

UUA P&C Town Hall-20260402_113706-Meeting Recording

April 2, 2026, 3:37PM

57m 30s

● **Greg Hunter** started transcription

HD **Hugh Dennis** 0:04
You join on?

T **Tom** 0:05
Yeah.

MH **Mariyah Hawkins** 0:13
Okay.

JM **Joseph Merenda** 0:14
Yeah.

KS **Ken Slight** 0:14
Chad.

MH **Mariyah Hawkins** 0:15
All right, we're slowly letting the rest of the people in the lobby in. If you don't mind muting yourself unless you have a question so that there's no feedback, that would be wonderful.

JM **Joseph Merenda** 0:16
Yeah.

J **John** 0:22
I.

TO **T Owen** 0:31
One.

J **John** 0:31
What?

KS **Ken Slight** 0:33
A lot of people on. Wow.

MH **Mariyah Hawkins** 0:35
And there's still quite a few people joining, so we'll give it a couple more minutes.

PB **Paul Breen** 0:52
The.

SS **Sarah Nemecek -- she/her** 0:54
Mm.

MH **Mariyah Hawkins** 1:02
All right, looks like most of the people from the lobby are in, so we'll go ahead and get started since it's already 1138 Eastern. My name is Mariah Hawkins. I am the insurance plans project coordinator at the UUA. I am a mixed race woman with my hair pulled back in a ponytail, wearing a snakeskin shirt.

SL **Susan Lutton** 1:19
Careful back in a ponytail, wear a snakeskin shirt, and I use she/her pronouns.

MH **Mariyah Hawkins** 1:22
And I use she/her pronouns.
So thank you all for joining the Property and Casualty Town Hall today. This session is intended to introduce our UUA colleagues and congregations to the Gallagher team, as well as Hugh Dennis, the Deputy Director of Church Staff Finances.

SL **Susan Lutton** 1:28
So thank you all for joining the Property and Casualty Town Hall today.

JP **Judy Pickett** 1:37

Sush.

S **Susan Pond, UUs of Southold** 1:43

No.

MH **Mariyah Hawkins** 1:43

We'll be providing a general overview of the property and casualty program today. So if you have any specific questions about your coverage or premium estimates, we just ask that you hold those and you direct those to our property and casualty email. Since this isn't really intended to go that deep into detail for

C **Chuck** 1:49

Yeah.

S **Susan Pond, UUs of Southold** 1:53

The.

MH **Mariyah Hawkins** 2:04

each congregation. So we really appreciate you being here and I will pass it off to Hugh Dennis.

HD **Hugh Dennis** 2:13


Thank you, Mariah. There are still quite a few people in the lobby that is popping up on my screen. So guys, I am, well, first of all, my name is Hugh Dennis and I'm A Afro-European, Caribbean gentleman that is wearing clear room glasses and sitting in my home office with a white shirt, blue blazer.

or Light Blue Blazer on. And I am extremely excited to be in front of you today to discuss the rollout, the launch of this long-awaited property and casualty.

JP **Judy Pickett** 2:48

You have an echo. I can't hear you.

HD **Hugh Dennis** 2:54
Is everybody?

 **Greg Hunter** 2:57
Or if your voice is static, it can be a cue.

HD **Hugh Dennis** 3:01
Yeah.

MH **Mariyah Hawkins** 3:03
Yes, if everyone could just double check their mics as well to make sure they're muted if you're not talking. And that might help reduce that feedback and static sound.

HD **Hugh Dennis** 3:04
Um...

CS **Clinton Swingle (he/him)** 3:05
Yes.

HD **Hugh Dennis** 3:05
Both.
Yeah.
Yeah.
Is this city better?

MH **Mariyah Hawkins** 3:21
Still a little bit fuzzy.

HD **Hugh Dennis** 3:22
Yeah.
Yeah.

AK **Abby Krueger** 3:24

But the echo's address.

MH **Mariyah Hawkins** 3:24

But it's under.

HD **Hugh Dennis** 3:27

Is the echo gone at least?

MH **Mariyah Hawkins** 3:29

Yes.

HD **Hugh Dennis** 3:31

Okay. All right. Well, hopefully this, with everyone muted, that will clear the majority of the issues up, the communication. So again, I am just excited to be here with you guys. This has been a long journey.

In and and and bringing the the property and casualty launch to you guys over the last a quick history over the last nine, 10 months.

We have done an assessment by reaching out to a handful of congregation and quite a few congregation has reached out to me to say, hey, you know, it is not going well with our current carrier, Church Mutual. And we would like to see if we can't change that environment. For one reason or the other, Church Mutual has decided that You know, the UUA is not a significant partner, and we object to that. And, as a result, what we're going to talk about today with the new PNC program comes is was born out of that, and I think with this particular program, you're going to see a very different approach.

approach in competitive pricing and coverage limits and certainly customer service, right? So we'll get into a little bit more of that in detail. But one of the things that I also want to make sure that everyone is understanding is that, you know, we've had this conversation on going forward.

