

## **The Anglican Diocese of South Carolina**

### **Insurance Program Summary**

**2025-2026**

#### **What is the Diocesan Insurance Program?**

The Anglican Diocese of SC insurance program is available to all parishes and missions within our Diocese. Established in 2012, the purpose is to deliver insurance protection, risk management services, historical record keeping and consistency to all that wish to participate. In the current marketplace, we are pleased to announce that the program continues to deliver better than expected results. Since the inception of the program, approximately \$5,750,000 has been paid or reserved for claims and the program continues to expand.

#### **What Does the Program Include?**

The program includes a variety of coverage options that are available based on the specific needs of each respective parish, mission or camp. Our team will work directly with each parish (or participant) to design individualized coverage while providing resources that may only be available for larger accounts. With our participation levels, we are able to deliver greater risk management and loss control resources for our entire Diocese that are typically limited strictly to large accounts. Coverage options available within the program may include but are not limited to:

- |                                   |                                    |
|-----------------------------------|------------------------------------|
| 1) General Liability              | 11) Crime                          |
| 2) Directors & Officers           | 12) Volunteer/Participant Accident |
| 3) Abuse & Molestation            | 13) Inland Marine                  |
| 4) Umbrella                       | 14) Building                       |
| 5) Employment Practices Liability | 15) Business personal property     |
| 6) Employee Benefits Liability    | 16) Ordinance & Law                |
| 7) Cemetery Professional          | 17) Earthquake                     |
| 8) Pastoral Counseling            | 18) Wind & Hail                    |
| 9) Business Auto                  | 19) Wind Driven Rain               |
| 10) Crisis Response               | 20) Business income/extra expense  |

Many more coverage options are available and we encourage that all questions be directed to Garrett Wreden or Charlotte Law with Kinghorn Insurance of Beaufort to help further enhance parish/mission risk management and insurance protection.

### **Who are the Carriers that Provide Coverage?**

Each year, Kinghorn Insurance of Beaufort coordinates the selection of carriers with Canon Jim Lewis to ensure that we are providing a competitive program for the entire Diocese. For the 2025 – 2026 program, there are multiple carriers which include Selective Insurance, Travelers, Lloyd of London, Evanston and Kinsale all of which provide a specific purpose in building a competitive program.

### **Are there any Changes in the Program this year?**

There are several changes in the property program for the 25-26 term and we encourage all participants to review the renewal evidence or to ask any questions so that the changes and architecture of the program are well understood. Highlighted changes include:

- 1) Increased Loss limit from \$20M to \$40M
- 2) Decreased named storm deductible from 5% to 3%
- 3) Decreased all other wind deductible from \$100,000 to \$10,000
- 4) Decreased Earthquake deductible from 5% to 2%

Thankfully, these significant improved terms were realized with a property rate reduction resulting in all participants paying less in premium for the 25-26 term compared to the 24-25 term

### **Recommendations**

Let us help to ensure that your parish or mission is maximizing the offerings provided through the Diocesan program. Garrett Wreden, Charlotte Law and Caroline Sanders are scheduling visits with all participants to explain the program, answer questions and provide loss control/risk management services. Suggested topics and questions to review and assess are the following:

- 1) Do we have the accurate legal name of your parish or mission? If not, please provide so that we may update
- 2) Property Values: when is the last time a replacement cost estimate was provided for your building(s) and business personal property? Should they be updated to reflect a more accurate limit of coverage?
- 3) Catastrophe fund – We recommend that all parishes/missions, regardless of participation status in the Diocesan insurance program, establish and build deductible reserve funds to assist paying for claims in the event of a hurricane, earthquake or an uninsured loss
- 4) Safeguarding God's Children – Ensuring that vulnerable populations remain protected and safe, please continue to educate and train employees as well as volunteers with this important program. Abuse and molestation insurance coverage is becoming increasingly challenging to secure, but our Diocese has an excellent program that has allowed for our participants to qualify for this important coverage
- 5) Praesidium – Through a partnership with the Diocese and Selective Insurance, Praesidium's comprehensive solutions include staff training, policies and procedures, thorough background

checks, and access to firsthand guidance from Selective's Certified Praesidium Guardians. All of this and more is made available to your parish/mission at no added cost. Please remember to use your Diocesan provided login information when accessing Praesidium.

