



"From Where I Sit ..."

New Fire and Casualty Insurance Plan Rolls Out June 1st!

After eleven years of individual insurance policies for churches and church-owned properties, the CME Church, through the General Board of Personnel Services, has adopted a new group "All Lines Aggregate" (or ALA) Insurance Program for the CME Fire and Casualty Insurance Plan that rolls out June 1st.

Earlier this year, the Arthur J. Gallagher Company of Chicago, IL was selected as the Church's new insurance Broker with the expectation of providing the Church with this new Program. The Company's primary contact person is Mr. Neil Davidson, who also through the Gallagher Company, represents the AME Zion Church and the 4th District of the AME Church.

During the month of May, Mr. Davidson met with me and our newly employed insurance specialist, Mrs. Audrey Johnson (a licensed insurance agent), to review the proposals and execute the contracts and agreements for the insurance year beginning June 1st.



As a part of the CME Fire and Casualty Insurance Plan, the new "ALA" Program places more control into the hands of the Church in the areas of enrollments, cancellations, costs of insurance and covered claims. The Program also places on the Church the responsibility of confirming the insurability of churches and church properties. The Church also has the responsibility of educating Presiding Elders and local Church Officers on how to best protect their properties from loss.

This new Program provides insurance that fills the gaps found in most traditional insurance policies, especially for churches, and it does so at groups rates. Therefore, every church and church property insured in this Plan will have more insurance and better protection at a reasonable cost.

Churches currently participating in the CME Fire and Casualty Insurance Plan will receive a 28-page "Summary of Church Insurance" brochure that introduces and describes the numerous coverages included and available through this program. Important coverages in this program are Directors & Officers Liability, Sexual Misconduct, Employment Practices Liability, Equipment Breakdown, and the option for Workers Compensation. The Program includes four payment options: 1) An annual payment, 2) a two-payment option, 3) a four-payment option, and 4) a six-month payment option.

Churches interested in rejoining the CME Plan or securing a quote should contact Mrs. Audrey Johnson at (901) 345-4100 or AudreyJohnsonGBPS@gmail.com. In the meantime, this new Program is a tremendous opportunity to insure and protect our churches at a very reasonable cost. *Or at least that's the way it looks to me...*

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Tyrone T. Davis, D.Min, is the General Secretary of the Board of Personnel Services
(Copies of earlier articles may be found on the
Personnel Services Webpage of the CME Website at www.thecmechurch.org)