10, 11 months now with you, with senior management within the UUA, and everyone is excited about this program. I'd like to also thank for those members who are on the call and who are not that had completed our initial survey that was sent out back in October of last year.

As you recall, that survey was an attempt to try to find out where the pain points were for the congregation and to build some data for us as we built this program. But we, and so thank you guys for that. We were very successful in getting quite a handful of information back.

And that really has helped us position ourselves to where we are today. Now, with the...

MH **Mariyah Hawkins** 6:12

You, you're muted.

C **Cheryl Anselone- West Hills UUF** 6:12

Yeah.

HD **Hugh Dennis** 6:19

Thank you, Mariah. Where did I leave off? I don't know what happened there. Let's hope that, was it brief? Okay. So let's hope that anyone else that's speaking after me is not having these. My apologies, guys. So we're at a point now where we're ready to launch this program in partnership with

MH **Mariyah Hawkins** 6:24

It was recent, so you could just go back a few birds, yeah.

HD **Hugh Dennis** 6:40

our professional insurance and risk management partner broker, Gallagher. Gallagher is on the line with us today, and they will take us through the overall program oversight. And most importantly, I want to let everyone know that the carrier that we've chosen

in addition to the partnership with Gallagher, has really made a difference with how we're going to advance this program and also at the same time provide high levels of advocacy and guidance around the property and casualty program as well as offering a risk management component.

To the level of services that we're going to be offering to you, so...

That all said, welcome everybody and let's kick off the conversation. I'd like to turn this over to Greg Hunter. He is the managing director, area managing director with

Gallagher and the point person at the broker involved in this.
This, this, this partnership that we've got great.



Greg Hunter 7:50

Thank you. Good morning, everyone. Good afternoon, everyone. Thanks for coming on. First, let me give a bit of intro about Gallagher for some of you who may not have heard of us or have been on some past calls. So Gallagher is an international broker. We're 99 years old. We have specialized in the nonprofit industry for most of those 99 years.

We started a big push into the religious sector back in the 40s. And it's something we have a lot of colleagues around the world who participate in all of this. You'll hear from some of my colleagues in a little bit.

But let me start with echoing Hugh's gratitude and extend my thanks for everybody who's on today, everybody who has participated in the survey in the past, for all of you who have reached out and asked questions. We appreciate the leadership and all of you for supporting this effort. As you heard you say, we've been talking about this and working on this for 11 months.

It's been a significant effort involving a collection and analyzation of data and information, countless conversations with various insurance companies. And all of this led us through the vetting process, led us to identifying the right partner, which we believe is Guide One. Guide One

also a significant underwriting company in the religious space, capable of writing all types of coverages that you may all want. Some of you may have everything you need. Some of you may want more coverage or additional coverage. But all of those conversations will go on individually with each of you.

Okay.

That one has deep expertise in this space. They have the capabilities. They have the interest. They have the nationwide reach. And that's why they became the chosen partner.

So over the past few months, you and I have been working closely with Guide One to review the different risks and exposures that exist between all the congregations in evaluating Guide One's ability to quote policy issue, provide service, claims activity, loss control capabilities,

All of that in conjunction with us, right?

As a result of this, we have developed what we believe to be a streamlined process

for quoting your insurance needs, presenting you with a comprehensive, brief overview of what you're purchasing today from another source versus this.

Then we can renew, put those policy in place. Billing is quite easy. So again, Chris and Mike and his colleague Abby will get into some of this some more, but.

All of this being designed to reduce some of the burden of obtaining and managing an insurance program. Insurance is not a simple task, regardless of what organization or industry you may participate in. It's difficult, it's challenging, it's a confusing language if you don't do it five days a week.

We understand that. So we're trying to take some of the pain away, right?

The way we've set this up inside Gallagher, we have a division called Affinity. Affinity is just a generic name for our group business. We write groups of all kinds around the world. Many religious sector groups, but we also do other nonprofits and some corporate business. But it functions differently than if you were just an individual client, like on your own, which to some degree you are all functioning that way because you all purchase your insurances separately. But we've set up this process so that it's consistent from one organization, from one congregation to another. So

This process will be led by Chris Mangum and Abby Greeno, who are on the call today. They are out of Gallagher's affinity division. We set this program up 15 years ago, as I said. So in a moment, Chris and Abby will go into some of the details and the overview of the UBUA team members and explain how the process will work. right? We have a number of colleagues we've already assigned to this team, Saley being one of them. You may have seen her name in an announcement already, but she will be one of the people working closely with you individually, gathering the information and put a program together, right?

