

Dear GMC Friends,

On behalf of the Penn View family, we give greetings in the name of our Lord and Savior Jesus Christ. We trust that all is well with your ministries and pray that God continues to bless your efforts as you faithfully serve Him.

Although our focus is on evangelism, discipleship, and the spiritual growth of Christ's church, we all have to deal with many business and physical matters as part of our ministries. These matters include protecting our people, assets, facilities, and reputations with safe ministry programs and comprehensive church insurance. As a church family responsible for your own decisions, we ask that you carefully consider whom you select as your insurance provider in a prayerful and faithful deliberation of biblical stewardship.

Brotherhood Mutual Insurance Company works exclusively with Christian ministries. Besides property and liability, mission travel, vehicle, and workers' compensation insurance programs, the company also offers risk management and ministry payroll services, as well as numerous free website resources. In addition, A M Best, the insurance rating company, has consistently awarded the company an A (Excellent) rating.

When our churches practice good risk management, they provide a safer place for members to worship, resulting in few losses. When that happens, Brotherhood Mutual gives our school a Safe Ministry Reward payment.

I have found the agents that support our insurance program, PA Church Insurers Agency, knowledgeable and helpful, as well as spiritually interested in church ministries. Brotherhood Mutual is represented by independent agents who subscribe to a code of ethics based on scriptural principles. I understand that many of them also serve in churches and ministries of their own, so they have a good understanding of ministry activities and the potential risks involved.

If you want more information about Brotherhood Mutual and the many services the company offers, you can find it at [www.brotherhoodmutual.com](http://www.brotherhoodmutual.com), or contact our agency at 855-464-5679. I'm also available if you want to talk about our experience with Brotherhood Mutual.

As always, the staff here at Penn View remembers all our denominational churches and ministries in prayer. May God continue to bless you as you serve and protect your ministry.

Sincerely yours in Christ,

Daniel P. Durkee  
*President*  
Penn View Bible Institute