

150  
YEARS 1872-2022METHODIST  
INSURANCE  
MAKING IT COUNT

# dialogue

The twice-yearly newsletter from the Methodist Insurance Company

150 Years Special Edition

## Making the years count

A century and a half ago, a small group of Methodists met to form an insurance company to protect their churches and to support their community.

That momentous, farsighted agreement in 1872 saw the genesis of what became Methodist Insurance. And it's still paying dividends well into the 21st century.

We've been privileged to serve you through six monarchs, two world wars, and countless ups and downs in a story stretching back through distant generations,

constant and resolute in a changing world. But it's not about weighing a number of decades in time's balance – it's less about the years spent than what we've done with those years.

We've been with you through natural disasters and man-made catastrophes. We've supported our customers with

everything from multimillion-pound fire and flood losses to tiny claims which carry huge emotional impact.

We've tried always to honour the legacy started for us in Manchester all those years ago – not only by providing you with vital and ongoing peace of mind, but by making it count.

Our profits go back to the church, moments of real joy created by charitable giving only possible because of your trust in us.

**So we thank you, we ask you to celebrate with us throughout 2022 – and to look forward to the next 150 years, but for now why not take a look back with us over the last 15 decades!**

## 1872–2022 the Methodist Insurance timeline:

1872



Fire destroys Dr Coke's Memorial Schools in Wales, built twenty years earlier to honour the memory of Thomas Coke, the first Methodist bishop.

1911



On 7 April 1933, the Methodist Insurance Company was formed. An amalgamation of the three existing Methodist property insurance organisations.

1939

Wesleyan Methodist Trust Assurance Company incorporated under the Companies Acts 1862 and 1867.

1890



Launch of policy covering liability for church youth activities as a result of the Children Act 1908 and other legal changes.

1933



War – The company is among those which act as agents for the Government's War Damage Scheme.

# From the steam age to the 21st century – our journey

Our story starts on 19 June 1872, in the middle of a wet and thundery summer.

Queen Victoria is halfway through her reign, the first-ever international football match (England v Scotland) is pencilled in for the autumn, and Ralph Vaughan Williams, composer of *The Lark Ascending*, is about to be born.

Up in Manchester, senior Methodists are finalising an ambitious plan to serve – and protect – their churches and congregations. The previous year, the Wesleyan Methodist Conference had agreed to form an insurance company whose profits would be 'devoted to Connexional objects'. On 19 June 1872, the Wesleyan Methodist Trust Assurance Company was duly incorporated.

## So how did we get from there to here – fifteen decades later?

A deep dive into local history archives, long-forgotten newspapers, and our own ancient files tells a compelling tale.

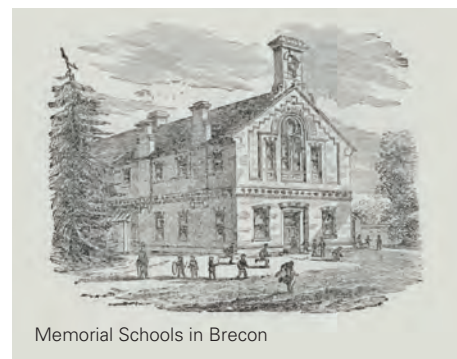
A 'List of Guarantors' for the new company shows how people put up their own money to guarantee its stability. The largest amount – £1,000 (£100,000 today) – came from Sir Isaac Holden, a wealthy businessman, inventor, and MP; the smallest amounts, no less importantly, were the £10 contributions from a number of ministers.



## Claims were soon coming in

In 1890, flames destroyed Dr Coke's Memorial Schools in Brecon, Wales, which had been built to honour the memory of Thomas Coke, the first Methodist bishop and the co-founder of American Methodism. (For more on this, please see page 12.)

Fires such as this – and the 1901 devastation of Bradley Chapel in another fire, this one caused by a lightning strike setting the roof ablaze – were early examples of an eternal problem; a century and a half later we're still paying out claims (sometimes for millions of pounds) on buildings damaged or destroyed in this way.



## Fires were not the only risk

In April 1907, we began offering cover in line with the new Workmen's Compensation Act 1906. From early 1911, we covered church youth activities.

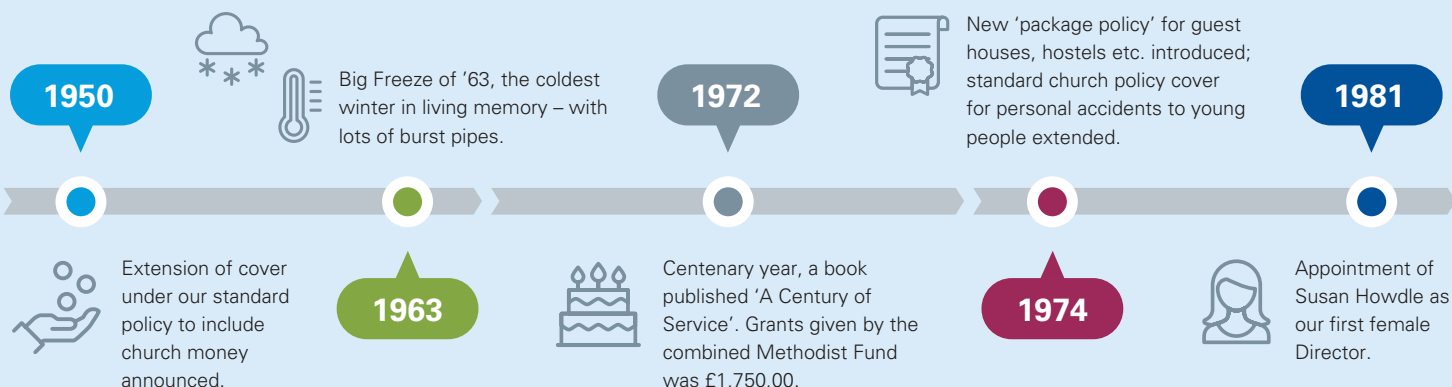
In 1914, we were appointed an official 'Aircraft and Bombardment' insurer; our first wartime claim was for damage to a minister's house in Croydon during a Zeppelin raid.

