LOUDOUN MUTUAL
PIPELINE
A publication for and about the agents and employees of Loudoun Mutual Insurance Company



Steadfast Resolve

By Todd Robertson, President
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IN TODAY'S ever-evolving insurance marketplace, the only constant seems to be change. Economic fluctuations, climate change, and the rise of new technologies continuously shape the way we do business. But even in the face of these challenges, one thing remains constant, our commitment to providing security and peace of mind for the policyholders of Loudoun Mutual.

As we navigate an increasingly complex environment, we draw strength from our steadfast resolve to deliver reliable, comprehensive coverage that adapts to our insured's evolving needs. One of the most significant changes we've seen in recent years is the increasing frequency and severity of natural disasters. From wildfires to floods, climate change has enhanced the risk for property owners. But rather than avoiding these challenges, we've reinforced our resolve by ensuring our policies remain relevant and our reinsurance coverage is both appropriate and robust in addressing the emerging threats of a changing climate. Also, just a subtle reminder we offer Inland Flood coverage. Ask your Marketing representative or Underwriter for more details.

Also in case you haven't had a chance to pause and notice, the landscape of property insurance is also being transformed by technology. From advanced data analytics to artificial intelligence, these innovations are allowing the industry and Loudoun Mutual to better assess risk, streamline processes, and make more informed decisions than ever before.

But make no mistake, the success of Loudoun Mutual over the last 175 years has centered on one simple truth: our policyholders matter. Their home, business, and belongings are more than just assets, they are a reflection of their life's work.That's why we will continue to apply a common sense approach, relying on today's tools, to offer our policyholders the security and support they deserve.

As we move forward, Loudoun Mutual remains committed in its dedication to providing the highest level of protection for our policyholders. We will continue to adapt, innovate, and grow in response to the changing needs of our policyholders, always with the same commitment to trust, reliability, and personalized service that has defined us for 175 years.

SPRING 2025

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2025 – The Year of the Snake

By Chuck Good, Vice President & Marketing Manager

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THE YEAR OF the Snake symbolizes adaptability and strategic thinking. These traits align with how the property insurance industry is evolving to respond to the needs and challenges of our business. Just as the snake sheds its skin to adapt and survive, insurers must constantly evolve to address new risks, regulatory changes, and shifting market conditions. Insurers who remain agile and flexible can navigate uncertainties with the same precision and resilience as the serpent itself. Before we talk about some of the changes already in effect in 2025, let us discuss how 2024 ended.

- Inforce premium of $83.26M; +$7.09M year-over-year.
- Policy count was down 0.9% at 60,176. All lines of business except for Homeowners produced policy count gains.
- Persistency concluded at 88.11% which was lower than in 2023 due to healthy shedding of unprofitable homeowners business.
- Production was up 28% and continues to be strong in 2025 across all lines.

While young snakes shed to grow and older snakes shed to heal, Loudoun Mutual has grown in the "younger," lesser premium lines such as Bed & Breakfast, Commercial Property and House of Worship. Those three (3) lines have enjoyed policy count growth of 15% while premium growth for those lines is 29% year-over-year!

Although Loudoun Mutual is a top 20 writer of Homeowners in Virginia and premium has increased 7.1% year-over-year, our aim continues to be on quality, not quantity of Homeowners business. When writing Homeowners with Loudoun Mutual, please remember to leverage the higher deductible options to get the best pricing for your prospects. Additionally, higher insurance scores will receive rating credit. As alluded to in Ms. Livesay's article, MasterGuard qualifications have been raised to $500K minimum Coverage A limit ($1M for NoVA). If a prospect owns a home located in or around NoVA or Richmond, this new business risk is now subject to a separate $5,000 windstorm or hail deductible.

Important Dates:

April 23rd – Agency Council
April 28th – Start of Sales Contest
May 6th – Spring Training
October 16th – Annual Agents Meeting

In my meetings with agency partners, many agents report they are being bombarded daily with phone calls about rate increases and how companies are heavily underwriting the age and condition of roofs. Do not forget, Loudoun Mutual recently created a Value tier option for this tough to place homeowners risk. Additionally, we offer an actual cash value roof surfacing endorsement (5% credit) and a cosmetic damage exclusion for roof surfacing (2% credit). We can also exclude the roof altogether and remove the exclusion after roofing improvements are completed. As opposed to turning these clients away, these underwriting adaptations open the door for new prospects to become Loudoun Mutual insureds.

