

Ken Hessel

From: RSchaber@churchmutual.com
Sent: Wednesday, December 22, 2004 9:01 AM
To: khessel@optonline.net
Subject: Church Mutual

Dear Mr. Kenneth Hessel:

Church Mutual insures more than 90,000 worship centers across the United States. For the past several years, we've received about 2,100 claims a year for fire damage. The top five causes of the fires each year have been:

1. Lightning
2. Electrical
3. Arson
4. Cooking accidents
5. Heating Systems

The costs of the fires varies from a few thousand dollars to multi-million dollar losses.

A couple of years ago Church Mutual created a video titled "Fire Safety at Your Worship Center." It's a 15-minute video looking at the various causes of fire and what you can do to help prevent fires from occurring at your facility. If you have not ordered this video, I suggest you do. You might find information for your presentation or show the video. We provide the video at no cost. You can order it by calling me or by going to our Web site, www.churchmutual.com, click on Safety Resources, then select Videos.

If you would like to discuss the issue of fire safety further, please give me a call.

Sincerely,

Richard J. Schaber, CPCU
Corporate Communications Manager
Church Mutual Insurance Company
715-539-4587

12/22/2004