



J. Pekala & Associates, Inc. Quarterly Newsletter

4th Quarter 2006

Issue 6

As the fourth quarter of 2006 has ended and the holiday season has come and gone, I am happy to provide you with our Fourth Quarter 2006 Newsletter. Our office wishes you and your family much happiness in the New Year.

The Fourth Quarter 2006 copy of GuideOne's publication for policyholders called "The Leader" is attached and has several useful articles.

Forming a Risk Management Team for Your Church – Many religious institutions across America are taking steps to safeguard their people and property. They have come to recognize this important aspect of faithful stewardship because a serious accident, injury or crime could devastate an organization emotionally and financially. Here at GuideOne Insurance, we can help you implement a risk management program to provide basic safety and security precautions. The attached fact sheet and "The Leader" offer suggestions for forming a Risk Management team. We have a booklet, titled "Safe and Secure Ministry Guide" with many helpful fact sheets on various safety issues important to your organization. Please call our office at 888-829-6505 to request a copy. You can also contact the GuideOne Center for Risk Management for more risk management materials via a link on our website www.churchinsurance.guideone.com.

Rate Changes – GuideOne has announced a few upcoming rate changes. First the good news, the following rate decreases have been announced:

- The Workers' Compensation rates for Maryland are decreasing by 1.9%.
- The New Jersey Surcharge is decreasing from 1.75% to 1.6%.
- The Business Auto Policy rates for Ohio are decreasing by 5%.
- The Commercial Package Policy rates for Kentucky are decreasing by 3.5%.

The bad news is that due to the continued escalation of losses in the past three years, the Sexual Misconduct Coverage rates will be increasing in Pennsylvania and West Virginia. The largest rate increases will affect the risks with school, daycare, preschool or camp exposures. No organization should see an increase of more than 10% for this particular risk. In addition, the Workers' Compensation rates for New Jersey and Kentucky will also be increasing by 4% and 4.9% respectively.

Our Office Staff: Our office staff consists of three agents, two field agents and three support staff personnel. Each quarter we will highlight a member of our staff so you can get to know them better.



Joe:

As most of you know, Joe Pekala has specialized in insuring only religious institutions since 1989. Joe has been a significant part of national as well as regional group programs for several denominational offices and was chosen as the agent to open up the state of New Jersey for his former company. Throughout his career, Joe has earned 11 President's Circle Awards and 6 Division Leader Awards, 4 GuideOne Conventions, 1 Superstar Award, and 3 All-Star Awards. Outside the office, Joe has a wife and three young daughters ages 2 - 8. Joe enjoys being active in the local girls softball league as a coach and commissioner for the Coach-Pitch league.

Just for Laughs: In Sunday School, they were teaching how God created everything, including human beings. Little Johnny seemed especially intent when they told him how Eve was created out of one of Adam's ribs. Later in the week, his mother noticed him lying down as though he were ill, and said, "Johnny what is the matter?" Little Johnny responded, "I have a pain in my side. I think I'm going to have a wife."

In Closing: Please visit our website at www.churchinsurance.guideone.com. The GuideOne Center for Risk Management provides additional information on safety issues such as safeguarding children, employee safety and transportation safety and can be accessed from our website by clicking on the "Links" tab. Should you have any questions, need additional information about any of the items mentioned in this e-mail, or have additional e-mail addresses to add to this mailing, please feel free to contact our office at 1-888-829-6505 (Ext. 2) or joe.pekala@verizon.net.

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