

1 **Claims Experience:**

2 As previously noted, the Conference loss ratio was very unfavorable for the 2011, 2012 and 2013 policy years
3 due to several large loss events. The Board of Trustees believes Mercer Insurance understands well the nature
4 of the GNJAC loss exposures and reacted in good faith with the 2016 renewal after those three consecutive
5 unprofitable years. However, if losses continue in this fashion they could negatively impact the overall cost of
6 insurance; our current three year loss ratio with Mercer is 82%.

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8 **Large Losses:**

9 The unfavorable loss experience of those three years were driven by large losses each year. In 2011 the
10 Conference sustained nearly \$900,000 in Hurricane Irene claims from 66 churches and a fire loss totaling over \$2
11 million. Super storm Sandy losses in 2012 totaled \$1.8 million from damages to 134 churches. In 2013 \$4.2
12 million in losses from two workers' compensation claims were sustained.

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14 **Parity Implementation:**

15 The Parity Implementation Plan approved at the 2007 Annual Conference session continues to be implemented
16 according to the original plan. In 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015 and again for 2016, the Board
17 of Trustees has funded parity relief from Board of Trustee's fund balances.

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19 **Surplus:**

20 The Board of Trustees endeavors to complete each policy year with a positive fund balance. The accumulated
21 surplus is used to cover uncollectible premiums, fund cash flow in order to pay insurers timely, pay deductible
22 differentials, and fund parity relief. Surplus is also potentially needed to offset future rate increases and
23 uninsured/underinsured defense costs and losses as prescribed by the Cabinet.

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25 The Board of Trustees believes that it is crucial to maintain the surplus position given the adverse claim
26 experience of the past three years. The Board anticipates no addition to the surplus position in 2016.

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28 **Summary:**

29 The Board of Trustees encourages each church to take advantage of the assistance available through Sovereign
30 Insurance (800-222-4478), the Conference insurance program's broker. The Conference insurance program
31 does not include flood insurance. We remind churches, particularly those located in a flood zone, of the need to
32 purchase flood insurance; Sovereign Insurance is prepared to help with that process.

33 Rev. Clifford Still, President

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35 **Report**

36 **Commission on Religion and Race**

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38 *"To do righteousness and justice is more acceptable to the LORD than sacrifice." Proverbs 21:3*

39 At outset, I would like to thank the members of the Greater New Jersey Commission of Religion and Race (GNJ
40 CORR) and the members of the GNJ CORR Monitoring /Advisory Team for their work and valuable contributions
41 to this ministry. GNJ CORR is called to engage in activities consistent with role of the General Commission on
42 Religion and Race (G CORR). "G CORR is the core agency within the United Methodist Church tasked with
43 empowering the Church to pursue racial equity and cultural competency to build a stronger, more vibrant
44 UMC." Similarly, GNJ CORR is charged with this same task in the Greater New Jersey Conference (GNJ). By
45 promoting full and equal participation of the racial and ethnic constituency in the total life and mission of the
46 church, GNJ CORR seeks to empower clergy and laity to develop transformational leaders and vital
47 congregations.

Reports to the 2016 Annual Conference

1 In 2015, GNJ CORR continued with the goals of 1. providing resources and training; and 2. supporting and
2 providing programs of cultural competency, racial justice and reconciliation. Specifically, the 2015 activities
3 were as follow:

4 Resources and training

- 5 • GNJ CORR is working to develop collaborative solutions for presenting “The Conversation About Race”
6 for clergy and laity. We entered a conversation with Drew Theological School to have “The Conversation
7 About Race” hosted at Drew thereby allowing seminarians and other members of the Drew Community
8 to benefit from “The Conversation About Race”.
- 9 • GNJ CORR is supportive of Bishop Schol’s development of the 10-year Cultural Competency Plan, as well
10 as the Bishop’s plan for repentance and reconciliation for the African Americans who remained in the
11 United Methodist Church. We encourage building a foundation of information and education about the
12 historical, legal, financial, religious and socio-political context of race, racism and racialized systems of
13 oppression and exclusion. Acknowledging that we do not live in a post-racial or colorblind America,
14 repentance and reconciliation is necessary to build a community of faith that works diligently towards
15 the dismantling of racism in GNJ, the United Methodist Church and in this country, thereby allowing all
16 of God’s children access and equity.
- 17 • GNJ CORR worked with The Board of Church and Society and the Commission on Christian Unity and
18 Interfaith Relationships to sponsor a dessert event in which Katey Zeh, Project Director, Healthy
19 Families, Healthy Planet of the General Board of Church and Society was the keynote speaker. She
20 addressed the topic of "Building Multicultural, Ecumenical Partnerships for Global Health"

21 Supporting and providing programs of cultural competency, racial justice and reconciliation

- 22 • GNJ CORR works collaboratively with the General Board of Church and Society (GBCS) in the area of
23 Fighting Mass Incarceration. In addition to advocacy, GNJ provides Healing Communities Restorative
24 Justice training for individuals and congregations interested in working with people who are leaving
25 prison. As a follow-up to the 2015 Healing Communities training, GNJ CORR trained an additional
26 twenty-four people including three people who were trained as Healing Communities’ trainers: The
27 Reverends Lourdes Magalhaes, Denise M. Wooten-Troutman and Vanessa M. Wilson. The Reverend
28 Drs. Sonia King and Brian Jackson from the Baltimore Washington Conference conducted the training.
29 The training equipped members of congregations with to work with “returning citizens”, those people
30 who are returning from incarceration. The training was sponsored by GNJ CORR, GBCS, The National
31 Religious Campaign Against Torture (NRCAT) and Rutgers University School of Law that provided the
32 training site. GNJ CORR continues to engage in legislative advocacy along with other agencies and
33 organizations in this area.
- 34 • Rev. Wilson represented GNJ CORR at Senator Lesniak’s Roundtable discussion concerning solitary
35 confinement.

36 GNJ CORR looks forward to continuing to serve GNJ through training, consultation, research and advocacy to
37 empower clergy and laity to be able to be an effective witness for Christ in a diverse world.

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39 Respectfully submitted,
40 The Reverend Vanessa M. Wilson, J.D.
41 Chair, Greater New Jersey Commission on Religion and Race, on behalf of the commission
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