



THE LUTHERAN CHURCH-MISSOURI SYNOD

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Dear IDW Pastors, Administrative Assistants, and Ministry Leaders,

Thank you for participating in Brotherhood Mutual Insurance Company's "Ministry Partner Program" through Lightwell Insurance Advisors (formerly American Church Group of Iowa). This program continues to provide your church with high-quality property and liability, umbrella, vehicle, mission travel, and workers' compensation insurance at competitive rates.

Brotherhood has numerous resources online as well as webinars and safety resources. Brotherhood offers numerous online resources, including webinars and safety materials, and continually provides helpful information relevant to your ministry on their [website](#). They provide valuable safety resources, such as [The Big Book of Checklists](#) (available online and attached), along with materials explaining how to protect your religious freedom rights.

Churches and schools also receive free guidance through their Legal Assist service, and you'll find a comprehensive library of safety and security articles on their website. We encourage you to visit www.BrotherhoodMutual.com to see if any of these materials would benefit your ministry. The servicing agency has a good winter resource online at www.jamesgreeneins.com/5-tips-to-avoid-frozen-pipes-lightwell.

Additionally, Synod provides excellent insurance information in the [Congregational Treasurer's Manual](#) (see Chapter 27).

If you have any questions or need additional information, the local agency is happy to assist you. The agency has recently divided the state into three territories, each with dedicated agents: Ed Hansen and Aaron Hansen will service most of the District, Steve Bensema and Randy Westhoff's territory includes several of the IDW north eastern counties, and Ernie Adkison and Marshall Felderman's territory includes several of the IDW south central counties.

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

We Serve! Enthusiastically,

Roger Curtis,
Business Manager

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