

# 5 TOP QUESTIONS FOR CHURCH INSURANCE



## #1 WHAT CHALLENGES EXIST IN THE CHURCH INSURANCE MARKET?

Many churches have found insurance to be more expensive and harder to obtain than in years past.

- 10-20% annual premium increases
- Stricter underwriting standards
- Carrier appetite is much more selective

**KEY TAKEAWAY:**  
Preparation and strong risk management matter more than ever.

## #2 WHAT ARE THE BIGGEST RISKS BEYOND PROPERTY DAMAGE?

### ABUSE ALLEGATIONS

Increasing in severity and cost  
Requires policies & training

### CYBER RISK

Phishing & fraud threats  
Dedicated cyber coverage

### HUMAN RESOURCES

Workers' compensation claims  
Employment disputes

**KEY TAKEAWAY:** Healthy internal systems protect both people and ministry.

## #3 ARE THERE COVERAGE GAPS WITH MISSIONS AND VOLUNTEERS?

### Mission Trips

- Confirm international liability coverage
- Confirm travel medical coverage

### Volunteers

- Not covered by workers' compensation
- May require accident medical policies

**KEY TAKEAWAY:**  
Talk to your agent about how you can start protecting your missions and volunteers.

## #4 HOW CAN CHURCHES POSITION THEMSELVES WELL IN TODAY'S INSURANCE MARKETPLACE?

Fix outstanding maintenance issues

Update policies and procedures

Find an experienced, church-focused agent

Review recent claims history

### KEY TAKEAWAY:

The cheapest premium is not always the best protection.

## #5 WHY SHOULD CHURCHES CARE ABOUT INSURANCE?

Insurance is an **act of stewardship**.

It's about protecting people, property, and the mission entrusted to us.

When approached thoughtfully, insurance strengthens long-term ministry sustainability.

### KEY TAKEAWAY:

Insurance is a key part of wise ministry stewardship.



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