

# AL-ANON INSURANCE POLICY FOR SCWS

- We have had insurance for several years now to cover Area Groups, District meetings and special events sanctioned by SCWS, District or groups!
- Originally policy priced during Covid!



**Have you had to price  
new insurance lately?**

**I have ... my insurance for a rental  
property went from  
\$1300 to over \$3000.**

**Insurance in California  
is out of control!**



I filled out a renewal application this year  
which I was not previously asked to do!

The form showed we had 800 meetings  
with about 8000 people attending  
**a year!**

Reality is we have 800 meetings and  
8000 people **a week!**



THEREFORE ...

REALITY is 800 meetings is now **41,600**  
meetings a year!

AND there are **416,000+/-** individuals attending  
those meetings a year!

I estimated 10 folks per meeting conservatively!

# Current ...

We currently have about 200 certificates issued to meeting places of the 800 in-person meetings available  
or 25% of all in-person meetings.

PLUS, district meetings and many special events have been covered in addition.

But, all meetings registered with SCWS are covered.

Price had been just under \$4.000!



SO ... obviously the price has gone up!

**AND NOT A LITTLE BIT!**

**READY!**

The new price from our  
existing broker is now over  
\$25,000!

YIKES!

**The current broker has been  
unable to find anything less!**

So I started a search with other brokers!



# It has not been an easy task!

- Most other brokers either couldn't do it or prices were even higher.
- I spoke with Northern California and also Oregon insurance coordinators to gather info!
- In Oregon fyi, they have 200 meetings and are paying around \$2,500 a year.

# What I have found!

- A broker in Florida it was suggested I worked with, but can work in California, found us a unique way to accomplish our insurance needs. The new insurance carrier is aware we will have over 400,000 individuals attending the meetings.
- There are two policies. One for general liability which is for bodily injury and property damage. The second is for acts committed by our members in meetings including abuse against Alateen members.

**The total cost is \$10,196!**

# The new policies will cover:

- All Southern California Area, District and Group meeting locations.
- This will include meetings for things like Anniversaries, SOS, etc. in any unique location.
- All locations for all meetings are covered whether a certificate is issued or not.
- **A certificate will be issued for places requesting one.**

# Director and Officer Policy

- This is a separate issue.
- We currently also have an Umbrella Policy, but the new broker is not sure we will need it and that will be determined shortly.
- These policies are not nearly as expensive.
- Decision will be determined next week and the cost will be low enough not to require GR approval.

# Current Certificates Issued

- There are currently about 200 Certificates issued in Southern California group meetings annually with more added all the time. That again is 25% of all in-person meetings with certificates required.
- There are numerous additional meeting events that are covered as well.
- **Remember** all registered Southern California Al-Anon meetings are covered whether they need a certificate or not!

# So ... what does this mean?

**Group Reps need to vote on whether or not to approve this roughly \$10,000 expense. If you approve, we will have insurance for SCWS Groups for the next year.**

- Should note the officers had to approve to pay monies October 7, 2024 about \$6,000 to renew our current policy while we looked for less expensive coverage. That included Director and Officer policy and the umbrella.

# Should be noted that:

- If the individual groups had to get their own insurance for their meeting location, the cost per group would be approximately \$200 to \$250 per year.
- Plus any special meetings would also have to get their own insurance.
- **This would cost meetings collectively approximately \$40,000+ a year on the low end!**

# The Reality is:

- **The expenditure of \$10,109 is a significant expense to our Area and is not taken lightly!**
- **Vote taken several years ago to get Area insurance was overwhelmingly approved.**
- **We are asking the Group Reps to vote on whether to approve this roughly \$10,000 cost in order to continue insuring our groups for another year. During that time we can continue research and see how rates will look in the future.**



# Expensive to the Area, BUT ...

It should be pointed out that the savings of over \$30,000 by purchasing insurance as an Area will enable our groups to contribute money to support Al-Anon outreach, etc. as well as to donate to our SCWS Area service arms and the World Service Office!



So ...

Therefore, since the purpose of the SCWS Area is to support our Al-Anon groups, we would still be saving a lot of money as an Area to help us carry our message to family and friends of alcoholics!

**Are there any questions or comments  
before the GRs vote?**