Having opened an Irish office in Dublin in 1920, as we entered the 1930s plans were drawn up to amalgamate the three existing Methodist insurance organisations – the Primitive Methodist Insurance Company, the United Methodist Church Guarantee Fund, and the Wesleyan Methodist Trust Assurance Company.



Sir Isaac Holden (1807–1897), Sidley, Samuel, 1829–1896. Photo: Bradford Museums and Galleries

## 1872–2022 the Methodist Insurance timeline:





## On 7 April 1933, the Methodist Insurance Company was formed

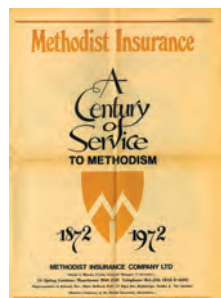
In 1939, as war again broke out, Methodist Insurance became an agent for the Government's War Damage Scheme. We had a busy war, settling over 3,000 claims totalling more than £250,000 (£12 million today) for damage caused by the Luftwaffe, including the destruction of Belfast's magnificent Duncairn Gardens Methodist Church.

In 1947, as eastern England in particular reeled from the Great Flood – the worst in a century – we established a Flood Distress Account to help churches in the Fens and elsewhere. In 1966 we began to cover churches case-by-case for flood risk.

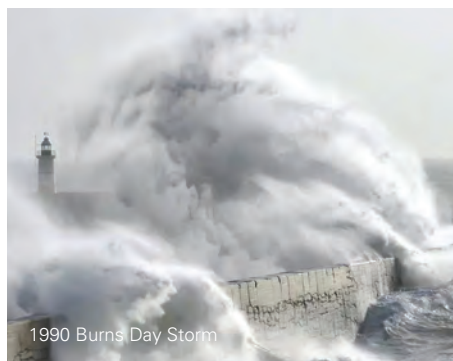


1947 Great Flood

In the 1950s, we started covering 'cinematography apparatus' and church money. And we shivered through the Big Freeze of '63 – the coldest winter in living memory – with lots of burst pipes.



Our Centenary Year in 1972 was marked by the publication of our *Century of Service* booklet, and the news that the total grant money we had given away over the



1990 Burns Day Storm

past hundred years had topped £1,750,000. The following year, our then-Chairman, David Solomon, was knighted, and the Board made special grants to Northern Irish churches affected by terrorism.

In 1975, the chairman announced the purchase of our first computer which 'specialist advisers' said 'will meet our needs for some time'.

In 1976, the 'January Gale' storm killed twenty-eight people in the UK and Ireland, and led to Methodist Insurance's first underwriting loss since 1895; at Christmas 1979 we launched new 'Circuit' and 'Home' policies – a significant expansion in the Methodist market.



We entered the next decade with the 1981 appointment of Susan Howdle as our first female director. The infamous October 1987 hurricane killed eighteen people and destroyed fifteen million trees, leading

to a then-record total of 4,746 claims and an underwriting loss. But the weather of January-February 1990 was even worse – the Burns Day storm alone killed forty-seven people and caused £2bn damage, and generated another new record of 7,055 claims, and another underwriting loss.

An arson attack on the Central Methodist Church in Annfield Plain, County Durham, on 9 March 1993 cost £500,000, then the largest single claim in our history. It was doubled in April 1998 by the fire at St James' Methodist Church, Southampton (and both would be dwarfed by the July 2002 blaze at Weymouth Methodist Church which was rebuilt at a cost of £2.5 million).

## On 1 July 1998, Methodist Insurance reached a special arrangement with Ecclesiastical Insurance to provide support services

In January 2002 we launched our new Church Shield policy – the first of several major new offerings including: Minister Shield in 2005, a new Home Shield in 2008, and new Community and Charity Shields in 2009.

In 2014, we made the last of several moves from our humble original HQ to St Ann's House in central Manchester.

In 2017, we unveiled our Church Community Awards. That year also saw the Grenfell Tower tragedy; seventy-two people died, and Methodist Insurance made a special grant to Notting Hill Methodist Church to help survivors. In 2019, we withdrew from the Republic of Ireland because of the regulatory complexities created by Brexit; we also launched our Church Volunteer Awards.

Unfortunately, 2020 will be remembered for COVID above all else; but we were delighted to see that our customer satisfaction ratings went up despite most employees working from home.

## Which brings us, almost, up to date

2022 is the year that our total charitable giving to churches will top £11m. It's also the year that fifteen churches will be awarded £1,500 for the best initiatives (see page 4) submitted, to help us celebrate our 150th Anniversary.

**It's been a great 150 years – above all, we've made it count.**



A hurricane kills 18 people and destroys 15 million trees. It leads to a record total of 4,746 claims.

1998



Jennymount Methodist Church, Belfast, destroyed by fire, the company's largest single claim to date.

2016



Celebrate our 150th Anniversary. Anniversary Awards – 15 churches will be awarded £1,500.