Through the discussions that each of you will have, it's going to cover a wide range of topics, and that's by design. We want to know specifically about your congregation, your needs, your wants, what limits of insurance make sense to you, what coverages make sense to you,

because while you're all similar, you are all different. And that ranges from your geography, the litigation status in your state, and a host of other factors, okay? So the coverages that we'll be talking about are property, general liability, umbrella limits, abuse and molestation coverage, workers' comp, automobile, cyber insurance, directors and offices insurance, professional and counseling coverages, it doesn't mean you will all purchase them. Simply that's

available in the suite of insurances. So we are quite excited about this journey and look forward to building a program that meets your needs and protects the interests of your congregations. So with that, I'm going to turn it over to Chris.



Chris Mangum 13:29

Thanks, Greg. And thank you all for the opportunity to be able to be in front of you today and talk about this exciting program that we've put together. As Greg mentioned, my group within Affinity works across a lot of different large groups of like risk. And so



Greg Hunter 13:31

Okay.
Okay.



Chris Mangum 13:48

We pride ourselves in providing very consultative and very specific solutions to the individuals that are part of large groups, such as UUA. And so my team will be tasked with all of the operational aspects of the program.

So everything from fulfillment, which means, you know, coming on to the program, getting quotes for insurance and our team providing you some consultation on what GuideOne's options are versus what you're purchasing today, all the way through to your day-to-day insurance needs from a

any kind of operational need you may need. So I need to add a driver or I need, you know, help understanding this aspect of our policy, what have you. Our team will be able to support that as well. On my team is Abby Greeno.

who's on the call today. She's my director of operations. So she leads all of the operational function within our team to provide that level of support and help you through this process. So I'm going to turn it over to Abby to provide a little bit of information on what that process looks like and what you can expect from our team.



Abby Greeno 15:07

Thank you. Yes. So as far as the process, it's very straightforward. We will provide contact information to confirm here after this call. But what our team does is provide dedicated representatives to support, as Chris mentioned, onboarding and then

continuous service of UUA members through the Guide One program.

Saley Gutierrez will be your initial contact and she will be working with every group to review your needs, your current policy, and gather information that's going to be needed to quote your organization in the Guide 1 program.

So we will send out Saley's email and phone number. Because of every organization already having existing coverage, the most effective way to begin that conversation would be to reach out to Saley.

She will ask for some documentation to start the process. That documentation is going to include copies of current policies and loss runs from your current coverage. That is going to help Saley tremendously in gathering as much information as possible.

from the current policies, depending on what you have, like the VIN numbers, the driver information, some of those details about the property, so that she can review that, extract what's on the current policy. From there, there is probably going to be some additional information that she may need.

And just to reconfirm, you know, these are the details I've extracted from your current policy. There might be some additional items that aren't listed on the policy, like confirming payrolls, the, you know, revenues, those kinds of things, which will typically be done however you prefer to communicate via email or phone call.

Because I know there's going to be a lot of questions about coverages and everything, so Saley will be available. If you want to go back and forth with email as far as those details or schedule a call, Saley would be more than happy to do so.

Once all the information is...

collected to provide the quote. Saley will be working with Guide One. Guide One has shared that it will take about two weeks to obtain the quote. That's their typical turnaround time. If there is a rush request, depending on how many, you know, what your organization has, how complex

your account is, we can maybe rush it a bit more, but standard process, we would be looking about two weeks to provide a quote for a guideline to fully go through their underwriting. So the best time for to start reaching out to Saley is going to be.

60 to 90 days before your renewal, if possible, just to make sure that there is time to have those conversations, collect all the data, have Saley be able to work with the carrier with Guide One, and make sure that she's getting the quotes in a timely manner for you to take it to for you to review.

ask questions from Saley for you to go to your board, review it with the board, get

approval, have follow-up conversations. The process, again, very simple, but we just know that with this type of business, it's not just one person making that decision. So we just want to make sure that we're working ahead enough in time.

Um...

In order to start coverage, once the quotes are done, we do need document sign. We do those all through electronic DocuSign. Very simple there. Once a congregation is a part of the program, you will be assigned to a dedicated client service manager. Her name is Kathy Cummings. So all UUA congregations would work with Kathy for your renewals, any major questions that you have about the coverage once you are a member up in the Gallagher program. Behind Kathy, there is also a team of service associates.

who also are able to, you know, make quick changes, you know, if a vehicle needs added on a Friday evening or, you know, just quick little changes like that, certificate requests, we do have a team that is dedicated to work those additional tasks as well. So we will send out that communication.

After this call, as far as everyone's contact emails, phone numbers for the for all the congregations to reach out.

Um...

Did I miss anything, Chris, or does it, I guess?



