



The Episcopal Diocese of Louisiana

Office of the Bishop

Dear friends,

As I travel around the diocese, part of my Sunday visitation includes conversations after church with each of you. These are relaxed and warm; thank you for your hospitality. I am deeply grateful to worship with you to get to know you better. During this time, I am able to share what's going on in the diocese, and also hear what concerns you have. One of the frequent topics is property and liability insurance. As we all are aware, the state faces an insurance crisis that impacts not only our parishes but also us as residents.

Over the last year, the Diocese has put a great deal of time and resources into finding intermediate and longer-term solutions and strategies to address this insurance challenge. Efforts have involved the work of the Executive Board, the Finance Committee, and the members of the Diocesan Vitality Initiative (DVI). A summary of this work can be found here ([include link](#)). We have also been in contact with other Gulf Coast dioceses that are facing the same challenges.

Most of you have recently received your renewal notices for the coming year. We are looking at an average increase of 18.5%. This coupled with an increase of close to 40% last year puts a significant strain on each of you.

At our meeting last Saturday, and in consultation with the DVI and Finance Committee committees, the Executive Board made the following recommendations which will help provide some savings to you. This is not a long-term solution, but we hope that it is a step. This also requires careful planning and budgeting in our congregations to meet this deductible in the case of a claim.

- Churches consider raising All Other Peril deductibles to \$10,000. Some of you have already raised this limit, but most of our churches have a \$1,000 AOP deductible.
- Parishes can consider raising the Wind and Hail deductible from 1% to 2%
- Because of our geographic location, we do not feel comfortable raising the Named Storm deductible from its current rate of 2%.

Additionally, an ad hoc insurance committee will meet to take a deeper look into these challenges and will submit a report with recommendations to the Executive Board at our March 2025 meeting.

I have longer-term hopes for how to address this critical issue. What is central to me is that we can only succeed if we are committed to assisting one another. We are in this together—facing our challenges and sharing the Good News of Jesus. This is not simply about us stating that we feel your pain. The team assembled at the diocesan level is working hard to establish tools and solutions that tangibly and directly relieve some of the burden of insurance premiums. We are a diocese that knows and embraces a spirit of resiliency; this challenge is no different. We are also fully exploring solutions with our partners in this difficult market. We are not alone in addressing coverage options and I am encouraged by the spirit of help and cooperation that is always at work.

If you have specific questions about your church's coverage and how these suggested changes will affect your premiums, please reach out to:

John Scheffler, Vice President Client Services, Church Insurance Agency Corporation

JScheffler@cpg.org
917-763-1731

Please do this as soon as possible to give the underwriters time to process any changes that are made.

You remain in my prayers and I am grateful each day for the work that we share.

Faithfully,

A handwritten signature in black ink that reads "Shannon Rogers Duckworth". The signature is written in a cursive, flowing style with a cross at the beginning of the first letter.

The Rt. Rev. Shannon Rogers Duckworth
Bishop, The Episcopal Diocese of Louisiana