

**Brotherhood
Mutual**

Insurance Company

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July 30, 2007

West Adrian United Church of Christ
Attn: Mr. Stewart Titze
4545 Wolf Creek Hwy.
Adrian, MI 49221

Dear Mr. Stewart Titze,

Your request for information has been forwarded to my attention. Our company's decision not to submit a quote to your organization arose out of information that was supplied in a supplemental application, indicating that your organization "publicly endorses or practices the marriage of same-sex couples" and "publicly endorses or practices the ordination of homosexual clergy".

Based on national media reports, controversial stances such as those indicated in your application responses have resulted in property damage and the potential for increased litigation among churches that have chosen to publicly endorse these positions. While your organization is certainly free to publicly espouse these beliefs, as a mutual insurance company, we have an obligation to serve as stewards of our policyholder's funds, and to avoid knowingly insuring organizations that are at higher risk of loss based on the controversial positions that they have taken.

Every insurance company must decide from a business perspective which risks that it will insure. In this case, based on the application response that your organization submitted to us, we have determined that the opportunity for loss in this case was such that our policyholders would be better served by not continuing through the quoting process.

Thank you for your inquiry, and I hope this adequately explains the basis for our company's decision in this case.

Sincerely,

Marci J. Fretz, CPCU, AU, AIS
Regional Underwriter