A new year brings fresh hope and a new set of challenges. Together, we will face them head-on and not just persevere, but thrive in 2025. Thank you for choosing to do business with Loudoun Mutual.

Stacy Harrison Announces Retirement After 21 Years of Service

AFTER MORE THAN two decades of dedicated service, **Stacy Harrison, our esteemed Integrated Services Supervisor**, has announced her retirement, effective July 3rd.

Stacy began her career with us as a **Personal Lines Underwriter**, where she demonstrated excellent skills and service to her agents. In 2017, she took on a new challenge, stepping into the role of **Integrated Services Supervisor**. Through her leadership and support, the Integrated Services team flourished, ensuring that our customers continue to receive the **high-quality, personal service** they have come to expect.

Stacy's contributions, leadership, and commitment have left a lasting impact at Loudoun Mutual. As she embarks on this next chapter, she looks forward to exploring her passion for history and enjoying exciting travels with her family.

Please join us in **thanking Stacy for her remarkable 21 years of service** and wishing her all the best in retirement!





Recurring Requests Related to Refunds

By Joanna Starego, Senior Accountant & Kimberly Fry, Vice President/Treasurer

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AT LOUOUN MUTUAL, our accounting department is dedicated to ensuring that refund payments reach their rightful owners. We regularly receive questions about refund checks, such as:

a) Can the name on the refund check be changed to a third party, such as an executor or an individual business owner?

b) What should be done if the insured discovers a check over six months old that hasn't been cashed?

c) The most common question relates to unclaimed property letters. An insured receives an unclaimed property letter from Loudoun Mutual stating that a check has not been cashed, and they would like for the payment to be reissued.

Here are some key points to keep in mind when addressing these inquiries:

a) Reissuing Checks:

• Checks must be made payable to the named insured(s) listed on the policy and cannot be issued to third parties. This is a legal requirement.

• If the policyholder is deceased and no estate exists, a copy of the will is needed to reissue the check to all beneficiaries listed in the document. A check cannot be reissued to an executor, as there is no guarantee that proper distribution to beneficiaries will occur. This policy protects both Loudoun Mutual and your agency from potential legal disputes arising from family disagreements over estates.

b) Stale Checks (Over Six Months Old):

• Most banks will still accept stale checks for deposit. Insureds may choose to attempt depositing the check.

• If the insured has concerns about whether their bank will allow them to deposit the stale check, they can return the check to us and we will reissue the check.

c) Unclaimed Property Letters:

• Insureds receiving these letters simply need to sign and return them to us. Upon receipt, we will promptly reissue the check.

These letters can be emailed directly to: **ap@loudounmutual.com**.

As a new year begins, the 2024 chapter at Loudoun Mutual has closed, and 2025 is underway. Below are the audited year-end 2024 numbers alongside February 2025 financials. Here's to a successful year ahead!

	For the Year Ended Dec. 31, 2023	For the Year Ended Dec. 31, 2023	Year to Date through Feb. 28, 2025	Year to Date through Feb. 29, 2024
Underwriting Profit (Loss)	(7,737,916)	182,872	1,288,641	(742,870)
Investment Income	5,781,902	2,850,592	431,329	599,557
Net Income (Loss)	(1,466,002)	2,627,379	1,385,885	(128,631)
Combined Ratio	108.6%	97.8%	89.1%	108.9%
Total Admitted Assets	125,094,366	118,588,792	127,339,941	117,758,408



A New Year Comes with New Changes

By Jenna Livesay,
Underwriting Manager

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2025 IS OFF is off to a fun start for underwriting! I'm happy to announce that with my transition to Underwriting Manager, we've promoted two of our underwriters to underwriting supervisory roles. Christina Williams has been in the insurance industry for over 20 years as both an agent and underwriter. She has been with Loudoun Mutual for almost 10 years and was promoted to the Personal Lines Supervisor role January 1, 2025.

Ashley White LaFratte has been in the insurance industry for over 15 years and has agency and underwriting experience. She has been with Loudoun Mutual for almost 5 years and was promoted to the Farm & Commercial Supervisor role January 1, 2025. Congratulations to both Christina and Ashley. Their knowledge and experience are valuable assets to Loudoun Mutual and our underwriting team.

