LOUDOUN MUTUAL
INSURANCE COMPANY

IMPORTANT

December 22, 2025

Rate Correction for Policies with Effective Dates 1/1/2026–1/24/2026

Dear Valued Agency Partner,

I am writing to inform you of a rate issue that involves all Homeowners, Dwelling Fire, Farmowners, and Mobile Homeowners policies with effective dates between January 1, 2026, and January 24, 2026.

The issue has been identified, and a system correction has been implemented to correct the overcharging of renewal premiums. Revised renewals will reflect the accurate renewal rate that will be a reduction from the original 2026 renewal. Any impacted renewal paid in full will be refunded, and all remaining billing plans will be adjusted through subsequent installments.

Policies with effective dates after January 24, 2026, are not affected. Quotes are also not impacted.

Loudoun Mutual staff have already begun updating the affected policies. This process is expected to take several days and will be completed by year end. We are starting with 1/1/26 renewals and will work chronologically through our list until all updates are made through 1/24/26 renewals. The corrected 2026 premium will not be available until the rate is manually updated by our staff and reflected in BriteCore, our policy administration system.

Updated policies will generate a revised Declarations Page with the description, “2026 Revised Renewal.” The premium adjustment will be shown on the Declarations Page.

If you have any questions, our Marketing and Underwriting teams are available and happy to assist.

Thank you for your continued partnership.

Regards,

Chuck Good, Vice President - Marketing
Loudoun Mutual Insurance Company

Post Office Box 58 □ Waterford, VA 20197 □ Phone: 540.882.3232