Greg Hunter 20:13

Let me, you know, let me jump in for a couple of things. I see that some of the questions popping up here. So, one of the reasons we believe why we spent the 11 months doing what we did is because what I'm about to say is not a knock on Church Mutual. Church is a carrier of the gal in the works on.

right? Our observation has been that you have been splintered just because that's what happened on no fault of your own. The underwriting appetite of Church Mutual over the past few years has changed. And we didn't believe that you were being viewed in totality, which is why

from the chief underwriting officer down to the number of representatives at Guide One who participated all in this, we wanted to make sure and ensure, for your benefit, that this reached up to the highest position possible inside the insurance company.

And that's where we started the conversation and then worked down from there.

That being said, we believe that the interest level from guide one, coupled with their

abilities, is going to give you much better view than maybe you've been seeing in the past. So what I mean by view is an underwriter's attention.

Okay, there are some of you who sit near a wildfire zone. There are some of you who sit on the ocean front. There are some of you who have beautiful 100 year old buildings, and there are others of you who have modern buildings, right? Those all have an impact of your insurance. But what we're trying to achieve is if there are negative things, so unsprinkled buildings, so sitting near a wildfire, sitting on the ocean front, are negative things in the eyes of insurance carriers.

We're looking to mitigate that. Some of you sit in a perfectly fine area with no mother nature concerns. Good. That'll continue to be positive for you. So balancing out the size, the magnitude, and the interest of this group.

is very, very important, right? And it may not be perfect in every single scenario, but because we have the eyes of the chief underwriting officer in this company participating in this, we anticipate roadblocks that maybe historically would have been an issue aren't going to be an issue. Guide 1 also has two types of underwriting companies, and I don't want to go into all the detail, but I'll just give a high level. In my example a minute ago, if you're sitting in the middle of the country and there's no Mother Nature issues, good, you'll be on what's referred to as standard insurance paper. That's a positive. If you're sitting in a wildfire zone, insurance companies tend to

You may have heard the words excess or surplus or non-admitted companies. That's just a different underwriting company within an insurance company who takes on riskier organizations. Guide One has both of those under their corporate umbrella. So it makes it very easy for us in Guide One to put you from one side to the other, if need be. OK.

So in echoing what Abby was talking about in one of the questions, do we have the bandwidth? Absolutely we do, which is one of the reasons why Affinity was initially started. And we have the teams available. Chris and Abby and I have been talking for quite some time about this.

So it isn't just Saley, it isn't just Chris, it isn't just Abby. There's a whole team dedicated to what's going to happen.


Chris, I think right up.




Chris Mangum 24:03


Could I add?


 **Hugh Dennis** 24:03
Hey, Greg.

 **Chris Mangum** 24:07
If, if I could, I...

 **Hugh Dennis** 24:07
Yeah.


 **Chris Mangum** 24:09
I've seen a couple of questions just to piggyback off of the bandwidth. And I know there's a lot of folks that are coming up for renewals in May, June that I'm seeing in the comments, things of that nature. For those that do have May or June renewals, we'll want to set up time as soon as possible to work with you.

 **Hugh Dennis** 24:09
But.
No.

 **Chris Mangum** 24:28
Those that are in July and beyond, we have still a little bit of time to start that process, but I do see some urgency in some of the comments that I'm seeing. But we'll be here to be able to set up those appointments as soon as possible to start working those immediate renewals that are coming up.


 **Hugh Dennis** 24:47
Yeah.


 **Chris Mangum** 24:48
So.


 **Hugh Dennis** 24:49
Yeah, thanks, Chris. Hopefully you guys can hear me. Yeah. Yeah, thanks, Chris. That

was something that I was picking up on as well in the chat. Additionally, I think Celie's contact information was also placed in the chat.

 **Chris Mangum** 24:50
Yep.


 **Hugh Dennis** 25:08
for others to those in that May, April renewal date there can actually pull that from the chat and get their process started with CELL. So thanks for recognizing that.
Yeah, go ahead, Greg.

 **Greg Hunter** 25:33
Sure, some other comments that may apply to many of you. What if you are a current Guide One client, right? So again, if you were a Guide One client, you were individually underwritten without the magnitude and the understanding of the entire UUA organization.
So our recommendation is that you can assign your policies to Gallagher. They can remain with Guide One. And now you're in the house, as we say. We will go through that same process to review all your coverages, all your exposures, and couple that with the influence of the entire group.
So you don't have to get out of guide one and come back to guide one. It's a simple to call the broker or record letter change. It is something that you can sign on and be a part of. Okay.
Next, one of the questions popped up, what if we were renewed in already January, February, March, do we have to wait another year? No, you don't. You don't have to, right? If there are concerns and frustrations with your current program, you can change midterm, absolutely. There is some, and
If you choose to do that, there is usually a small financial penalty, which is recalculated every month that you move away from your renewal date, and it will address all of that so you understand it. So no, you don't have to wait if you don't want to. We will tell you the pluses and minuses of doing so in an individual call.


