

# Insurer rejects church because of 'risk' of its gay stance: Brotherhood Mutual turns down business

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A United Church of Christ congregation's pro-gay stance puts it "at a higher risk" of litigation and property damage, a leading U.S. church insurer said in refusing to offer coverage to a Michigan congregation.

Brotherhood Mutual, an insurance company based in Fort Wayne, Indiana, turned down the business of the West Adrian United Church of Christ after learning that the church "publicly endorses" same-sex marriage and gay clergy.

"Based on national media reports, controversial stances such as those . . . have resulted in property damage and potential for increased litigation among churches that have chosen publicly to endorse these positions," wrote Marci J. Fretz, a regional underwriter for Brotherhood Mutual, in a July 30 letter to the West Adrian Church.

The letter was made public by the Cleveland-based United Church of Christ.

Brotherhood Mutual, which says it insures 30,000 congregations in 29 states, declined to offer a quote to the church located in Adrian, Michigan. The church is covered by another insurer.

John Kottke, the church's pastor, said the refusal is "disturbing, though not surprising.

"I think Brotherhood Mutual's action is one worth noting, if only for the sake of forewarning other churches in our conference that such prejudice exists within certain sectors of the business community," Kottke wrote in an August 13 letter to the UCC's Michigan Conference minister, Kent Ulery.

Mitzi Daniels, assistant vice president for corporate communications at Brotherhood Mutual, said the insurer underwrites other UCC congregations.

The insurer would not underwrite the West Adrian church, however, because of “answers given on the application” regarding its stance on gay rights. “It simply looked like a risk we didn’t want to assume,” Daniels said. “We turn down churches all the time.”

UCC congregations do have recourse to another insurer, which values “inclusivity”—the United Church of Christ Insurance Board (UCCIB), noted a news release on the denomination’s Web site. About 2,600 UCC and Christian Church (Disciples of Christ) congregations are insured by the firm, said CEO and president Cathy Green.

All UCC and Disciples churches are eligible clients “without prejudice to a denominational or congregational position on being open and affirming,” said Green, while acknowledging that Brotherhood Mutual is one of its “key competitors.”

Ironically, West Adrian UCC, which has about 100 members, is not listed among the nearly 700 UCC congregations that have publicly adopted the “open and affirming” position regarding lesbian, gay, bisexual and transgender persons.