



The United Church of Canada L'Église Unie du Canada



First Dawn Eastern Edge Regional Council
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MEMO (via email)

TO: All Ministry Personnel, Central Treasurers, Board Chairs and Secretaries

FROM: Faith March-MacCuish, Executive Minister

DATE: January 13, 2020

RE: 2020 Insurance

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Greetings from the office of the Executive Minister, First Dawn Eastern Edge Regional Council of The United Church of Canada!

It is that time again when insurance premiums have been negotiated on behalf of all of our communities of faith. At the Regional Council Executive meeting on December 12, 2019, recommendations were received from the Division of Finance and Administrative Resources and the following decisions were made for the 2020 insurance year: that we continue with our current broker, Steers Insurance, and that we appreciate that they have the best interest of the First Dawn Eastern Edge Regional Council as their mission. We have also decided to continue with Ecclesiastical Insurance for the 2020 year.

Unfortunately, 2019 was a year which saw several large claims in our region. Our insurers also provided us with the news that property insurance as a whole has gone up by 30% (thirty) across Canada. If the deductibles for the region were to remain the same in 2020, our region would see increases to insurance premiums of 54.27%.

We can confirm that the Regional Council Executive has authorized a \$20,000 (twenty thousand) contribution from the Region's Insurance Reserve Fund to help offset the increases, and have also approved increases to the deductibles on wind and water damage to \$10,000 (ten thousand), but regret to inform our communities of faith that even given these measures, the increases in your 2020 assessments will be 38.10%.

The Executive would like to take this opportunity to remind communities of faith to be pro-active, and ask for your continued support in your risk management. The majority of our claims continue to be wind and water damage. We encourage you to continue to be diligent in your repairs and upkeep of your property. Preventative measures will help keep the loss ratio at the acceptable return rate.

We would like to remind you that all clients insured in the region have free access to the client portal on the Ecclesiastical website. The portal provides a wide variety of risk control information and self-assessment tools. Register by visiting:

<https://www.ecclesiastical.ca/client-registration/>

While this is not the news any of us wanted to hear, it is important to ensure that our properties and boards/councils are properly insured. Thank you for your dedicated work within the United Church and your faithful footsteps into another year. Should you have any questions regarding your 2020 insurance assessments, please contact Heather Quinn-Taylor, Steers Insurance Limited at 709-570-1451 or via email:

[hquinntaylor@steersinsurance.com](mailto:hquinntaylor@steersinsurance.com).

Blessings,

A handwritten signature in black ink that reads "Faith March-MacCuish". The signature is written in a cursive, slightly slanted style.

Rev. Faith March-MacCuish  
Executive Minister