1987



The company reaches a special arrangement with the Ecclesiastical Insurance Office.

2003



Allchurches Trust take over the administration of the Methodist Insurance Fund and it is renamed the Methodist Grant Programme.

2022

The logo features the number '150' in a large, bold, blue font. Below it, a red banner contains the text 'YEARS 1872-2022'. Underneath the banner is the Methodist Insurance logo, which consists of a blue shield with a white cross and the words 'METHODIST INSURANCE' in blue. Below the logo is the tagline 'MAKING IT COUNT' in a smaller, blue, sans-serif font. The entire logo is surrounded by a circular arrangement of colorful confetti, including red, blue, green, purple, and grey pieces, some of which are shaped like streamers.

**150**

YEARS 1872-2022

**METHODIST  
INSURANCE**

MAKING IT COUNT

# **What would you do with a £1,500 windfall?**

**How could you make £1,500 count  
for your church or community?**

# Let us give you a birthday gift

As we celebrate our 150th anniversary, we thought it would be nice if we gave away the birthday gifts, rather than receive them.

It's not just about the years, it's about how we make them count – and what better way to make our huge celebration count than to help the churches and communities who have helped us reach this milestone?

We're giving a £1,500 award to fifteen church and community initiatives – one for every decade since our formation.

We want to support people and programmes that will really make a difference to those around them.

Perhaps someone in your community desperately needs help with mobility.

Maybe your church requires funds for improvements, or restoration work. It might be that you need new technology to help you connect with people. Or perhaps you have a brilliant, off-the-wall idea but are short of the funding to make it happen.

Whatever it is, we want to hear how you would make our £1,500 gift count. Our favourite 15 entries will each receive that amount to help bring the initiative to life.<sup>1</sup>

<sup>1</sup> For full terms and conditions for application, please visit [www.methodistinsurance.co.uk/150awards](http://www.methodistinsurance.co.uk/150awards)

## How to enter

It's simple, capture your initiative in 300 words and send it to us via one of the following:

- 1 Using the Entry Form included with this newsletter (post it free of charge to **'FREEPOST METHODIST'**)
- 2 Online via our website – [www.methodistinsurance.co.uk/150awards](http://www.methodistinsurance.co.uk/150awards)
- 3 Or, download an application form from our website and post free of charge, or email to [150awards@micmail.com](mailto:150awards@micmail.com)

One entry per place of worship and the applicant must have the agreement of the church to make the entry. All entries must also ensure that any copyright and permissions (to quote others, name others, and include someone in photographs) has been agreed.

**The submitted initiative must be the eventual beneficiary of the donation.**

The 15 award winners will be chosen by a panel of judges, based on how the initiative will improve the community it serves, how lasting its impact may be, and how inspirational the idea.

## Entries open now

Applications close **29 July 2022** and winners will be announced **September 2022**, so get your entries in.

For full terms and conditions for application, please visit [www.methodistinsurance.co.uk/150awards](http://www.methodistinsurance.co.uk/150awards)

**Your church.  
Your initiative.  
Your chance  
to receive £1,500.**





# Anniversary Interview

Looking back over fifty years of leading Methodist Insurance, with an exclusive interview with David Blanks, General Manager (1970–2000) and Michael Angell CEO (2015 – to date) of Methodist Insurance.

## Decades of service, happy memories and a bright future



When David Blanks joined Methodist Insurance, it seemed meant to be. David had been born into a Methodist family, was already a local preacher, and was thinking about the ministry.

‘Unfortunately, I couldn’t financially support my family during training,’ he said. ‘And then along came the opportunity to join Methodist Insurance as Assistant General Manager – a chance to serve in a different way.’

That was way back in 1970, when David had already spent over a decade in the hustle and bustle of London – the world’s leading insurance centre.

He spent the next thirty years serving Methodism – rising to become General Manager – but remembers feeling a little like a fish out of water at first.



Brazenose House office, Manchester 1990s

In the capital, he’d been writing policies for international businesses and buildings. At Methodist Insurance, he found himself serving a far smaller market – some 10,000 or so Methodist churches in Great Britain and Ireland, alongside a small number of other customers.

‘It was a small company in terms of premiums, and it took time to settle in,’ said David, with a chuckle. ‘But I was very happy. A unique opportunity had been given to me, and it was a pleasure to serve our customers and give back to the community.’

