

May 30, 2013



Dear Pastor or Administrator,

In 2001 the Old Dominion Association of Church Schools partnered with National Church Group Insurance and Brotherhood Mutual Insurance Company to develop an insurance program to meet our member schools' needs. The idea behind this program was to allow the participating schools to take advantage of Brotherhood Mutual's unique dividend plan by rewarding the collective good claims experience of member schools with a cash dividend in addition to providing a comprehensive and competitive property/casualty and liability insurance package.

The program has been used by many of our schools these past ten years. **More than 75% of our member schools and their affiliated churches are now insured with Brotherhood Mutual.** Although you are not obligated to participate in this program, there is significant benefit potential for ODACS if you do.

ODACS has just earned a partnership dividend this year in the amount of \$34,232! As in several past years, this partnership has proven to be a great blessing to our association financially. Dividends have provided much needed additional resources for ODACS, helping us to keep the cost of membership as low as possible. It's a great way for your ministry to benefit further from your property/casualty and liability insurance.

If your property insurance, liability insurance, or worker's compensation insurance is with another insurance company, let me encourage you to at least entertain a proposal from NCG Insurance and Brotherhood Mutual prior to your next renewal date. While each school is underwritten on their own merits, the group approach provides a valuable resource for additional income for our association. Partnering with NCG Insurance as your agent offers the following additional benefits.

- 1) Their agents specialize in providing insurance solutions for Christian schools and religious organizations throughout Virginia. They understand your needs.
- 2) Their in-house Property Valuation Specialist provides expertise in determining the estimated replacement value of your buildings.
- 3) Their Customer Service Department is staffed with friendly, licensed agents capable of handling everything from a simple billing question to a complex insurance issue.
- 4) Their staff can conduct customized on-site training courses to help your staff understand liability issues as they relate to your ministry.

If Brotherhood Mutual's proposal is lower than or equal to your current premium, your decision to join our Partnership Group Plan could help generate additional dividend dollars for the benefit of the association. If you find Brotherhood Mutual is not competitive, simply remain with your present insurance company; you have nothing to lose!

Won't you consider supporting ODACS through this program? Continued growth of our Partnership Group will provide the opportunity for continued dividends. For more information, please contact the sponsoring agency, NCG Insurance, today at 1-800-456-6624.

Sincerely,

Dan Zacharias
Executive Director