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



## No Time for Victory Laps

*By Todd Robertson, President*

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**COMING OFF OF A** strong year, it would be easy to pause and celebrate everything that was accomplished in 2025. Across many fronts, the organization performed well. Growth was solid, our results were favorable, and the hard work of our employees and agents paid dividends. Achievements like these are worth recognizing, and they reflect the dedication and professionalism that define our culture.

At the same time, insurance rarely allows for victory laps.

As we moved into 2026, the year has already reminded us how quickly conditions can change. Weather events, such as winter storm Fern, have created early challenges and have kept our claims staff busy. These types of conditions reinforce an important reality of our industry; success one year does not guarantee success the next.

Rather than slowing down, the start of this year has required us to stay focused and responsive to our policyholders. The prolonged cold front in January coupled with snow that didn't want to melt has elevated our losses throughout the first quarter. Losses such as these remind us of the importance of the work we do for our policyholders.

While we should take pride in the progress we made last year, rest assured our attention remains firmly on the road ahead. The good news is that we have dealt with adverse weather before, and have navigated those challenges successfully in the past. With the same commitment and focus that drove last year's results, we are well positioned to address whatever 2026 brings our way. In short, last year showed what we are capable of. This year reminds us why we do what we do, provide stability and protection when our policyholders need it most.




**SPRING 2026**

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# 2026 – Year of the Fire Horse

*By Chuck Good, VP Marketing*

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**I AM NOT A** believer in Zodiac signs, but curiosity leads me down this path to see what sign symbolizes the year in front of us. For 2026, the year of the fire horse symbolizes hard work and determination. I will remain optimistic that these "fire horses" stay out of our barns as the weight of ice and snow has been enough to cause chaos to start the year. Looking into the rearview mirror, 2025 produced strong results and allowed us to put some hay in the barn, so first, some reflection on the prior year:

- Inforce premium of $93.94M; +$10.69M year-over-year.
- Policy count was flat at 60,263, up +0.14%. All lines of business except for Homeowners produced policy count gains for the 2nd year in a row.
- Persistency strengthened to 89.75%.
- Production was strong across all lines with just under 7,000 new business.

At the line of business level, Homeowners grew the most per dollar




with $7.07M growth closing out the year just under $53M. Commercial Property had a stellar growth year as well, leading on a percentage basis with growth of 19% and closing just under $3.2M. All lines of business exhibited year-over-year inforce premium growth.

As the industry continues to adjust to fluctuations in property values, inflation appears to have stabilized for the time being. This much needed stabilization will be challenged in 2026 depending on events in the Middle East, but we will adapt and continue moving forward.

When writing business with Loudoun Mutual, please remember to leverage the higher deductible options to get the best pricing for your prospects. This goes for the all peril and windstorm & hail deductible options. Profitability in the property market will hinge heavily on the fact that average claim costs have risen 85% over the past 5 years and that the $2,500 all peril deductible is the new industry standard in the Homeowners market.

**Important Dates:**

**April 15th – Agency Council**
**April 27th – Start of Sales Contest**
**October 15th – Annual Agents Meeting**

As we close the chapter on another phenomenal year at Loudoun Mutual, one that saw the lowest claim frequency in over 5 years, one in which we put $10M into surplus, a year that produced both underwriting and investment income, lowered the expense ratio, record agency profit-sharing, and produced a combined ratio of 93.7%, we are humble and thankful. Despite this, new and evolving challenges lie ahead, both known and unknown, and require vigilance, hard work and determination to ensure another successful trip around the sun. I tell my kids, "Don't let the highs get too high, or the lows too low," so with that, forward we shall go. Together! Thank you for choosing to do business with Loudoun Mutual.

# 2026 Q1 and Q2 Charitable Giving

Loudoun Mutual is participating in the American Cancer Society's 2026 Dulles Relay for Life on Saturday, May 9th, in Ashburn, VA – and we are raising funds in support of finding a cure for cancer. We invite you to support and partner with us in any way you'd like to – by contributing funds, by walking with us at the Relay, or both. For those interested in joining our team and walking at the Relay, please join "Team Loudoun Mutual" on the Dulles Relay for Life website, and then join us at Independence High School on May 9th, from 5-10 pm. For anyone interested in donating to support the Relay, you may do so via the QR code, or by locating our team on the Dulles Relay **website** and choosing to donate in support of Team Loudoun Mutual. We appreciate your partnership as we work together towards a world without cancer!



