## **Church Mutual Update**

Church Mutual, like all property and casualty carriers, is reviewing the concentration of risk in high-hazard areas and adverse loss trends. This may result in some congregations not being offered renewal of their policies. It will likely also result in changes to premiums and deductibles. This current reality is being experienced nationwide in the property and casualty insurance industry, not only with Church Mutual.

Church Mutual has recently introduced two new email addresses that may be useful to your congregation should it encounter servicing or nonrenewal issues:

- <u>Customerservice@churchmutual.com</u> This email address is for questions or concerns regarding insurance policy endorsement requests, change requests, coverage questions or policy language questions.
- <u>ELCAprograms@churchmutual.com</u> This email address is for congregations that have not been renewed by Church Mutual. Upon receipt of your message, a Church Mutual account manager will explain the nonrenewal and try to recommend other carriers.

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