 **Hugh Dennis** 27:07
Yeah, thanks for addressing that, Greg, because that was certainly something that I've heard a lot of is that, you know, we're not happy with where we are, but also at the


same time we renewed because it meant that we have insurance coverage. But if there's an opportunity to receive a quote that is going to be

 **Greg Hunter** 27:18
What?

 **Hugh Dennis** 27:27
competitive, et cetera, if not a little bit better, then do I need to stick around with these guys and what would that mean? So I appreciate you addressing that with the group. I'm looking through the chat and...

 **Greg Hunter** 27:30
Bye.

 **Hugh Dennis** 27:47
I think someone had mentioned what are the benefits of partnering with the UUA and Gallagher plan.

 **Greg Hunter** 27:59
So, with that...
We believe that having all of UUA being seen as one group instead of 600, 700, 500, 900, whatever the number finally tallies up again, we are individually is incredibly meaningful. Two, if you are
If you, for some reason, have some insurances that would need to have an exception granted, or maybe on an individual basis, the underwriters don't like a particular risk you have. Now, you're not one congregation. I'm just going to make up a premium number just as an example. You're not one congregation that's spending \$17,000 a year on insurance, and they don't like you
waterfront property right that that kind of impact or negative impact of Google can be influenced so significantly as being part of one big group. That's another advantage. The third advantage is let me use the example of abuse coverage.
right? Some of you may not have abuse coverage. Some of you may have only \$25,000 or \$100,000 worth of abuse coverage. Abuse coverage can be had up to \$1,000,000 if you want it, right? But there are particular...
particular requirements to obtain that coverage. Okay, fine. If you don't have said

requirements, well, can exceptions be made? Yes, they can. Again, the influence of the group, the togetherness makes a big difference. In whether which I know billing the premium payments, for example, they can be done quite easily.

right through Guide One's platform, through our platform. So there's a number of benefits that can be achieved by doing this.

 **Hugh Dennis** 29:54

Yeah, thank you. Greg, the next question through the chat, which I think is a really good one, is one of our congregation members had asked whether or not this is a pool type of arrangement. And you and I both know it's not. But can we just put mine IDs here?

 **Greg Hunter** 30:16

Cool.

Sure. So great question for whoever asking. Thanks for asking it. So a pool, there's a number of different terms that are used in our industry, but what a pool typically is, is you all have a common expiration date. Your exposures, all of the risks of your particular congregations,

 **Hugh Dennis** 30:22

Yeah, really a good question.

 **Greg Hunter** 30:40

are aggregated at once. The insurance program is built for all of them. And typically you share the limits of insurance, whether it's your property, your general liability, or a brilliant directors and officers.

That's not what you folks are. You are a group-influenced individual buying organization. What does that mean? It means that your congregation has its own insurance policy, and none of those limits of insurance are going to be influenced by what somebody else, what some other congregation does.


What it does do for you is it aggregates all of your premiums and the underwriters and the underwriter chief officers are seeing the master pool of premiums. They are also seeing the master, I should use the word pool, sorry, the master amount of premium.


the group amount. They're seeing the group loss ratio. So for example, if your


congregation had a fire at your property and it became, oh, I don't know, a \$250,000 loss.

Right? On your own, that could create a terrible loss ratio. It would not look good. But when you are in this influence group, it takes the negative impact down for having that kind of loss. That could be an automobile accident. That could be a slip and fall walking into one of your congregations.


 **Rurik Spence -UUC Wtvl ME** 31:53
Right.


 **Greg Hunter** 32:11
a host of different reasons. So that's the difference of it, and you're not mandating to be in this group, be in it when you connect to them.

 **Hugh Dennis** 32:21
Yeah, thank you. You know, another good question on top of that, Greg, regarding underwriters. So one of our chat question is, would a catastrophic loss by one church have a negative impact on all churches?

 **Rurik Spence -UUC Wtvl ME** 32:31
Yes.
If.

 **Greg Hunter** 32:40
A great question. So again, I'm going to make up numbers for this conversation just to illustrate something. Sorry.

 **Hugh Dennis** 32:41
Yeah.

 **Greg Hunter** 32:48
So for the 257 of you that are on this call, let's just make up that your collective premiums are \$3 million, right?

HD Hugh Dennis 32:58

Yeah.

Greg Hunter 33:01

and one of your congregations has a \$500,000 loss, right? That's a big loss, but it's not such a big loss when you're \$3 million in premium, right? If you were on your own and had your \$500,000 loss and your premiums were \$50,000,

R Rurik Spence -UUC Wtvl ME 33:21

Yeah.

