

# **BGCT votes to create insurance program, elects officers**

November 11, 2024

WACO—Texas Baptists at their annual meeting Nov. 11 authorized the Baptist General Convention of Texas to form a corporation to provide churches access to property and casualty insurance, elected officers and approved a \$36.7 million Texas budget for 2025.

During miscellaneous business during the first business session of the annual meeting, Jeff Williams, pastor of First Baptist Church in Denton, also introduced a motion that the BGCT affirm the 2000 Baptist Faith & Message—the Southern Baptist Convention statement of faith that limits the role of pastors to men.

Miscellaneous business is introduced in the first business session and is dealt with during the second business session the next day.

Chairman Bobby Contreras, pastor of Alamo Heights Baptist Church in San Antonio, presented the recommendation from the BGCT Executive Board to help churches by forming a captive insurance pool.

“We recommend forming a new corporation, funding the required capitalization, and the authorization of executive leadership to take all necessary steps to successfully implement a Texas Baptists Insurance Program for property and casualty, liability and similar insurance coverages, subject to the Executive Committee’s approval of the feasibility study recommendations,” he stated.

After several major insurance carriers [left the Texas market](#), many churches either have been unable to renew their policies or have faced steep premium and deductible increases.

Texas Baptists are conducting a feasibility study to explore the possibility of forming a captive insurance pool for partnering churches—a practice some schools and other nonprofit organizations already have adopted.

The insurance pool would be administered through a new corporation under BGCT control, and it would function like a co-op.

Legal requirements demand capitalization of at least 25 percent of the first year's premiums—projected at between \$1.5 million and \$5 million, depending on anticipated initial participation.

“The strengthening of the required reserve and the return of the initial investment to the convention is anticipated through future earnings of the insurance pool,” according to the printed background rationale presented to messengers.

## **Officers elected, budget approved**

In other business, messengers elected incumbent Ronny Marriott, pastor of First Baptist Church in Richardson, as BGCT president, incumbent Debbie Potter, children's pastor at Trinity Baptist Church in San Antonio, as first vice president, and Joseph Adams, pastor of First Baptist Church in Hughes Springs as second vice president.

Marriott was elected as first vice president and Potter as second vice president at the 2023 Texas Baptist Family Gathering in McAllen. The Executive Board authorized their elevation to president and first vice president, respectively, when BGCT President Julio Guarneri became Texas Baptists' executive director.

In a contested race for second vice president, messengers elected Adams over Adam Pardue, pastor of Highland Baptist Church in Lubbock, by a 446 to 290 margin.

Former BGCT Executive Board Chair Clint Davis, retired pastor of First Baptist Church in Mount Pleasant, nominated Adams, and former BGCT President Jason Burden, pastor of First Baptist Church in Lubbock, nominated Pardue.

Messengers to the annual meeting also approved a \$36,716,950 total Texas budget for 2025, an increase from the \$35.29 million budget adopted for 2024.

The total budget includes a \$35.16 million net Texas Baptist budget, up from the \$33.79 million in the 2024 budget.

It depends on about \$27.8 million in Texas Cooperative Program giving from churches and an anticipated \$7.36 million in investment income. It projects about \$1.5 million in additional revenue from conference and booth fees, product sales and other sources.

Messengers again approved undesignated receipts from affiliated churches continue to be divided 79 percent for the BGCT and 21 percent for worldwide causes.

An anticipated \$1.1 million in worldwide missions initiatives and partnerships will be allocated in the same manner as the previous year: \$340,000 for missions mobilization, \$200,000 for River Ministry and Mexico missions, \$100,000 for Texas Partnerships, \$55,000 for the Baptist World Alliance, \$5,000 for the North American Baptist Fellowship, \$50,000 for intercultural international initiatives, \$200,000 for Go Now Missions, \$100,000 for GC2 initiatives, \$20,000 for the Hispanic Education Task Force and \$30,000 for chaplaincy.

## **Motion introduced to affirm 2000**

# BF&M

Williams did not address his rationale for asking the BGCT to affirm the 2000 Baptist Faith & Message. Motions introduced in the first business session at the annual meeting are introduced without discussion, and those who make the motion typically speak to their motion during the second business session the following day.

However, North American Mission Board President [Kevin Ezell raised the issue](#) of the Baptist Faith & Message in response to a question from a Texas Baptist pastor at the Southern Baptist Convention annual meeting in June.

Responding to a question raised by Dustin Slaton, pastor of First Baptist Church in Round Rock, Ezell said NAMB will not fund church starts in partnership with the BGCT unless Texas Baptists change their statement of faith. However, NAMB will be glad to help BGCT churches start churches anywhere in North America other than Texas, Ezell asserted.

Ezell said NAMB's "longstanding commitment" is to start churches in partnership with state conventions that affirm the 2000 Baptist Faith & Mission.

"I cannot and will not change that standard," Ezell said. "But I would love for you to consider and for your state convention to adopt the Baptist Faith & Message 2000."

Several weeks prior to the SBC meeting, [Guarneri told the BGCT Executive Board](#) he had learned NAMB no longer would fund church starts of singly aligned BGCT churches in Texas.

Williams was one of several Texas Baptist pastors involved in an [Aug. 15 meeting](#) in Dallas involving BGCT and NAMB representatives.

Counting giving through the Annie Armstrong Easter Offering and

Cooperative Program contributions to the SBC, BGCT-affiliated churches give about \$5.5 million annually to NAMB.