Not only did 2025 bring changes within our department, we also made some underwriting guideline changes, a few of which are summarized below:

New Business Changes Effective 1/1/2025:

- **Homeowners only** - An automatic $5,000 Windstorm or Hail Deductible now applies to counties in Northern Virginia and in the Richmond area.
- **Masterguard (Homeowners & Farmowners)** – The minimum Coverage A amount has increased to $500,000 ($1,000,000 for Northern Virginia).
  - Masterguard minimum policy deductible increased to $2,500
  - Masterguard Classic minimum policy deductible increased to $1,500

Lastly, with the rate changes that were made in 2025, many existing policyholders are likely looking for ways to lower their renewal premium. One consideration is to offer a higher policy deductible. If you would like to quote deductible changes, or any other changes, to an existing policy, please email quote@loudounmutual.com and we will provide you with a quote.



BrightCore Spring Improvements

By Luis Manzano, Director of Information Technology

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SPRING IS FINALLY here, and we're excited to share the latest improvements to BriteCore. We've been working hard to enhance the system, focusing on changes that will make your daily tasks easier and more effective. Our goal is to ensure you have the best tools available to serve your clients and manage your business.

Searching Claims by External Adjuster and Supervisor Name

To enhance claims management, BriteCore now enables users to conduct searches for claims utilizing both the Adjuster's name and/or the Supervisor's name, thereby facilitating a more efficient and refined workflow. To find claims by Adjuster, enter their name in the Claims search screen; BriteCore will display all related claims.

Claim Number	Loss Date	Named Insured	Policy Number	Loss Cause	Adjuster	Claim Type
[redacted]	[redacted]	[redacted]	[redacted]	Other (Property)	Kerri Guild	property

Supporting Email Addresses with "+" Symbol

BriteCore has been updated to resolve an issue with email addresses containing the "+" symbol in the Contacts section. This enhancement ensures accurate handling of these addresses. We will continue to monitor this feature.

BriteCore Authentication Updates

We are committed to ongoing cybersecurity improvements. To that end, we will soon introduce more stringent password requirements and expand multifactor authentication capabilities for BriteCore and the insured portal. If your current password does not meet the updated requirements, you will be prompted to create a new one.

For questions or assistance, please contact us at (540) 882-3232 or send us an email at **support@loudounmutual.com**.



Customer Service

By Selena Duggar, Vice President & Claims Manager

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THANKFULLY we are close to Spring 2025! However, this year has already been very interesting – weather wise. We have had 3 wind/hail storms in February and 2 in March. The most important thing about this is not the number of claims reported, or the amount of money spent on the claims, but the customers themselves. We strive to contact our customers as soon as possible and inspect the damage timely so they can begin repairs to their home.

I am happy to advise our Customer Service Survey report indicates a 90% satisfaction rate year to date for 2025. For claims, this is a great result but there is always room for improvement.