# Springing Forward

*By Kimberly Fry, Vice President/Treasurer*
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**THANK YOU FOR Embracing the New Process!**

I want to personally thank each of our agents, CSRs, and employees for your assistance in supporting our insureds as we transitioned to Stripe. Meaningful progress takes commitment and partnership. Last year, Loudoun Mutual spent nearly three-quarters of a million dollars on credit card fees, and over half a million dollars the year before. Expense management is a journey that Loudoun Mutual takes seriously, as our profitability provides sustainability and peace of mind to you and your insureds that Loudoun Mutual will fulfill our promise to deliver when the unexpected happens.

**Helpful Reminder as You Work with Stripe**

As part of our regular accounting tips and reminders, this quarter I would like to emphasize an important detail when completing payment information on the application or processing a one-time payment and entering information in Stripe. When prompted for **"Your Name"** and "**Your Email**", Stripe is requesting the **insured's information**, not the information of the individual completing the form.

**This Month's Financial Results**

This past month, Loudoun Mutual's 2025 audit was completed. Below are the final audited 2025 financial results compared to 2024, along with year-to-date results through February 28, 2026. As you can see, 2025 was a very strong year for our policyholders. While 2026 has started a little bumpy, the Company currently reports net income after taxes through the end of February, with ten months still ahead. As always, we continue to monitor performance closely, remaining steady, focused, and committed to long-term success.

| | For the Year Ended Dec. 31, 2025 | For the Year Ended Dec. 31, 2024 | Year to Date through Feb. 28, 2026 | Year to Date through Feb. 28, 2025 |
|---|---|---|---|---|
| Underwriting Profit (Loss) | 3,337,725 | (7,737,917) | (857,762) | 1,288,641 |
| Investment Income | 6,227,760 | 5,781,902 | 1,028,588 | 431,329 |
| Net Income (Loss) | 7,649,795 | (1,466,002) | 179,315 | 1,385,885 |
| Combined Ratio | 93.7% | 108.6% | 107.1% | 89.1% |
| Total Admitted Assets | 143,701,899 | 125,094,366 | 143,206,010 | 127,339,941 |



# Resources at the Ready

*By Jenna Livesay, Underwriting Manager*
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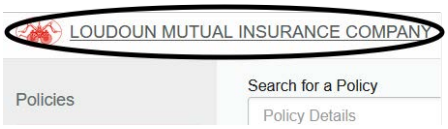
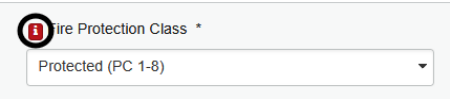
**HERE AT** Loudoun Mutual, we understand that knowledge is power. We work hard to update the resources available to our agents, so you can access the most current and accurate information regarding Loudoun Mutual: our forms, guidelines, and many other documents! At the beginning of each year, we make revisions and additions to the resources we have available to our agents, so I wanted to share those with you today.

Our Loudoun Mutual website (**https://www.loudounmutual.com**/) has a wide variety of resources, but today I'm going to focus on underwriting. When you visit our company website, there is a menu option named "For Our Agents". You will be asked to enter a password. If you don't know that password, you can reach out to your underwriter. Once the password has granted you access, you have a ton of wonderful resources at your fingertips. You will find underwriting manuals, all our policy and endorsement forms, underwriting guidelines, quote request sheets, brochures, a link to 360 Value, and training materials. An important item to note is that our company website isn't the same as our quoting system. However, you can access the company website through the quoting system by clicking on "Loudoun Mutual Insurance Company" at the top of the quoting system.




Another recently updated resource is featured in our quoting system. When you're completing a quote, you may notice a red box with an "i" next to many of the "Rating Information" categories. If you click on the "i", it expands to provide relevant information/guidelines for that particular category. This allows you to find helpful information without leaving your quote.