Greg Hunter 33:23

That would not be attractive to not only your existing insurance company, but any future insurance company, right? Your loss ratio would be completely upside down. And what they mean by that is a \$500,000 loss just ate up 10 years worth of your premiums. Okay. Financially, it's not a good picture.

R Rurik Spence -UUC Wtvl ME 33:24

Yes.

Yeah.

Yeah.

Greg Hunter 33:42

Now, I also want to put something, I want to clarify something that I've heard over the four decades that I've done this. Well, I had a loss and my insurance company dropped me. Okay, sometimes that does happen, right? But there's usually an explanation why, and there needs to be an explanation as to why you wouldn't be renewed.

And those explanations don't come days before you renew them, right? But what benefit of having Gallagher involved with Guide One is Gallagher can use our influence, right? Insurance companies are not insurance decisions, insurance company decisions, they are influenced by the broker involvement.

So why it was important that you and the UUA team figure out a lot of brokers in the country, but you need brokers that specialize in your particular industry. And as I've

said, we are an enormous religious brokerage around the world. We have a lot of influence, and we will use that influence when appropriate.
Hopefully, that answers the question.

HD **Hugh Dennis** 34:50

Yeah, I hope so as well. There's a question from John Hardinger, I think. If I, John, my apologies if I mispronounce your last name, but can you restate your question for us? You had asked in the chat, what about

 **Greg Hunter** 34:56

Yeah.

HD **Hugh Dennis** 35:10

Tom.

Congregations who have been dropped by Guide One recently, and I don't know if there was a beginning part to that, if you're still on the line.

JH **John Hartgering** 35:20

Yeah, I'm still here. No, it was just that we were dropped a couple of years ago. And I'm not totally sure why, but we're in Florida. So there's always that. But we're in Orlando, which we're nowhere near the ocean in a relative sense. We don't get storm surges at all here.

HD **Hugh Dennis** 35:25

Okay.

JH **John Hartgering** 35:39

And I was just wondering if we were dropped. I've already sent an email off to Sealy, but I would love to know that if that totally, is that something that could be reversed? Because it might have just been a decision that they make without a lot of thought, because we're, although we've been a Guide One customer for 20 years, I'm sorry, yes, Guide One for 20 years.

At least before that.



Greg Hunter 36:02

But John, thank you for bringing this up. That's a great question. And absolutely you can be and will be reconsidered. Because again, then I suspect you were viewed all by you were viewed alone. Now you're not going to be viewed alone. Let me let me spell out something. I keep talking about waterfronts and wildfires.



Hugh Dennis 36:06

Yeah.



John Hartgering 36:10

Yes.



Greg Hunter 36:22

So I just want to talk about a couple of points that, well, as an insurance geek, this is interesting stuff, maybe not to the rest of you, but...

In America right now, when we talk about property losses, this has changed in the past decade.

The most common loss in America today is a wind-driven claim.

That far surpasses fire property, fire claims. So in order, wind is the number one influence in causing damage across this country, and the rest of the world too, is the number one expense. Number 2 are water damage claims.



Rurik Spence -UUC Wtvl ME 37:00

Yes.



Greg Hunter 37:06

Water damage claims, and I'm not talking about floods, I'm talking about broken pipes that occur in the Northeast and the Northwest, and plenty of breeze claims have happened in Texas in the last few years. That's #2, broken pipes that cause community damage. Then fire.

Then, flood.

And if I was to take you backwards a decade...

That was different. Wind has surged in the past decade. It's the number one cause of climate environment. So...

R **Rurik Spence -UUC Wtvl ME** 37:29

Mm.

 **Greg Hunter** 37:38

In Florida, things actually, despite Florida being a very windy place to insure, there's been a lot of work done in the industry, the insurance industry, to figure out how to mitigate the premium pain that wind zone clients are dealing with.

R **Rurik Spence -UUC Wtvl ME** 37:50

Yeah.

 **Greg Hunter** 37:57

That information, the work that's been done, has been created by data collection. Insurance companies themselves have been aggregating in a much more efficient way than they did prior to 10 years ago. Let me explain what that means.

Insurance companies are actually looking at their losses. What caused that loss? In width.

This is going to sound really silly, but insurance companies were already fragmented for years. They didn't aggregate their information very well. Now it's very easy to aggregate your information very well. So every insurance company can create a pie chart and say what percentage of our losses were lightning, wind, flood, fire, damaged, broken pipes, et cetera, et cetera.

That aggregated information is being used with the reinsurers. Reinsurers are insurance companies who insure insurance companies in the event that your losses are so large and bad, okay? So now with that data, Gallagher is a huge collector. user of data. So we know that as well. So when we are negotiating with insurance companies, if they say to us, well, your property rates have to go up because we have significant data on our side, it says, hold on, maybe that's right, maybe that's wrong. And then lastly,

It will also tell you that it helps Gallagher. Gallagher has a division called Gallagher. They are a division that negotiates insurance companies' insurance coverage. So we know what they have to go through to purchase their insurance, just like we know what you all have to go through to purchase.

