



# Religious Organizations

## APPETITE GUIDE

We understand the unique needs of religious organizations, not just because we've been in business for more than 70 years, but because we're in local communities like yours across the nation serving over 47,000 congregations.

When accounts are presented with the characteristics shown below, we will strive to win them because they align with our appetite as we continue to grow this key segment of the company. We will still allow accounts that vary from this strike zone and encourage their submission. They will be underwritten and priced based on the individual account specifics.

### ***Business Owner's Policy (BOP)***

We offer various coverages on our BOP platform, including Total Faith, our religious organization-focused property and liability policy. You can quote a BOP immediately in an average of 15 questions using our online portal, GO BOP, and will know within two screens if your client is eligible. If not, you'll be told exactly why and redirected to our CPP product.

#### ***Characteristics of Ideal New and Renewal Accounts:***

- + Five locations or fewer
- + Property values per location of \$5M or less
- + Up to 50 employees
- + Gross sales per location of \$6M or less
- + 35,000 square feet or less
- + Buildings less than 40 years in age or with acceptable updates
- + Two or fewer claims in the last three years
- + No buildings designated as historical landmarks



## Commercial Package Policy (CPP)

For religious organizations that don't qualify for BOP, we offer our CPP product. You will work with a dedicated underwriter and have access to a multitude of niche-specific coverages like FaithGuard, our property and liability policy. CPP uses integrations for property-specific information giving you options at your fingertips.

### Characteristics of Ideal New and Renewal Accounts:

- + Building age 30 years or less with adequate wiring and roof updates
- + Well-attended, financially stable church with a recommended TIV/Attendance Ratio less than \$25K
- + Suggested fire protection class 1-8
- + Construction appropriate to locations with high exposure to natural perils like wind or fire
- + Crime index less than 250 (variance will impact pricing)
- + Favorable loss experience with low frequency of claims made
- + Churches with a Risk Manager on staff of an active Safety Committee
- + Congregations that lease or rent a location, including startups, and don't require coverage for buildings

*While schools, camps and daycare operations are not a general fit within the appetite, Underwriters may consider these based on risk specific characteristics and design pricing and terms to fit the risk.*



1111 Ashworth Rd / West Des Moines, IA 50265 / 1.888.218.8561 / [GuideOne.com](https://www.GuideOne.com) /    

© 2021 GuideOne Insurance. GuideOne® is the registered trademark of the GuideOne Mutual Insurance Company. All rights reserved. GuideOne welcomes all applications, without regard to religion, race, color, national origin, sex, handicap or familial status. This information is only a general description of our church appetite and is not a contract.