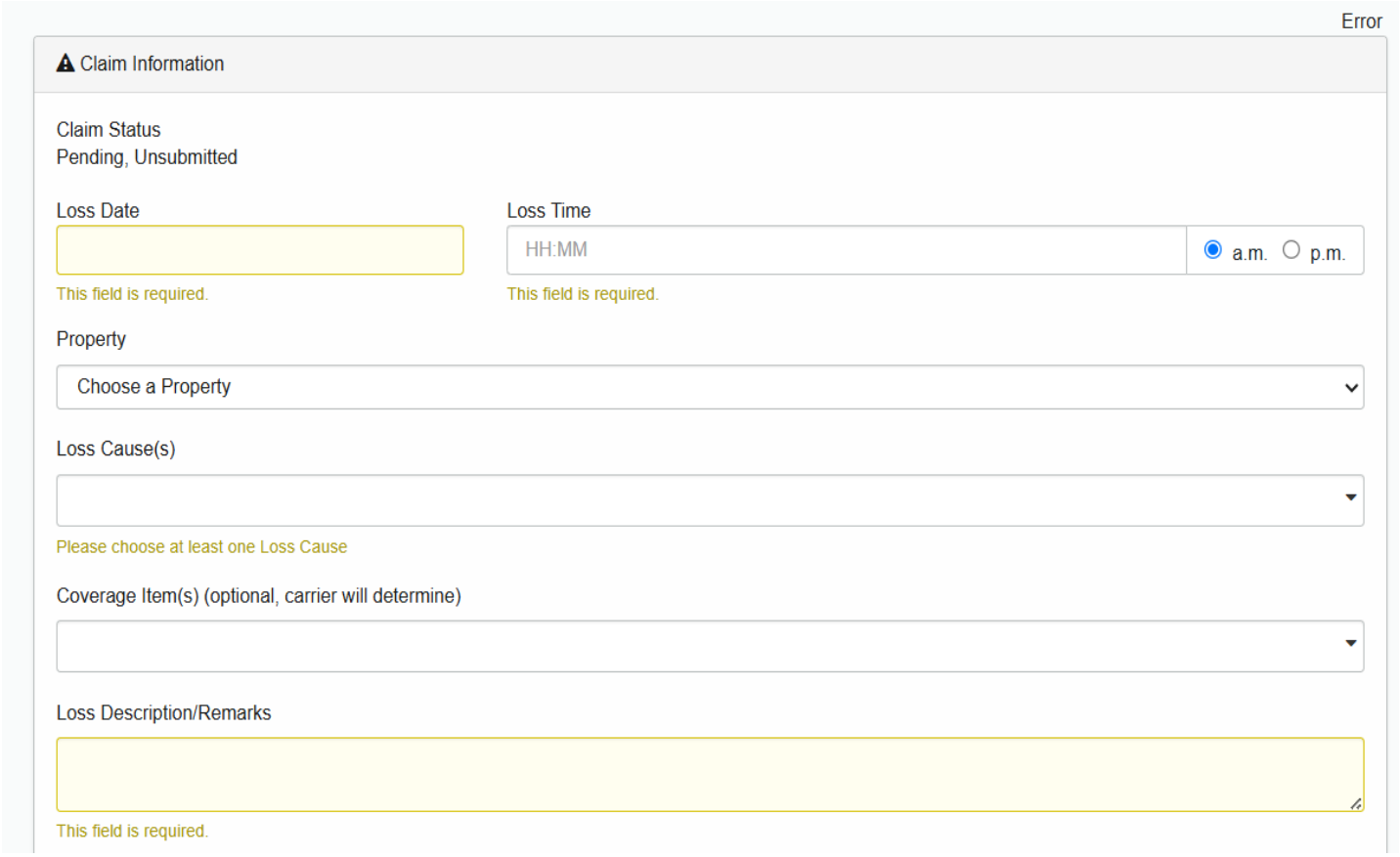
Our agents are a great asset in helping us provide great service. One very important way is by including detailed information when inputting a claim for your customer on our claims portal. Below you will see the screen that appears when you are inputting a claim.

As you can see, the first box is the date of loss. This is **VERY** important. If you leave this blank, we will not get the claim! Even if you are unsure of the date, please put something. We will confirm the date. We have missed a couple of claims this year for this reason. This delays our assistance to our customers, which we never want.

Another thing to keep in mind, if you submit a claim in the evening or over the weekend, we typically do not see these until the next morning or Monday morning. So, if your customer needs assistance during this time, we have staff adjusters handling these escalated situations on a rotating basis. You just need to **call 800-752-3458** to report the claim, or if you have submitted the claim through the portal, please call this number to have an adjuster follow up right away.

Thank you for helping us provide the best service possible to our customers. If you have questions about either of these items, please feel free to call the claims department. We are always happy to help!

Happy Spring and here's to better weather for the rest of the year.



Spreading Warmth & Support: Loudoun Mutual's Q4 Fundraising

By Dot Rhode, Corporate Secretary



I AM PROUD to reflect on the incredible generosity of our team in supporting those in need. In the fourth quarter of 2024, our employees came together to make a tangible difference, raising funds and spreading joy through two meaningful initiatives.

When Hurricane Helene struck, leaving many of our neighbors in Southwest Virginia and North Carolina in need of urgent relief, we rallied to find a quick and effective way to respond. Through a successful **bake sale and craft night**, our team raised funds to support **World Central Kitchen**, an organization dedicated to providing meals in times of crisis. Thanks to everyone who baked, crafted, and donated, our contribution helped ensure warm meals reached those affected by the storm.

In addition to our hurricane relief efforts, we were honored to participate in **The Salvation Army in Loudoun County's Angel Tree Campaign**. Our staff adopted 12 angels, each representing a child in need, and made their holiday wishes come true with gifts from their wish lists. Altogether, this year's campaign **brought joy to 1,514 children in Loudoun County**, filling homes with warmth, smiles, and holiday magic.

We are beyond grateful for the spirit of generosity within the Loudoun Mutual family. Thank you to everyone who contributed—whether by baking, crafting, shopping, or donating. Your kindness is what makes a real difference in the lives of others.

Here's to continuing our tradition of giving in the new year!

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