- 6) Cyber Liability/Data Breach – Has your parish or mission studied this exposure? Is your parish aware of the risks and expenses associated with a cyber-attack? If not, please contact us and we can provide an overview. If a quote is desired, please let us know
- 7) Crime coverage – are your current limits of coverage adequate?
- 8) Volunteer/Participant Accident Policy – All parishes and missions not participating in this program should participate. It is inexpensive and helpful in the event of an injury sustained by a volunteer or youth participant
- 9) Clergy provided housing – if your parish is providing clergy housing, please remind the clergy member to secure a renter's insurance policy for personal protection
- 10) Building system updates: Please, we implore all participants to inform Kinghorn Insurance of Beaufort when updates are performed for roofing, electrical, plumbing and HVAC as this helps when we market the program at renewal
- 11) Uniquely Valued Items/Fine Art – Does your parish have historic silver, a hand-crafted organ, valuable stained glass, artwork, etc... If so, it is worth having a conversation to determine the most appropriate coverage form for these types of items

### **Markets Approached**

Each year, we market the program to many carrier and wholesaler relationships. In the last several years, we have approached the companies listed below working to negotiate improved value and coverage for the entire Diocese.

- |                     |                             |
|---------------------|-----------------------------|
| 1) AIG              | 20) Endurance               |
| 2) AmRisc           | 21) Gen Star                |
| 3) AmTrust          | 22) Granite State Insurance |
| 4) AmWins           | 23) Hallmark                |
| 5) Arrowhead        | 24) ICAT                    |
| 6) ASPEN            | 25) Independence Specialty  |
| 7) Avondale         | 26) Intact                  |
| 8) AXIS             | 27) Ironshore               |
| 9) Balance          | 28) James River             |
| 10) Bell & Clements | 29) JEM                     |
| 11) Beazley         | 30) Kinsale                 |
| 12) Berkley         | 31) Lexington               |
| 13) Berkshire       | 32) Liberty Mutual          |
| 14) Catalytic       | 33) Lockton RE              |
| 15) CIBA            | 34) Markel                  |
| 16) CM Vantage      | 35) Miller                  |
| 17) CoAction        | 36) Mitsui                  |
| 18) CrossCover      | 37) Munich Re               |
| 19) CuroTech        | 38) National Fire & Marine  |

- 39) NSM
- 40) Palomar
- 41) Riskbound
- 42) RiskSmith
- 43) Rivington
- 44) RLI
- 45) Rockingham Specialty
- 46) RSUI
- 47) Selective Insurance
- 48) Seneca
- 49) Star

- 50) State Auto
- 51) Travelers
- 52) Velocity
- 53) Ventus
- 54) Vikco
- 55) Westchester (ACE/Chubb)
- 56) Westfield
- 57) WKF&C

## Contact

**For insurance needs, specific questions, review or discussion, please contact:**



**Garrett Wreden, CIC, CPCU, AIP**  
**Kinghorn Insurance of Beaufort**

**Mailing:** PO Box 1088, Beaufort, SC 29901

**Physical:** 910 Carteret St., Beaufort, SC 29902

**Phone:** (843)521.4000 Ext. 3021 **Direct:** (843)521.8727 | **Fax:** (843)521.4004

[gwreden@insurancebeaufort.com](mailto:gwreden@insurancebeaufort.com)



**Charlotte P. Law, CIC**

Commercial Lines Manager

**Kinghorn Insurance of Beaufort, LLC**

**Phone:** (843) 521.4000 | **Direct Line:** (843) 521.8722 | **Fax:** (843) 521.4004

[claw@insurancebeaufort.com](mailto:claw@insurancebeaufort.com)



**Caroline Sanders**

Commercial Lines Account Manager |

**Phone:** (843) 521.4000 x3027 | **Direct Line:** (843) 521.8717 | **Fax:** (843) 521.4004

[csanders@insurancebeaufort.com](mailto:csanders@insurancebeaufort.com)

## Office Locations

### **BEAUFORT (KINGHORN BEAUFORT)**

910 Carteret St., Beaufort, SC 29902

### **SUMMERVILLE (TWIA INSURANCE AGENCY)**

203 Limehouse Dr., Summerville, SC 29485

### **GREENVILLE (TWIA INSURANCE AGENCY)**

330 East Coffee Street, Greenville, SC 29601