

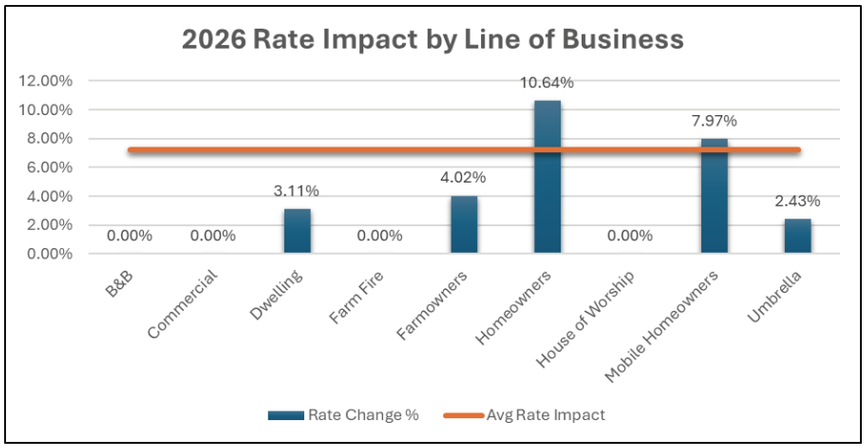
TO ALL AGENTS:
2025 AGENTS MEETING RECAP

LOUDOUN MUTUAL
A CULTURE OF CARING SINCE 1849

OCTOBER 15TH and 16TH, Loudoun Mutual held its Annual Agents Meeting at Wintergreen. The weather was beautiful, and a fun time was had by all. We highly recommend supporting our Annual Sales Contest so you can join us next year. Our annual meeting provides a perfect opportunity to meet with other agents and many members of Loudoun Mutual's staff.

2025 has been a stable year thus far and we have experienced more positive results from a premium, claims, and expenses standpoint.

Looking forward to 2026, the rate book will focus on key premium for Homeowners, Dwelling Fire, Farmowners, and Mobile Homeowners. Territory factor adjustments will be implemented to enhance loss performance and mitigate weather-related losses in specific areas of the state. All-Peril Deductible options have been reviewed to better align policyholder cost/benefit across all lines of business. Rate adjustments will also apply to the Water Damage endorsement (ML-208) with a $10 increase, and Umbrella coverage rates will increase by $10 per policy. Coverage increases (inflation guard) will be set at 4%. Additionally, higher Loss Assessment Coverage (ML-50)options and a Home Cyber Protection endorsement will be available for Home, Mobile Home, and Farmowners beginning January 2026.



The Underwriting Department introduced two updated underwriting guidelines in 2025, which include:

- For new business: A 3-tab asphalt shingle roof that is 15-19 years old requires the ACV roof endorsement and/or a higher deductible, and a 3-tab asphalt shingle roof over 19 years old requires a roof exclusion.
- For new business: Our maximum Coverage A has been reduced to $3,000,000.

We continue to focus on improving profitability by utilizing Betterview for aerial imagery when underwriting roofs and properties, continuing with insurance-to-value projects, and reviewing deductible guidelines/factors.

In 2025 there have been some shifts within the department with Jenna Livesay transitioning into the Underwriting Manager role, and Christina Williams and Ashley LaFratte moving into Underwriting Supervisor roles.

The Claims Department emphasized when an agent files a claim through the portal, please include all the requested information, especially the date of loss. Without a date of loss, the claim is not submitted to the claims department to be assigned to an adjuster. We appreciate the agents' assistance in ensuring we receive the claim.

The IT Department was proud to announce the release of Docusign, electronic signatures available in new business submissions for Homeowners, Mobile Homeowners, Dwelling Fire and Umbrella. Signed documents are automatically saved in the policy attachments section of BriteCore once the process is complete. The e-signature process can be voided at any point, allowing you to revert to "Wet Ink" and proceed with the application process. In addition, please remind your customers to sign up for their insured portal, which is accessible from our website, **www.loudounmutual.com**. This allows the insured to receive email and text notifications for their declarations, payments, invoices, renewals, etc. and please remember to ask us for a secure link whenever you are sharing Personally Identifying Information (PII).

The Accounting Department announced that in late 2025 or early 2026, a 3% convenience fee will be applied to all payments made via credit/debit card. This payment will not apply to ACH transactions and will be independent of installment fees. Soon, the EFT form will be available via Docusign. The EFT form must be completed by the bank account holder as this legally authorizes Loudoun Mutual to pull funds from the account. Lastly, the Accounting Department reminded agents that refund checks must be made payable to named insureds. In situations where a named insured has passed away, the refund check must be issued to all beneficiaries of the insured's estate.

Thank you to all who attended and to all who stayed back to keep your offices open to take care of your policyholders.

Scan here for our Agent Survey; we appreciate a few minutes of your time to complete the survey.