious organizations, contact Church Mutual at (800) 554-2642. Or email us at [info@churchmutual.com](mailto:info@churchmutual.com).

[www.churchmutual.com](http://www.churchmutual.com)

Para obtener asistencia inicial en español puede telefonar al (800) 241-9848 o enviar un correo electrónico a la dirección [espanol@churchmutual.com](mailto:espanol@churchmutual.com).



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3000 Schuster Lane  
P.O. Box 357  
Merrill, WI 54452-0357