



“From Where I Sit ...”

“GuideOne Insurance”

Part I – What’s the Story!

This is the first of several articles regarding our new insurance provider, GuideOne. GuideOne Insurance Company became the new provider for the CME Fire and Casualty Insurance Plan effective June 1, 2012 after an indepth selection process that was concluded in early May. GuideOne is one of the premier insurers of churches with an excellent program in risk management geared to churches.

In mid-October I had an opportunity to visit the home office of GuideOne in Des Moines, IA and I learned a great many things about this exceptional company. Under its earlier name of Preferred Risk Mutual Insurance Company, GuideOne has a history that dates back to 1947 and insures more than 43,000 religious organizations across the country. Its founding is tied to the social issues of the Women’s Christian Temperance Union and, of course, the church was an ideal means by which advocates and proponents of temperance could readily be found as potential policy holders. As a result, GuideOne has a proud record of supporting MADD (Mothers Against Drunk Driving) and SADD (Students Against Drunk Driving). The company also has had a long-term relationship with Civil Rights efforts having been an early insurer of “black drivers who were involved in the Montgomery, Alabama, bus boycott.” Through the company’s willingness to take the risk of insuring these drivers, the company gained many new policy holders including the late Dr. Martin Luther King, Jr., and Mrs. Coretta Scott King was reported to have been insured by this same company until her death.



The current home office at 1111 Ashworth Road, West Des Moines, Iowa.

GuideOne is a progressive company that provides superior comprehensive church protection under its Faithguard Church program along with the most comprehensive risk management resource available under its SafeChurch program all of which will be available and shared with our CME congregations.

During this first year of our relationship with GuideOne, premiums have been quoted using square footage as a basic criteria. However, within the coming months a survey document will be sent to each insure church and organization. This document should be completed and returned within 30-days. The completion of this document will provide the necessary information for GuideOne to reevaluate the exposure for each church and which could allow GuideOne to include additional credits that will help to reduce the renewal premium for June 1, 2013. A cover letter from me will be included to not only urge a speedy response but to assist with instructions for certain questions.

Finally, GuideOne officials are anxious to meet the Bishops of our Church and to attend the connectional and regional meetings where the benefits of this relationship and this program can be further explained. Churches interested in enrolling with GuideOne should contact our Broker Agency, Brown and Brown Insurance Group, at (800) 378-7655 and ask for Sarah Eagley or email her at SEagley@bbtennessee.com.

In future articles, more will be explained about GuideOne and how our churches can tap the many benefits available from this company. It appears to me this company, from my conversation with its leaders, is serious about addressing our needs as a congregation and is will to work wholeheartly for our mutual best interests. And that is the most important thing. Or at least that is the way it looks to me ...

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(Copies of earlier articles may be found on the
Personnel Services Webpage of the CME Website at www.c-m-e.org)