CWRT INSURANCE
SURVEY ANALYSIS

When a CWRT president advised that his required insurance premium skyrocketed to nearly twice the previous year, we decided to find out if other CWRTs have recently experienced the same. To that end, we developed a questionnaire, published it to CWRT leaders and are sharing the results with you.

This survey had an N = 89 with a 75% completion rate. The questionnaire was developed in two tracks: those who have a current insurance policy or policies and those that either do not or have recently discontinued an insurance policy. It typically took a minute and 36 seconds to complete this survey.

SUMMARY
This survey provides the following PROVEN PRACTICES for CWRTs and the development of their seasonal programs:

1. It is important that every CWRT leader know the basics of their organization’s operations including if there is an existing insurance policy, the type of coverage and the agent’s contact information.
2. Every CWRT leader should understand the different insurance policies that a CWRT might consider.
3. CWRT leadership should hold periodic discussions about their insurance needs.
4. CWRT leaders should have a dialogue with their host organization to determine whether their insurance will cover the CWRT in terms of general liability.
5. Safety and Risk mitigation should be an integral part of the management plan of every CWRT including the location of evacuation exits, where fire extinguishers are located and how to use them, basic first aid, etc.
6. Those CWRTs that hold symposia, battlefield tours and other one-off events should consider purchasing short-term general liability insurance.
Of the respondent CWRT leaders 22.4% advised their CWRT has a current insurance policy while 62.9% said they do not. Interestingly, 14.6% advised that they did not know.
When asked if their CWRT had a Directors & Officers insurance policy, 42.1% said Yes and 42.1% said No. Again, 15.8% said they didn’t know.
Q3 What is your insurance company for D&O insurance? (Enter DK if you don’t know)

Answered: 4    Skipped: 85

There were four total responses to this question. Respondents advised:

- Federal Insurance Company
- Don’t Know
- Travelers
- Erie Insurance Group
Q4 What is the annual premium?

Answered: 3    Skipped: 86

Of the four CWRT leaders who responded, only three answered the question about annual premium. The respondent that advised Travelers Insurance in Q3 declined to answer this question.

- $650 – Federal Insurance Company
- Don’t Know
- $226 – Erie Insurance Group
Of the three respondents to this question only the CWRT leader who advised they had a Federal Insurance policy for D&O Insurance advised their agent’s contact information.

Liza Johnson  
(860) 408-2353  
lijohnson@chubb.com
Of the 14 total respondents that were asked if their CWRT has a general liability insurance policy 13 or 92.9% said they did have such a policy and 1 or 7.1% said they did not.
Although thirteen respondents advised their CWRT has a general liability policy, only ten responded regarding the name of their company. Their responses were as follows:

- Secura Insurance Companies
- Don’t Know
- Don’t Know
- The Hartford
- Hundley Batts & Associates Insurance Agency LLC
- Grinnell Mutual Reinsurance Company
- Don’t Know
- American Family Insurance
- Philadelphia Insurance Companies
- Erie Insurance Group
Of the ten respondents to the annual premium question, we received the following responses.

- $338 – Secura Insurance Companies
- DK
- $620 – Don’t Know
- $502.29 – The Hartford
- $300 – Hundley Batts and Associates Insurance Agency LLC
- $205 – Grinnell Mutual Reinsurance Company
- DK
- $167 – American Family Insurance
- $269.59 – Philadelphia Insurance Companies
- $226 – Erie Insurance Group
Those CWRT leaders who responded that they have general liability insurance advised the following contact information of their agents.

Charles S. Crane Agency
(314) 241-8700

DK

Jerry Kowalski
(312) 805-2460

Jeannie Hogan
(518) 244-5213

Patricia Hughes
(256) 533-6200

Dan Erskine Insurance Agency
(319) 352-5994

DK

Mark Pearcy
(816) 373-0068

Haves Insurance Agency Inc.
Marietta, OH
Renee Shotwell
(740) 373-2347

DK
There were only two (18.1%) respondent CWRT leaders who advised that their CWRT purchases short-term general liability insurance for specific events.
Q11 What is your insurance company for short-term liability insurance? (Enter DK if you don't know)

Answered: 2   Skipped: 87

Of the two respondents, only one advised the insurance company of their short-term general liability policy.

- DK
- Philadelphia Insurance Companies
The question about the premium for specific events resulted in the following:

- DK
- $350 – Philadelphia Insurance Companies
Q13 What is your agent's name & telephone number?
Answered: 2     Skipped: 87

The question about the contact information for their agent was as follows:

DK

Haynes Insurance Agency, Inc.
   Marietta, OH
   Renee Shotwell
   (740) 373-2347
   $350 – Philadelphia Insurance Companies
Both respondents to the question about covering a COVID super-spreader event advised in the negative about their policies.
Q15 Please advise which policy covers that case.

Answered: 2    Skipped: 87

Perhaps this question was much too broad. Responses were as follows:

- General Liability
- None that I am aware of.
Please rate your overall satisfaction with your insurance.

Answered: 2  Skipped: 87

5.0 ★
average rating

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It is gratifying to know that both respondents to the satisfaction question rated the highest.
When asked about past insurance policies that were not renewed, three (4.1%) respondents advised affirmatively while 74.3% said No and another 21.6% didn’t know.
Of the three that said their CWRT curtailed a previously held policy one advised it was no longer needed and there were three “Other” responses as follows:

- **COVID**
- **Suspended during COVID because no in-person meetings.**
- **We meet in a retirement complex and became one of their programs. Possibly other agencies, libraries, park districts, etc. become one of their program and insurance may not be need. It is up to the agency.**
The following CWRTs participated in this survey:

Albert Lea (MN) CWRT
Baltimore CWRT
Cape Fear CWRT
Capital District CWRT (Albany, NY)
Cedar Valley CWRT
Civil Warriors of the West San Fernando Valley
Connecticut CWRT
Cumberland Mountain CWRT
CWRT of Arkansas
CWRT of Cobb County
CWRT of Fredericksburg, Inc.
CWRT of Kansas City
CWRT of New Orleans
CWRT of Orange County
CWRT of the Mid-Ohio Valley (Marietta OH)
CWRT of Western Missouri
Dan Sickles CWRT
Des Moines CWRT
First Defenders CWRT
Frederick County CWRT
Greater Pittsburgh CWRT
Hagerstown CWRT
Hamilton (OH) CWRT
Hamilton County (IN) CWRT
Harrisburg CWRT
James A. Garfield CWRT
Jefferson County CWRT
Johnson's Island CWRT
Kankakee Valley CWRT
Kent Civil War Society
Louisville CWRT
Lynchburg CWRT
Mason-Dixon CWRT
Montgomery County (MD) CWRT
North Alabama CWRT
Northeast Ohio CWRT
Oide Colony CWRT
Onondaga County CWRT
Pasadena CWRT
Pensacola CWRT
Puget Sound CWRT
Raleigh CWRT
Rock River Valley CWRT
Rufus Barringer CWRT
Sacramento CWRT
Salt Creek CWRT
San Diego CWRT
San Joaquin Valley CWRT
Scottsdale CWRT
Shippensburg Area CWRT
Society for Women and the Civil War
South Bay CWRT
South Suburban CWRT
St. Louis CWRT
Stark County Ohio CWRT
Tennessee Valley CWRT
The CWRT (Chicago)
Tri-State CWRT
Twin Cities CWRT
Ward Hill Lamon CWRT
Wayne County CWRT
Williamsburg CWRT