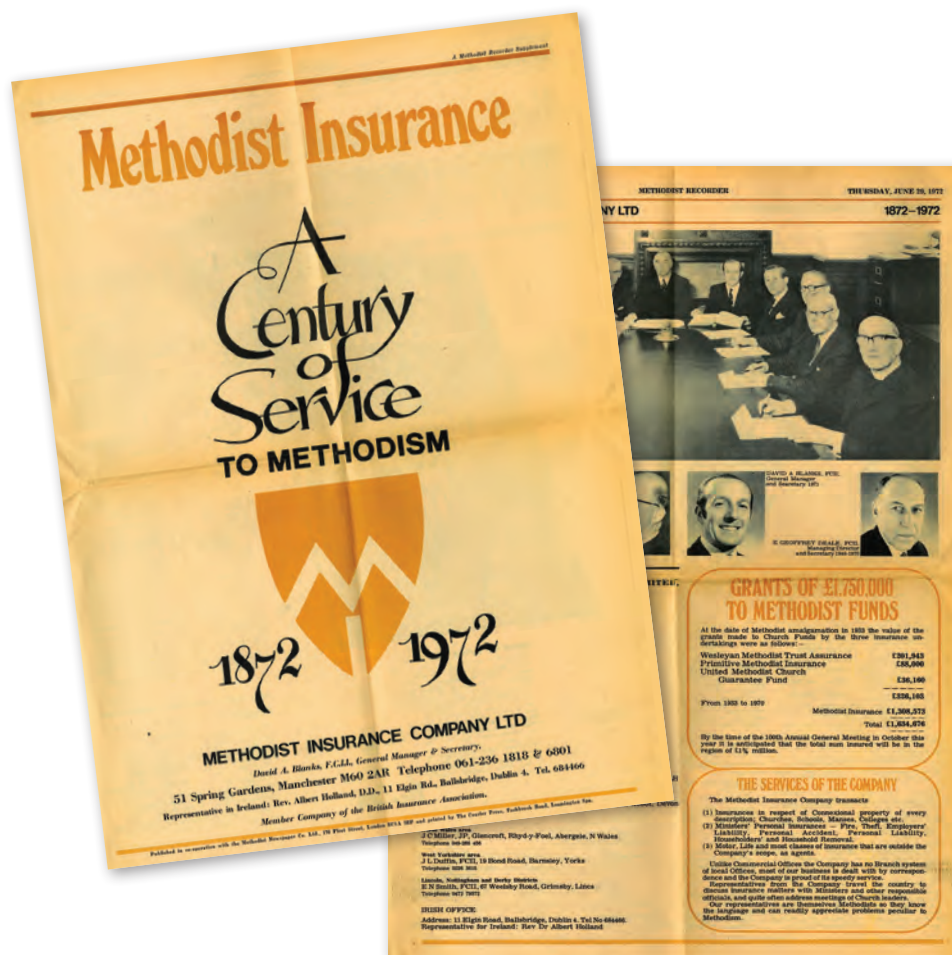
David helped steer the company through a time of great change, until his retirement in 2000.

‘Then, as now, we were run for the church’s benefit,’ he said, ‘and people were happy to support us. But I immediately found that many churches were under-insured. We had to help our customers to understand that the sums insured and the premiums had to increase, while doing everything we possibly could to pay claims.’

‘The company itself also needed to evolve. The IT revolution was upon us – the increasing complexity and regulations of the insurance world required computers. When I joined, our annual accounts ran to about six pages – now they’re a small book!’

A well-known face in the Methodist Church, in 2017 David marked sixty years as a local preacher, and now – at the age of 84, twenty-one years since leaving Methodist Insurance – is a carer for his wife, Doreen.

‘I’m enjoying retirement,’ he said, ‘but I look back with great fondness at my years with the company. Underpinning everything was that we had to find the best way to serve our customers, and I like to think we always did that.’



David pictured with the Board of Directors in the Century of Service supplement – Methodist Recorder 1972



St Ann's House, Manchester

## Michael Angell is the man now occupying the chair in which David Blanks once sat



Michael joined Ecclesiastical as an underwriter more than forty years ago, and was appointed as director of Methodist Insurance and CEO in 2015. And while the world is very different from his early days, some things never change.

'Our desire, as in David's day, is to serve the Methodist community,' said Michael. 'We remain a commercial, regulated insurance company, but that key focus is constant.'

'We're very much not a call centre operation – we talk to our customers, they're our greatest source of information – and they're mostly volunteers and are valuable in helping us understand what their needs and concerns are. This helps us shape the service and support we provide them.'

'So when a church suffers a fire, or rain after a lead theft creates flooding, it hurts them greatly. The roots of Methodism are

very deep – they might have been using the church for many decades, their parents and grandparents may have been married there – and they can be very distressed. Our role is to be there for them in person, as quickly as humanly possible, and to go that extra mile.

'The COVID period has been extremely tough on everyone, but our staff have worked incredibly hard – often at home, sharing a kitchen table with another family member, with children off school – and our customer satisfaction ratings have actually gone up, which is pretty amazing.'

Away from work, Michael is a married father and grandfather, and a keen sportsman – he sat on the Lawn Tennis Association for fourteen years, is president of the Gloucestershire LTA, and deputy president of his local rugby club.

Back in the office, as it was for David, his day-to-day role is to run an ever increasing complex business, reporting to the board and to the chairs of Business & Development, Audit, Risk & Compliance and investment committees, and working with them on behalf of Methodist customers.

'We are constantly looking to the future,' said Michael. 'We'll continue to serve the Methodist Church, adapting as the church and worship changes. And yes, I've been involved for more than four decades in financial services, but we have staff who've only been with us for twelve months who have already made fantastic contributions. It's not the number of years you've put in that counts, it's what you've done during those years.'

'It is an honour to be a director for Methodist Insurance in its 150th year and we hope to make the next 150 years count as much as the first.'



## Made Simple guides keep you covered!

Over the years we've listened to your feedback to keep our advice simple and developed our Made Simple guides. Providing easy-to-understand, up-to-date information on the issues we are asked about the most. From events to building works, outreach to legal expenses. You can access the guides from our website as you need them.

To see all the Made Simple guides, visit:

**[www.methodistinsurance.co.uk/madesimple](http://www.methodistinsurance.co.uk/madesimple)**



## Dates for the diary

### Superintendents' Conferences

18–20 May 2022 – Oxford

6–8 June 2022 – Blackpool

### Methodist Insurance Company Service of Thanksgiving – 150th Celebration

17 June – Methodist Central Hall Manchester

### Methodist Conference

23–30 June 2022 – Telford



# Sheila goes up, up and away, making it count for charity

After half a century spent raising £5.5 million for charities, Sheila Hallas might have been forgiven for taking it easy.

