

WORKERS' COMPENSATION [FAQ'S] FREQUENTLY ASKED QUESTIONS

My church does not have employees. I am the only person on staff, and I do not receive a salary. Do I need to Workers' Compensation Insurance?

- **Yes.** The Plan of Action and Stewardship for the Apostolic Assembly **states:** "Workers' Compensation coverage is required by all Apostolic Assembly Churches and must be provided for all employees, including the (senior) pastor, even if the pastor is the only church staff member and may not receive a salary. Housing allowance is considered salary in this situation."
- The decision by the General Board of Directors, and the Joint Bishops to proceed with purchasing a Master Workers Compensation Policy that would provide global coverage to all our Apostolic Assembly churches was presented by the Vice President of Ahern Insurance Brokerage, Kelley L. Milks on:
 - **November 15, 2011 during the General Convention in Anaheim, CA**
 - **February 20, 2012 at the Joint Bishops meeting in Ontario, CA.**

Volunteers are NOT covered under the Worker's Compensation coverage.

- A volunteer is someone (other than the pastor or employees of the church) who donate their time/efforts to the church and receives no consideration (money, housing, etc.) in return. This could be a church member or a non-member.

Why was CNA chosen as the carrier for AAOFCJ?

- Multiple carriers were approached, including the carriers currently insuring our churches.
 - Some carriers were regional and could not provide coverage to all of our churches across the country.
 - Some carriers had already experience an adverse loss history with AAOFCJ and were not willing to provide coverage.
 - Some carriers could not provide coverage unless they could be provided with a five year premium and loss history of all insured churches.

Why is the premium from CNA different than the premium I had with my current carrier.

- All carrier's file their rates with the various state Departments of Insurance.
- Similar to automobile insurance carriers can offer premium credits when you have been with a carrier for several years. Since this is the first year with CNA there are no credit modifications available.

- The payroll for each church was provided to Ahern Insurance from the P&L filed with the AAOFCJ. This payroll may be different than what your previous carrier had for their records.

What do I do if I already paid my insurance premium to my current carrier?

- Immediately notify the broker/carrier that your coverage has been replaced with another carrier due to consolidation of all churches with a single carrier
- Provide them with the declaration page of your CNA policy as evidence of the replaced coverage.

Does CNA have payment plans available?

- All policies are being issued on a direct bill basis for a 25% deposit premium and 9 monthly Installments. You do have the option of Electronic Funds Transfer; please contact the toll-free number below to change the payment plan.

What do I do if I need to make changes to my CNA policy, need a certificate of insurance or need to report a claim?

- Have your policy number or account number available
- Contact 1-877-574-0540
- For claim reporting you can visit www.cna.com/claim
- Se Habla Espanol