The Anglican Diocese of South Carolina
Insurance Program Summary
2026-2027

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 $6,000,000 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 can 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:

- General Liability
- Directors & Officers
- Abuse & Molestation
- Umbrella
- Employment Practices Liability
- Employee Benefits Liability
- Cemetery Professional
- Pastoral Counseling
- Business Auto
- Crisis Response
- Crime
- Volunteer/Participant Accident
- Inland Marine
- Building
- Business personal property
- Ordinance & Law
- Earthquake
- Wind & Hail
- Wind Driven Rain
- Business income/extra expense

Many more coverage options are available, and we encourage that all questions be directed to Garrett Wreden, Charlotte Law, or Caroline Sanders 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 2026-2027 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 26-27 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:

- Increased Loss limit from $40M to $100M
- Decreased named storm deductible from 3% to 2%
- Increased parish values by 4% to help account for inflation/replacement cost
- Maintained lower Earthquake, All Other Peril, and All Other Wind deductibles

Thankfully, these significant improved terms were realized with a property rate reduction resulting in all participants paying less in premium for the 26-27 term compared to the 25-26 term

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) AmWins
2) Arch
3) Arrowhead
4) ASPEN
5) Avondale
6) AXIS
7) Beazley
8) Berkshire Hathaway
9) CNA
10) CoAction
11) Core Specialty
12) CuroTech
13) Dellwood
14) EQ One
15) Gen Star
16) Great American
17) Hallmark
18) Insurance Company of the West
19) Intact
20) Ironshore
21) James River
22) Jupiter Re
23) Kinsale
24) Lexington
25) Markel
26) Munich Re
27) Palomar
28) RB Jones
29) RiskSmith
30) RLI
31) RSUI
32) Selective Insurance
33) SRU
34) Swiss Re
35) Trium
36) Travelers
37) Velocity
38) Waypoint
39) Westchester
40) Westfield

Recommendations

Let us help to ensure that your parish or mission is maximizing the offerings provided through the Diocesan program. If your parish would like to schedule an in person or virtual meeting, please reach out to Caroline Sanders. We are happy to meet with all participants to explain the program, answer questions and provide loss control/risk management services. **Suggested topics and questions to review/assess are the following:**

- ☐ Do we have the accurate legal name of your parish or mission? If not, please provide so that we may update
- ☐ 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?
- ☐ 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
- ☐ 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 our participants to qualify for this important coverage
- ☐ 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.
- ☐ 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
- ☐ Crime coverage – are your current limits of coverage adequate?
- ☐ 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
- ☐ 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
- ☐ 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
- ☐ 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

Let us help!

Contact Us

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

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