Instead – at the grand old age of 89 – she decided to go wing-walking.

Sheila started Combined Charities Christmas Shops [[www.christmas-cards.org.uk/shops](http://www.christmas-cards.org.uk/shops)] way back in 1971, and has been a Methodist Insurance customer for many years.

Normally, her volunteer-only team runs pop-up shops selling Christmas cards on behalf of a range of local and national charities, uniquely returning 100% of all sales to each charity. But last year lockdown and other restrictions threw a giant spanner in the works.



‘COVID was a disaster,’ she said. ‘I have several shops in libraries, and they weren’t able to have us, so our revenues were badly affected. This year we’re celebrating our fiftieth year, and I was wracking my brains to think of a really special way to raise funds.’

The way she chose was to clamber up onto the top wing of a Boeing Stearman biplane at Cotswold AeroSuperBatics near Cirencester, put on her goggles, and strap herself to the upright pole, as her son, daughter, and grandchildren watched, along with her Labrador, Stanley, and a colleague and her husband.

‘I heard about it, and I thought, “Ooh, I’ll have a go at that,”’ said Sheila. ‘I checked and there isn’t an age limit – they’d had an old boy of 92 doing it, so if I get to 93 I’ll have to do it again!’

‘I did find it quite hard clambering up there with a couple of slightly wonky knees. But the only really scary moment was the take-off. The aircraft flies from a field, so it’s quite bumpy. Once you’re airborne, though, you forget all of that – I had the most amazing, bird’s-eye view of the Cotswolds below me... the dry stone walls and hedgerows, the cows and sheep on miles of rolling hills. It was only ten or twelve minutes, but it was utterly spectacular.’

It’s not the first time she has undertaken a scary challenge to raise money – a few years back, she abseiled down the thirteen-storey Renaissance Hotel in Manchester near her home in the north-west – but it’s certainly the most daring.

Sheila really has shown it’s less about the years, and more about what you do with them. She has hit her target of £5,000 but it is still possible to donate via her ‘The Sky’s The Limit’ page on GoFundMe [[www.gofundme.com/f/dn8hf-the-skys-the-limit](http://www.gofundme.com/f/dn8hf-the-skys-the-limit)]



## Fundraising resources

Our website’s Fundraising Hub

[www.methodistinsurance.co.uk/church-fundraising](http://www.methodistinsurance.co.uk/church-fundraising)

is full of useful links and expert advice to help with fundraising now and into the future.



# How times have changed

We've been in the business of insurance for 150 years, and it's always interesting to take a stroll down memory lane to see how risks have changed since we started out.



Wesleyan Methodist Assurance policy, 1895

Browsing the Methodist Insurance archives throws up a prospectus from 1874, which warns that almost all fire risk comes from the coal- or timber-fuelled stoves used for heating.

Burning embers would escape and ignite combustible furnishing nearby – this being long before the days of fire retardant materials.

Another potential issue was the naked flames from oil or gas lamps and candles. It was still four years after Methodist Insurance was set up that the world's first electric lighting was installed in a house in Northumberland.

There was no fire risk assessment requirement, and while an early fire extinguisher discharging 'pearl ash' – potassium carbonate – was around, most people still relied on buckets of sand or water.

## How times have changed!

Today's Methodist Churches are mainly heated by gas- or oil-fired boilers and have electric lighting – and our fire and smoke alarms, extinguishers, and risk assessments would have seemed unimaginably sophisticated to our forebears back in 1874.

But even with all our modern technology, and many years of accumulated wisdom, we still have to take care.

Here are some simple actions to help reduce the risk of fires or other damage caused by heating apparatus.

- Ensure your boiler is serviced annually by engineers found on either the Gas Safety Register or the Oil Firing Technical Association register.
- Instal a carbon monoxide detector if you have a gas-fired boiler.
- Remember if possible to allow a clear area of at least 1 metre (3 feet 2 inches in 1874!) around the boiler, and don't store any combustible materials nearby.
- Boilers should be fitted with frost stats enabling the heating system to switch on automatically if the temperature drops below a certain level. Heating pipes should be lagged.
- Any chimneys or flues should be swept regularly.
- Electric heating systems should be included in your church's electrical installation check every five years. Portable heaters should be included in your portable appliances testing programme.

Going forward, a grand plan seems to be emerging with the green agenda – which means in the future we'll need to think about ground- or air-sourced heat pumps and solar photovoltaic panels. (See our story on Salisbury Methodist Church.)

For now, visit the Heating Systems page on the Risk Management section of our website and use our handy 12-month risk calendar which highlights key dates throughout the year to help you look after and protect your church and those who use it.

[www.methodistinsurance.co.uk/risk-management](http://www.methodistinsurance.co.uk/risk-management)



## Salisbury Methodist Church Going Green

Methodist Insurance receives enquiries on a regular basis from customers for our views on solar photovoltaic (PV) systems being installed. In 2016, Salisbury Methodist Church in Wiltshire completed a project to install a PV system to their hall roof.

Finance Steward Nigel Thorne highlighted the key driver was the church's desire to do the right thing. The church has an Environmental Group who are striving to improve their green footprint. They are currently replacing existing lighting with LED lighting throughout the building.

The District Property Secretary supported this project. The whole project took approximately one week to complete and the church was supported by Alexander Associates (Consulting Civil & Structural Engineers) of Salisbury who assisted with the feasibility study.

