

Board takes steps to create church insurance program

September 24, 2024

The Baptist General Convention of Texas Executive Board voted to take initial steps to create a Texas Baptist insurance program to enable churches to secure affordable property and casualty, liability and similar insurance coverage.

At its Sept. 23-24 meeting, the board authorized the BGCT to create a corporation to make church insurance available and provide the initial capitalization of an insurance reserve, pending executive committee approval of a feasibility study and approval by messengers to Texas Baptists' annual meeting.

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

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



Keith Warren,
executive pastor
of North Side
Baptist Church in
Weatherford.
(Courtesy photo)

The baseline premiums are expected to be about 30 percent less than similar insurance on the open market, said Keith Warren, chair of the board's administrative support committee and executive pastor of North Side Baptist Church in Weatherford. The corporation is expected to be self-sustaining.

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 Executive Board also elected new officers for the next year—Heath Kirkwood, pastor of First Baptist Church of Lorena, as chair and Suzie Liner, a retired physician and member of First Baptist Church in Lubbock, as vice chair.

Sexual Abuse Task Force presents report

Janice Bloom, incumbent vice chair of the Executive Board and member of First Baptist Church in Garland, reported on the work of Texas Baptists' Sexual Abuse Task Force, formed in May 2023.

The task force looked at preventative measures and best practices for how churches can respond to sexual abuse, she said. The revised section on Texas Baptists' [website](#) devoted to sexual abuse response will go live on

Monday, Sept. 30, with resources in English and Spanish.

In addition to making available a variety of training materials through [MinistrySafe](#), the proposed 2025 BGCT budget includes funds to provide any Texas Baptist church dealing with a sexual abuse issue one hour of consultation with a MinistrySafe attorney.

Other recommendations included developing resources to help churches implement a comprehensive church safety team; develop a model policy for dealing with sex offenders who wish to attend church; develop a code of conduct for staff, board members, volunteers and others related to Texas Baptists; amend the BGCT bylaws to provide disciplinary measures for any Executive Board member who violates the code of conduct; and review the personnel policy manual to address sexual abuse prevention.

Steve Bezner, pastor of Houston Northwest Church, made a motion to create an implementation task force to ensure the recommendations from the Sexual Abuse Task Force are followed. The implementation task force will be appointed by the new chair and vice chair of the Executive Board.

Board recommends \$36.7 million Texas budget

The Executive Board also voted to recommend a \$36.7 million total Texas budget for 2025, an increase from the \$35.29 million budget adopted for 2024. The proposed budget will be presented for approval to messengers at the BGCT annual meeting, Nov. 10-12 in Waco.

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 close to \$27.8 million in Texas Cooperative Program giving from churches and an anticipated \$7.36 million in investment income. It also projects about \$1.5

million in additional revenue from conference and booth fees, product sales and other sources.

The board recommended 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.

At the recommendation of the Missions Funding Council, the board voted to increase the maximum amount of church starting funds available to any newly approved church plant from \$75,000 to \$125,000.

Bringing institution into alignment

In other business, the board adopted restated articles of incorporation for Valley Baptist Missions and Education Center, pending final approval by messengers to the BGCT annual meeting.

The changes bring the center into alignment with the requirements of the BGCT Constitution and Bylaws concerning affiliated institutions, stipulating it is a “no member” nonprofit corporation.

Revisions clarify the existence of Valley Baptist Missions and Education Center as a separate 501(c)(3) from the BGCT, and minimize the potential legal liability possibly incurred by the BGCT on behalf of the center.

The board voted to secure the accounting firm of Batts, Morrison, Wales and Lee to conduct the financial audit, and it approved personnel policy revisions regarding fair employment practices, time away from work and family medical leave.

The board also voted to appoint Bill Arnold, retired founding president of the Texas Baptist Missions Foundation, as interim [secretary of the corporation](#) until the BGCT annual meeting, filling the vacancy created by the [death of Bernie Spooner](#).

The board authorized executive leadership to review and adjust staff benefits, tapping unused budget funds for compensation increases.

The board filled vacancies on councils and commissions, electing:

- Felicia Omoni from African Evangelical Baptist Church in Grand Prairie to the Affinity Ministries Council.
- George Will Bearden from First Baptist Church in San Antonio; James Robert Pipkin from Calvary Baptist Church in Emporia, Va.; Rochelle Binion from Invitation Church in Sioux Falls, S.D.; and Sara Hester from First Baptist Church in Oneonta, Ala., to the Chaplaincy Endorsement Council.
- Alice Ward from Westside Baptist Church in Lewisville, Emmanuel Roldan from Primera Iglesia Bautista in Waco, Kalie Lowrie from First Baptist Church in Brownwood, Chad Chaddick from First Baptist Church in San Marcos and Darrin Moore from Truevine Missionary Baptist Church in Spring to the Christian Life Commission.
- Amy Wilkins from Valley Ranch Baptist Church in Coppell, Justin Hamby from First Baptist Church in Lubbock, Sarah Sensenig from Trinity Baptist Church in San Antonio and Todd Atkins from Salem

Institutional Baptist Church in Dallas to the GC2 Press Advisory Council.

- Jose Gamez from Iglesia Bautista Alfa in Dallas, Enrique Soto from El Buen Pastor in Dallas, Pablo Juarez from First Baptist Church in Kaufman, David Reyes from Fielder Church in Arlington, Joe Rangel from Alamo Heights Baptist Church in San Antonio and Olivia Gomez from Calvary Baptist Church in McAllen to the Hispanic Education Initiative Council.
- Jill Axton from Indiana Avenue Baptist Church in Lubbock, Gene Potts from First McKinney Baptist Church in McKinney, Larry Post from Sugar Land Baptist Church in Sugar Land and Stacy Leonard from First Baptist Church in Garland to the Institutions Audit Council.
- Jim Newman from First Baptist Church in Frisco, Jason Davidson from The Heights Baptist Church in Richardson, Janice Bloom from First Baptist Church in Garland, Merritt Johnston from First Baptist Church in Brenham, Ben Raimer from First Baptist Church in Galveston, Pat Hyde from First Baptist Church in Kenedy, Sheri Price from First Baptist Church in Amarillo and David Paul from Sugar Land Baptist Church in Sugar Land to the Texas Baptist Missions Foundation Council.
- Fernando Rojas from Azle Avenue Baptist Church in Fort Worth to the Missions Funding Council.
- Dan Upchurch from Sunset Canyon Baptist Church in Dripping Springs and Van Christian from First Baptist Church in Comanche to the Theological Education Council.