



THE LUTHERAN CHURCH-MISSOURI SYNOD

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409 Kenyon Road, Suite B  
Fort Dodge, IA 50501

515-576-7666  
[www.idwlcms.org](http://www.idwlcms.org)

Dear IDW Pastors, Admin Assistants, and ministry leaders,

Thank you for being a part of the Brotherhood Mutual Insurance Company “Ministry Partner Program” with Lightwell (formerly known as American Church Group of Iowa). This is a program that continues to provide your church with high quality property and liability, umbrella, vehicle, mission travel, and workers compensation insurance at competitive rates. In addition to providing your insurance, Brotherhood Mutual grants Iowa District West a Safe Ministry Rewards payment: This benefits your ministry by reducing or eliminating the cost to offer workshops and conferences for your staff, leaders, and volunteers.

Brotherhood has numerous resources online as well as webinars and safety resources. Brotherhood continually provides helpful information important to your ministry on their [website](#). The company provides valuable safety resources, including [The Big Book of Checklists](#), (online and attached), plus material explaining how to protect your religious freedom rights. They give churches and schools free guidance through their Legal Assist service, and you’ll find a library of safety and security articles on their website. We encourage you to visit [www.BrotherhoodMutual.com](http://www.BrotherhoodMutual.com) to see if any of these materials would benefit your ministry.

Also, Synod has excellent insurance information in the [Congregational Treasurer’s Manual](#) (Chapter 27).

If you have any questions or need additional information, the local agency is happy to assist you. In case you were not aware, the agency has recently divided the state into three "territories," with dedicated agents for each area. Ed Hansen and Aaron Hansen will service most of the District, Terry Townsend and Randy Westhoff’s territory includes several of the IDW eastern counties, and Ernie Adkison and Marshall Felderman’s territory may cover several of the Des Moines area churches.

May God continue to bless you as you serve and protect your ministry.

We Serve! Enthusiastically,  
**Roger Curtis**, Business Manager  
Iowa District West LCMS  
409 Kenyon Road, Suite B  
Fort Dodge, IA 50501

Disclaimer: A reminder, insuring with Brotherhood Mutual does not guarantee paid claims that are not included in the policy; additional coverages like flood insurance require a special policy. Note that Brotherhood Mutual is not a Recognized Service Organization of Synod.