Methodist Insurance is very supportive of this form of renewable energy. Special attention is required when installing these systems, and as this is relatively new technology in energy terms, installation and product standards continue to develop. Industry research<sup>1</sup> has indicated that a small number of incidents where key components were incorrectly or poorly installed caused fire damage. Again, it is very important that the system is installed by an accredited contractor and maintained as recommended. A guidance note is available on our website.

If your church is considering installing them, please contact our customer services team on **0345 606 1331** or email [enquiries@micmail.com](mailto:enquiries@micmail.com) in the first instance.

<sup>1</sup> BRE National Solar Centre, Fire and Solar PV Systems – Investigations and Evidence, July 2017



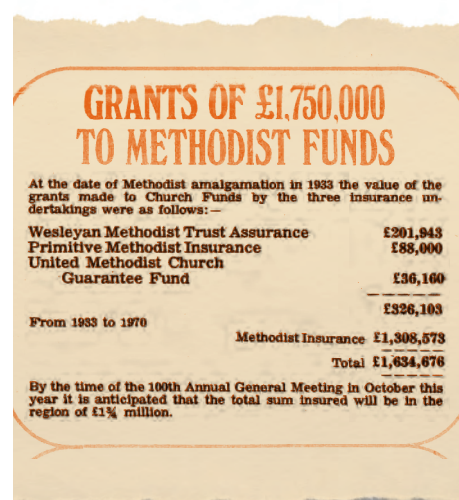
# The story of our giving – over £11m and counting!

To celebrate 150 years of service to Methodism, we're giving you an insight into the origins of our grant giving, the impact of our funding, and the vision for the future of the Methodist Grants Programme.

## Where it all began

The Methodist Insurance Fund (now Allchurches Trust's Methodist Grants Programme) was established in 2016 to enhance the mission and ministry of the Methodist Church in the UK and Ireland.

Funded primarily by donations from Methodist Insurance, the grants programme provides funding to Methodist churches to run inspiring building and development projects that focus on church growth, greater community engagement, and improved accessibility.



A Century of Service of Methodism – 1972

The launch of the grants programme was the start of our major grant giving, but by no means the beginning of the story; giving back to the Methodist Church has been a focus throughout Methodist Insurance's 150 year history – as shown in this unearthed grants article from the 1972, A Century of Service to Methodism, as shown above.

## Stories of impact

Since its establishment, the Methodist Grants Programme has awarded £11,061,430 to 236 churches. Over the years, we have seen a huge range of ambitious projects, but all with the same aim – to make a positive impact and improve the lives of communities.

## Here is a selection of some of the inspiring projects to date...

### Healing the wounds of ex-mining communities

£56,750 funding from the Methodist Grants Programme is helping Bolsover Methodist Church to transform lives in a disadvantaged, post-industrial area of Derbyshire. The redevelopment of the current church building will provide more space and flexibility for worshippers, community groups, and the Freedom Community Project – a highly respected charity which supported 799 people from post-industrial areas of Derbyshire and Sheffield in 2020.



Bolsover Methodist Church

### New day centre in one of the most disadvantaged areas of England

A grant of £58,500 from Allchurches Trust's Methodist Grants Programme supported Trinity Methodist Church in Clacton-on-Sea to upgrade its church facilities and provide an improved environment to serve the needs of people experiencing homelessness, young families, and community groups in the area.

The new hub has given the church the ability to expand its outreach programmes and provide much needed facilities for the homeless, including washing facilities and a training kitchen where clients can learn valuable life skills.

### A garden for the whole community

People in Leiston will enjoy the benefits of a community garden, following a £39,000 Methodist grant to Leiston United Church in Suffolk.



Leiston United Church





Barry Uniting Church

The church sits in the heart of Leiston, with its church hall providing the town's most central community facility. On the church grounds there is an unused outdoor space which will be turned into an inspirational public space which will inject new life into the town. The garden will feature a bandstand for performances, space for food and craft markets and a community thoroughfare to local retail outlets.

### The bridge between

Barry Uniting Church in Wales was awarded £80,000 from the Methodist Grants Programme towards the construction of its £1.3 million 'The Bridge Between Centre' – a new, multipurpose community and church building in the redeveloped docks area of Barry.

The new space includes a café providing long-term employment for people with disabilities, accessible toilets, a sanctuary, a 150-seat hall, and a garden created by the community for the community.

### Tackling homelessness in Northern Ireland

A £90,000 grant from Allchurches Trust's Methodist Grants Programme will help East Belfast Mission to develop an innovative, housing-focussed project in Northern Ireland, connecting those

experiencing homelessness with the church and community.

The new project will see the redevelopment of a disused building in East Belfast into six private apartments for people ready to take the next steps towards independence, and move on from East Belfast Mission's existing hostels. The building will also have a community relations space for community groups, church activities, and wider relationship building.

## Looking to the future

These projects offer a taster of the amazing work going on in Methodist Churches across the UK and Ireland, and how we're supporting them. But we know we're only scratching the surface and we want to make a bigger impact. That's why we're inviting Methodist Churches across the UK and Ireland to apply to Allchurches Trust's Methodist Grants Programme so that we can help to support as many people and communities as possible.

To find out more and apply, visit [www.methodistinsurance.co.uk/grants](http://www.methodistinsurance.co.uk/grants)



East Belfast Mission



## Risk Advice Line

We know that managing the risks of a church or church hall can be a demanding responsibility. That's why we offer a Risk Management Advice Line. Whenever you need information about managing risk and can't find what you are looking for on our website, our experts are here to help.