R **Rurik Spence -UUC Wtvl ME** 39:26

To.

 **Greg Hunter** 39:43

your insurance. So hopefully that's a helpful explanation and they didn't go too far down the hole.

HD **Hugh Dennis** 39:52

Yeah, thanks, Greg. We are, we're at a point in the conversation that we were beginning to run out of time, but we also have a couple of other questions that we need to, I think, bring to Gallagher.

before we actually, you know, close out the session. But keep in mind, everyone, that we can't get to all these questions, but these are the type of questions that we appreciate hearing from because it's all about the structural operations and the build out of this program that we want to hear from you guys. And

If it pertains to your specific situation, then by all means, please reach out to Celise, or Celie, rather, to begin the build out for your particular quote. Now, that said, I want to be able to, I see Emily Kay has her hand raised.

And I'd like to invite Emily to just to ask her questions and then there are one or two more questions that we'll have time for. Emily?

 **Greg Hunter** 41:06

Emily, you're muted.

Yeah.

HD **Hugh Dennis** 41:09

Julie, you're still muted.

E **EmilyK** 41:11

There we go. Okay, found a button. Okay, thank you very much. This has been very informative and appreciate hearing it. Church Mutual has dropped us and they told us they were going to offer us a new policy as of March 31st. We haven't seen it. We preemptively did some outreach and Guide One said they would not

insure us. So does this bring us back into the fold and give us some options? Thank you very much.



Greg Hunter 41:36

Great question. Thanks, Emily. Did they happen to tell you why they insured? Okay, so that doesn't make any sense to us. So again, this is where what I would suggest we do is if you want to shoot a note off to Celie, we'll get right on this. Get to guide one, find out what is in their file. Why did they say this?

Right.

Sometimes it's going to sound rather strange, but sometimes insurance companies deny writing an exposure, writing an opportunity, and you look into it further. And part of it may have been to have come from how you were presented to that underwriting team. You may think, well, I gave all the information.

Didn't they do a nice job of presenting me? You'd be shocked at how often the answer to that question is no. Right? You all, in our eyes, need to be presented as what we call best in class. Now, you can't help it if you sit on the waterfront and near a fire. That's not going to be best in class.

And as a group, you are best in class. So, Emily, we'll talk about that separately with you.

You, you said there were some others.



Hugh Dennis 42:46

Yeah, the quick ones is one of the questions is if we have a broker, if we've worked with a broker previously, can we participate in this program?



Greg Hunter 43:00

So the question.



Hugh Dennis 43:01

And I'm assuming it's a regional broker.



Greg Hunter 43:04

So the question is, this is a Gallagher created program for UUA.

So, unless they are a Gallagher-owned organization or a Gallagher partner company, the answer would be dead.

HD Hugh Dennis 43:10

Right.

So in that particular case, would they then, what would an option be for them? Because overall, what we're trying to do is make sure that every congregation recognizes that they have options to this program, meaning we are the option to what you currently have. And, you know, I think there was another question that says that

Is this an attempt to have every congregation roll into this program? Yes, long term, if it is applicable for you, right? Our focus is to provide competitive premium. In some cases, you'll see a reduction in your premium costs, right? In other cases, it might stay level.

for at least one year and then once your history is there, then we can work with you to reduce premium costs, etc. The other benefits is, you know, increase coverage lines where increase coverage where you did not really have that before. Based on my assessment of some of the policies that I've reviewed through Church Mutual, right? And the other big aspect of this

is a direct point of contact where with Guide One and Gallagher and in my office, so you're not felt as if you're left flapping in the wind with regards to, you know, a conversation or an explanation that you might need. So, you know, all that said is... Can a church that is working, a congregation that's working with another entity, another local broker or another organization, you know, have the opportunity to transition into our program long term?

 **Greg Hunter** 45:05

The answer is yes, you can. If you currently have a broker and you're dealing with Guide One and you want to leave it that way, that's up to you as well. You just may not get all the benefit of being in the group. So you'll be an outsider looking into the group, I guess, is a way to look at it.

So this is not meant to strong and arm anybody, right? These are all your choices. And we understood that from the beginning with our conversations with you. You are not a mandated buying group. We understand that.

And one other thing I will offer, so let's say your particular congregation has just been riddled, riddled with claims, just having a string of bad luck. Okay, well, what if guy one said no, absolutely no matter what we said, then they say no. We can go to

other insurance companies. We work with 100 plus insurance companies. in this country, right? There's always insurance that can be had. The question is, sometimes it gets so bad, is it affordable, right? So that's a whole different discussion, but Gallagher has a large pool of insurance companies when we want it.

