



*Serving the United Church of Christ &
the Christian Church (Disciples of Christ)*

United Church of Christ
INSURANCE BOARD

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Regional Ministers
Conference Ministers

Greetings,

This is the third update that I am sending you since arriving here in Gaithersburg in mid-April. Please feel free to share it with your churches in any way that would be helpful.

In the initial communication dated April 28, I commented on the work that was underway to restructure our operations in light of the loss of so many churches during this program year. The basic plan has been completed, and was presented and approved at the meeting of the UCCIB Board of Directors last week. It's still premature to comment on the specifics of the plan, but I expect to be able to share a detailed plan before the end of June. I can provide a few directional comments regarding what our participants are likely to see in the coming months.

Much of our effort has been focused on negotiations for the next policy period, and while final commitments are not yet in place with the carriers, we are pleased with how those discussions have progressed. We expect to offer our churches many more options than in the past, including multiple payment plans, a variety of deductibles, and choices for certain coverages and limits. We hope to give churches the ability to pay premiums quarterly, and perhaps even monthly, in order to help churches manage their insurance expenses. Other options would allow churches more flexibility to customize their policy to the individual circumstance. While all of this is still in the discussion stage and not confirmed, we are optimistic at being able to deliver more choice.

We are also evaluating how to improve service levels. We are aware that our service is not at the level it once was, and are committed to making substantial improvements in this area. Toward that end, we are evaluating workflows in order to streamline and automate processes so that we can deliver better service. We hope to be able to provide web-based solutions to agents for policy enquiry, quoting, and endorsement processing. Again, none of this is final, but our current negotiations are quite promising.

The loss of churches has also had a detrimental impact on the service provided to remaining participants because our staff has been engaged in conversations with agents and church representatives as they reached a decision to leave the program. Then, when a church exited the program, there was additional work to process the endorsement and answer additional questions. It may not seem like this would be difficult to accomplish until you consider that this isn't a handful of churches, but nearly 1500 churches who left. I think you can appreciate the affect that has had on workload on our limited staff here in Gaithersburg. However, now that much of this effort is behind us, we hope you will find improved responsiveness from our office.

I deeply appreciate the efforts of agents, Conference Ministers, and Regional Ministers in encouraging churches to maintain their covenant with sister churches through the UCCIB program. Despite the predatory marketing underway in many markets, we have seen cancellation rates fall substantially in April and May, and are encouraged regarding our ability to move forward together. While our program is smaller today than a year ago, it's still larger than many other denominational programs, even for some that are much larger than either the United Church of Christ or Disciples of Christ. That level of success is a direct result of the efforts of so many to create and build a successful program, and the resolve demonstrated throughout the difficulties of this current program year.

In my first message, I commented on our financial situation and the work we were doing with external experts to assess our position and determine our future direction. While we now have a plan that has been endorsed by our board of directors, there are still numerous outstanding issues to resolve. I do expect to be able to report more fully in the next few weeks, and commit to keep you informed. I appreciate your patience and ask for your continued prayers during this difficult period.

I thank all of you for your continued support of the UCCIB program. We exist to serve our churches and other ministries with the Disciples and UCC denominations, and take seriously our responsibility to protect the interests of our participants.

Blessings and Peace!

Cathy

Cathy Green
President and CEO

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