Call our Risk Management Advice Line on

**0345 600 7531**

or email us at [risk.advice@micmail.com](mailto:risk.advice@micmail.com)

Please have your policy number to hand when you call.



## Online library for your use

The Methodist Insurance Company website is largely an online library of guidance and support for you and your church family. You'll find information about church and home insurance, risk management, fundraising and grants and lots more. 'Dialogue' newsletter is also on there, making it really easy to share with others. Visit [www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk)





Damage from Air Raids, 1939-45

# 150 years of claims excellence

The world has changed enormously in the 150 years since Methodist Insurance was born.

Back when we first opened for business, our clerks worked by gaslight, scratching away with ink pens in rooms heated by open fires, communicating with customers by the penny post (or the occasional telegram). But they knew that customer service was vital – without that you are nothing.

And when things go wrong people want their claims dealing with quickly, efficiently, and sympathetically. So from those very early beginnings, our staff worked extremely hard to make sure the claims experience was just that.

Fifteen decades on, in 2022, we have comfortable offices, we're on the other end of a phone whenever you need us, and we can email documents at almost the speed of light. But the same, constant thread still runs through everything we do – that's why our claims team has enjoyed some of the best customer services ratings in the industry, even during the COVID-19 disruption.

We were formed originally 'to insure connexional property against fire' – still the greatest threat we all face.

One particularly devastating fire came early in our history, in 1890, when flames destroyed Dr Coke's Memorial Schools in Brecon, Wales. (See page 2-3). A magnificent edifice,

built in memory of Bishop Thomas Coke, a *confidante* of John Wesley, and a regular missionary to the Americas, this was an iconic landmark in the poor Welsh valleys of the day, and its loss was a tragedy.

The cost of rebuilding was enormous and, spurred on by that and other similar claims, that December we published a 'Special Warning to Chapel Keepers' in the *Methodist Recorder*. Many chapels had been burned down, we warned, 'either from the apparatus being out of order, or from culpable negligence.'



Charles Street Methodist Chapel

Unfortunately, in those days it was far harder than it is today to guard against this risk; in April 1895, Cardiff's beautiful Gothic Charles Street Methodist Chapel burned down, and in October the following year the same fate struck Cotham Chapel in Bristol. Fortunately, both were insured and dealt with expeditiously by our claims department.

As an aside, by 1897 our report to Conference showed that we insured 'nearly nine-tenths of the entire trust property of the Connexion' and had given grants amounting to £9,200 to the Worn Out Ministers' and Ministers' Widows' Fund.



In 1907, Thornton Hall, Hull, was lost; we paid out a claim for £7,722 to rebuild – it sounds a small sum, but then average annual wage at the time was only around £70 – but sadly the rebuilt church was demolished after being damaged by wartime bombing in 1941.

Of course, claims must be supported by sufficient cover: when Ackworth Chapel in Yorkshire burned down in September 1912, only around half of the estimated £2,000 cost of rebuilding was covered.



The *Methodist Recorder* complained that it was 'appalling' that some would 'imperil the interests of the work of God for a whole generation, and risk the extinguishing of a live and ancient church, because they do not care to take precautions'.

An entirely new form of claim started arising two years later – damage from air raids. We paid out our first wartime claim in 1914, and dealt with more than 3,000 claims in the 1939-45 war.

As reported in *Century of Service*, a history of the Methodist Insurance Company published in 1972, people loved 'the prompt and generous way in which their claims were handled'.

By the early 1970s we were dealing with claims for the regrettable new phenomenon of vandalism and arson on churches; the 1981 burning of Trinity Church in Liverpool was the highest claim we had then met.

That paled into insignificance compared with the Great Storm of 1987, when 134mph hurricanes ripped across the UK, causing damage worth billions and leading to an underwriting loss for Methodist Insurance.

The first decade of the new millennium was notable for flooding claims – in 2009 in particular – and thefts. In 2007 and 2008, claims for lead theft were at historic highs.



Lead theft



Upper Hale Methodist Church

But fire remains the most devastating risk – and a recent case illustrates perfectly our ongoing commitment not just to providing cover, but to making it count for our customers.

In 2019, flames ripped through the Grade II listed Upper Hale Methodist Church in Farnham, Surrey, partially collapsing the roof. As soon as it was extinguished, we had a loss adjuster, building surveyor, and contractor on site and already working to keep out the elements and begin planning the repairs.

It was a perfect example of our determination to make difficult and even tragic incidents as easy as possible on our customers.

It's the legacy of 1872, and it has served us – and you – well for 150 years. We hope it will do so for the next 150.

We are here if you need to make a claim, our specialist claims team are on hand to support you. You can register a new claim 24 hours a day, 7 days a week. Call

**0345 606 1331**

or email us at  
**methodistclaims@micmail.com**

Credit: Historical information provided by the Oxford Centre for Methodism and Church History.



The Great Storm of 1987

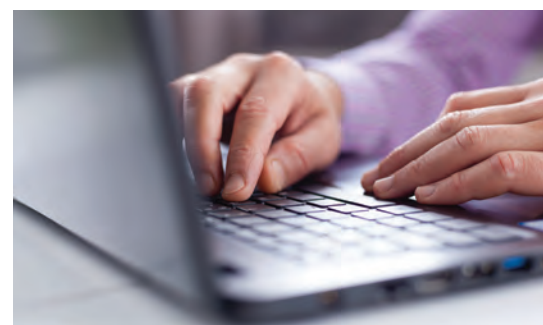
 **99%**  
**Claims  
Customer  
satisfaction<sup>1</sup>**

<sup>1</sup> Methodist Insurance Claims Customer Opinion Results FY 2021. Based on 162 responses.