 **Hugh Dennis** 46:18

Great, thank you. Last 2 questions and then we're going to wrap things up. And I would say no to this question, but it was, you know, will this new plan refuse to cover some churches?

 **Greg Hunter** 46:34

In my example, I just said, we don't know. I believe the answer will be no, because we, again, we're starting from the topic I'd want and coming down. But like I said, let's just say that you are absolutely the worst congregation out there. You don't follow anybody's rules and you're riddled with losses. That's a hard explanation to try to convince an insurance company that they should

 **Hugh Dennis** 46:41

Right.

 **Greg Hunter** 46:57

put their insurance up. I suspect we wouldn't find one of those, but that would be an extreme situation.

 **Hugh Dennis** 47:03

Yeah, exactly. All right. And then the last question, folks, is that, yes, this is moving forward. This is not a dry run here. This is up and running come Monday and Monday, April 6th. So if you are

If you are in need or if you feel that, you know, this is something that you need to request a quote for, we would encourage you to do that come Monday and let's, you know, we'll do side-by-side comparison to if you have an existing policy.

and you'll see the guideline policy, you'll see what the differences are in premium coverage, etc. So you can make an informed decision, right? Obviously, we think that this program is going to be a better long-term program for you based on what we currently are experienced through Church Mutual.

It's just a beneficial option for us. So that we want you to consider that we want you to take part in. And as that grows, obviously there's strength in numbers with the program. We already have that. Greg and I have talked about that significantly with Guide One.

and hence the reason why we're at this particular point right now, right, and ready to roll this out. So if there are any additional questions, we can take that offline, but we certainly appreciate you guys taking the time to meet with us in the space to just hear us out with this program. I know we had an earlier conversation back in October of last year where we came to you guys to say, you know, we're hearing you and we're going to put a plan together and the plan has been placed together and so here we are. So that said, Greg, Chris, Abby, any last minute or last thoughts on the on the program and in preparation for Monday.



Greg Hunter 49:17

Let's go ahead.



Chris Mangum 49:17

No other than just to say thank you for the opportunity to work with you and in your teams. We look forward to going to work for you with this program and excited to get started on Monday.



Hugh Dennis 49:29

Yeah.



Abby Greeno 49:30

Absolutely. Saley is looking forward to speaking with all of you. I know, I think she said that she has received about 10 emails so far. So we appreciate the excitement.



Abby Krueger 49:31

Thank you.



Greg Hunter 49:39

Good.

HD **Hugh Dennis** 49:40

Fantastic.

Yeah, yeah, fantastic. And folks, let me just lastly say, there is a risk management component to this. So yes, we will be having conversations around risk in your area for your specific location. You know, you will have access to the Gallagher and the Guide 1 library of risk and so forth.

 **Greg Hunter** 49:43

Yeah.

Okay.

Yeah.

HD **Hugh Dennis** 50:03

risk mitigation material. So again, this is not just a, we'll put a quote together for you and that's it, and we walk away. This is a comprehensive program that we are putting together that, you know, we really wanted this to make sense and to provide us with all levels of access out there. So we are, we become a well-informed association based on risk, challenges and trends. All right. Greg, I'll give you the last word and then we'll close out.

 **Greg Hunter** 50:42

Yep, thank you, everyone. And our goal here is a year from now, when we've gone through one insurance cycle, we hope to have a lot of you on board. We hope to build out what we consider to be best in class. I'm going to say that again, so that UUA as a group is considered a very desirable group in years to come. Not to say you want it that way, Jim. We just want you to be perceived as, wow, they just do everything by the book. They are a terrific organization. They don't have claims. Nobody wants claims, but so that it's just good for everybody. But thank you.

MH **Mariyah Hawkins** 51:20

Thank you. And I would just want to add in one thing before we end. I dropped a link. It's a lot easier if we're able to send all of this information in one newsletter versus, you know, hundreds of emails coming in and sending every single person the

recording and the transcript. So if you don't mind, I actually also just redropped the link that says sign up for our PNC newsletter.

This will just put your email in there. So any communications that are sent out relating to the property and casualty program, you will automatically be sent that information. So you don't have to sign up multiple times. And this will just give you direct access to the information in a timely manner as things come out.

Thank you so much.



Greg Hunter 52:06

Thanks, everyone.



Ashley Anguiano 52:07

Thank you, everyone.



Hugh Dennis 52:07

All right. Thanks, everybody. Take care. Oh, we should say that we are going to have follow-up conversations in the next few months. So stay tuned. That'll be in the materials coming up. Thanks a lot, everybody.



Greg Hunter 52:22

Thank you.



Ashley Anguiano 52:23

Thank you.

● **Greg Hunter** stopped transcription