

Shepherds River Mennonite Church
Old County Road
Brownfield, ME 04010

March 24, 2021

Testimony in support of: LD1063, "An act to allow a qualifying religious organization to self-insure for automobile insurance."

To the State of Maine Legislative Body,

First, we wish to thank you for your help and interest in this issue. We as a congregation did reach out to the Maine Secretary of State in early 2015, asking for consideration with the self insurance issue. They kindly responded on March 16, 2015, with information regarding the current self-insurance provision in Maine law. We responded by stating that the current requirements for self-insurance would be prohibitive for us, requiring security in excess of three million, just for our congregation. We asked if there is anything further that could be offered, and did not receive a reply. We are grateful the issue is again being considered, and especially thank those who are sponsoring this bill.

About the Shepherds River congregation, we are part of a larger Mennonite body, the Eastern Pennsylvania Mennonite Church. Our group has had a long standing practice of mutual aid, where we lift voluntary offerings to support one another. It is the conviction of this church body, as well as numerous other conservative Mennonite and Amish groups, that the church is Scripturally responsible to assist its members in case of losses and that members should not rely on insurance companies to provide relief from disaster. We seek to live by the scripture that calls us to "bear ye one another's burdens, and so fulfill the law of Christ" (Galatians 6:2).

This Scriptural approach to meeting one another's needs has been recognized by various government jurisdictions. The federal government, for example, has allowed members of the Eastern Mennonite Church, as well as similar Mennonite and Amish groups, to be exempted from Social Security for more than forty years. A number of states have recognized the Eastern Pennsylvania Mennonite Church's approach regarding automobile insurance. For example, the states of Maryland, Massachusetts, Pennsylvania, and Georgia have recognized our group as being self-insured. In Pennsylvania, liens have been placed on property as security for the state to recognize this self-insurance status. Those liens have never been exercised in over 40 years, because the needs have been satisfactorily met through free will offerings.

As a congregation, we do purchase insurance to allow us to register our automobiles. God has been good to us in the 12 years since our beginnings here, and we have had very few incidents. The few we have had, we always try to settle outside of insurance, and in at least one case where an insurance company became involved, we offered to reimburse them. We find this can be complicated however, as insurance companies are not accustomed to this! We would be very grateful if there could be some way to live our religious convictions without needing to purchase insurance, and we thank you for considering this need.

Marvin Zimmerman, Pastor
Clarence Martin, Jr., Pastor
Jonathan Siegrist, Deacon