## Have you heard the e-news?

E-news is a monthly email full of tips and information for all of our customers and anyone in your church community. To receive it is easy – all you need to do is register on our website at **[www.methodistinsurance.co.uk/signup](http://www.methodistinsurance.co.uk/signup)** and if at any time you decide you no longer want to receive it, you can click the 'unsubscribe' button at the bottom of the email. Feel free to pass on the sign-up website to anyone you think might like it.



## Did you know?

Keeping us up to date with your email address has many benefits for you and the environment. You can correspond with us electronically, more easily share information with your colleagues, and it's also far easier to keep on top of 'paper work'. If you'd like to update your contact details, simply call us on **0345 606 1331** or email **enquiries@micmail.com**





# Where there's Methodist Insurance there's brass

We've moved into our 150th year with a spring in our step and a song in our hearts – and very proud to be sponsoring the National Methodist Youth Brass Band this year.



*'We'd be delighted to hear from other Methodist churches who would like to book us to appear this year and beyond...'*

The band – whose motto is *Fun, Faith and Fellowship* – is a familiar and popular fixture at the children's and youth assembly, 3Generate, and is scheduled to perform at our anniversary celebration 'Service of Thanksgiving' celebration in June this year.

It usually numbers around twenty players, from different parts of the UK – they meet four or five times a year to practise, and then head off to perform at churches and other events around the country. Our sponsorship will help provide training for two new minibus drivers to help with the band's transport needs, as well as new uniforms.

The band, which was formed in April 1987 and has gone from strength to strength in the intervening years, with a tour to the south coast planned for this summer, as long as COVID doesn't intervene.

Band chaplain Sarah Hambly – who plays the flügelhorn (a kind of wide-mouthed trumpet!) – joined in 2014, and is now a senior member.

'We'll get together on a Friday at a church,' she said. 'We'll have a meal and a rehearsal, and stay up way too late. On the Saturday we'll give a full concert, and on the Sunday we'll usually take part in or even lead the music for a service at the church. It's really great fun.'

Tom Hart – at 16, the band's youngest member, and a cornet player – is currently juggling studying for the first year of his A level courses with keeping his musical skills honed. He joined in 2019 after hearing the band at 3Generate.

'I thought, "This is right up my street",' he said. 'I had a friend already in the band, and he said they were short of a cornet. I joined and haven't looked back since.'

Simon Oliver, musical director of the band, said, 'We're grateful to Methodist Insurance for their support, and we're all particularly looking forward to appearing at the Methodist Insurance service in June, and helping to shape it. It should be a brilliant event.'

'We'd be delighted to hear from other Methodist churches who would like to book us to appear this year and beyond, and we'd also love to hear from any young musicians who would like to join us.'

To book or join the band, please visit their website at [www.nmybb.org.uk](http://www.nmybb.org.uk).



# It's all about the people, says Becky

For Becky Oliver, who has worked for Methodist Insurance for over 20 years, it's all about the people.



Becky, a technical underwriter, joined the company from college in a junior administration role twenty years ago.

Those two decades have been a time of great change in many ways – but one thing has stayed constant all the way through.

'Our customers are still the same lovely people they have always been,' said Becky, a married mum of two, who enjoys running, cooking and exploring some of her local beauty spots whilst walking the family dog.

'I was trying to think of a favourite memory from my career so far. Of course, there are many bittersweet times where I've been part of really helping someone going through a traumatic experience – a fire which has destroyed a much-loved building and its contents, perhaps – but it was my first visit to Methodist Conference in 2011 which really sticks in my mind.

'Until then, I'd only really dealt with customers on the phone and via letters – now I was suddenly meeting them. And they could not have been nicer! The whole day was such a heart-warming experience with people coming over to say hello, ask any questions they had, and pass on compliments.

'It was a great introduction to the Methodist family, and a reminder that what we do has a real impact on people's lives – it's not so much about the years you spend at work, it's what you do during those years.'

The Church and Commercial team are available to answer your questions:

**Call 0345 606 1331**

(8am to 6pm, Monday to Friday),  
or email [enquiries@micmail.com](mailto:enquiries@micmail.com)



**20%**  
donation<sup>1</sup>



## Home Insurance that gives back

Our Home Insurance includes cover against losing keys, legal expenses and home emergency protection at no extra cost. Our premiums are competitive and, if you take out a policy with Methodist Insurance, we will give you back 20% of your first year's premium to donate to your church or a charity of your choice<sup>1</sup>.

**So if your renewal is coming up soon, why not ask us for a quote today?**

**Call 0345 606 1331** – our team are on hand and very happy to help.

<sup>1</sup> Minimum premiums apply. Subject to terms and conditions – please visit: [www.methodistinsurance.co.uk/home](http://www.methodistinsurance.co.uk/home)



## How to click with Methodist Insurance

The Methodist Insurance website is full of advice and information about a wide range of risk management topics including Made Simple guides about electrical wiring, events, maintaining your church and protecting people.

There is also information about church, home, commercial and legal insurance, and how to make a claim. You can also read an online copy of the Dialogue newsletter! Explore the website at [www.methodistinsurance.co.uk](http://www.methodistinsurance.co.uk)

# 150

YEARS 1872 - 2022



**METHODIST  
INSURANCE**

**MAKING IT COUNT**

*Thank you!*

Thank you for your loyalty and support over the last 150 years.  
It's our mission to make the next 150 years count as much as the first.



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