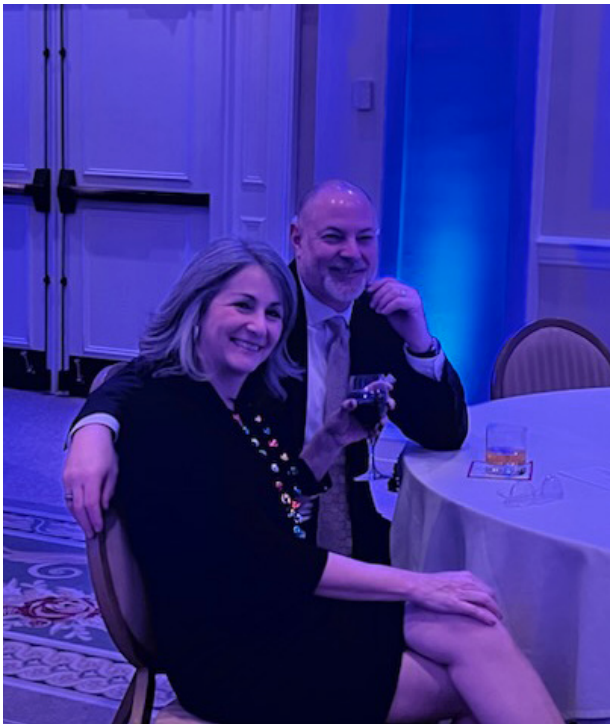


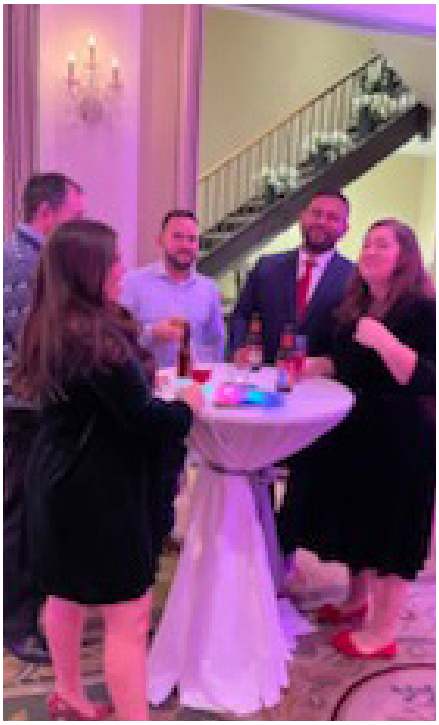

As always, thank you for all that you do and we're here to help! We hope these resources make your life easier and allow you to find information more quickly and efficiently.

# Loudoun Mutual 2025 Staff Holiday Party

On December 19th, 2025, Loudoun Mutual hosted our Staff Holiday Party at the George Washington Hotel in Winchester, VA. A picture is worth a thousand words . . . so the attached photos will tell you more than we can about how wonderful the event was. We truly appreciate our fantastic employees, and all their hard work throughout the year!











# Outreach/Volunteer/Staff Activities:





**CONTINUING A TRADITION** which began many years ago, Loudoun Mutual staff participated in the Salvation Army's Angel Tree program this past December, purchasing Christmas gifts for local children experiencing difficult family or life circumstances. Staff adopted angels on both an individual and department level and were able to bless 12 angel children for a wonderful Christmas!



# Spring Update

*By Luis Manzano, Director of Information Technology*

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**WE FINALLY** made it through the gray winter months! As the weather warms up across the Commonwealth, we're excited to share some fresh updates to our platforms.

**Stay Organized with New Document Labels**

We've added a simple way to keep track of your documents. Now, when you attach documents to a quote, you can quickly tag them as a Certificate of Insurance, Loss History, or other common document types. You can even upload a batch of files and individually label each document at the same time. It's a small change that makes finding and managing your files much easier.

**Clearer File Uploads**

Speaking of attachments, we've made it easier to handle those extra-large files. If you try to upload a document larger than 200 MB, the system will immediately give you a heads-up. Instead of wondering if your file is stuck or why the upload didn't work, you'll see a clear message explaining the size limit. Now, you can quickly adjust the file and get back to your quote without any guesswork.

**Quick Access to Payment Receipts**

We've made it much faster to get your clients the proof of payment they need. You'll now find a direct Receipt link displayed on the Accounts Receivable page. Even better, we've added a new Email button to that same screen. Now, you can send a receipt directly to your client in just one click, without having to download or save anything first.

**We're Here to Help**

If you have questions about these new features or need any assistance, please do not hesitate to call us directly or send us an email at **support@loudounmutual.com**.

# Human Resources *by Mary Hicks, HR and Administrative Specialist*

## Anniversaries



**Chuck Good**
*VP/Marketing Manager,*
10 years on 03/10/2026

## Recent Promotions

Please join us in congratulating employees who were recently promoted:

**Dot Rohde** – *VP Administration/Corporate Secretary*

**Bryan Coberly** – *Senior Underwriter*

**Kerry-Ann Parsons** – *Senior Field Adjuster*

**Alan Kupesky** – *Senior Field Adjuster*

**Dana Danner** – *Senior Field Adjuster*

**Steven Roane** – *Senior Field Adjuster*

**William Stetson** – *Senior Field Adjuster*



# Desk Adjusting Your Claim

*By Selena Duggar, Vice President & Claims Manager*

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**2025 BROUGHT** a large amount of snow and ice to Virginia. I know it is expected every year, but it is not my favorite thing. This year the winter storm created 200 claims costing approximately $4.5 Million. I am ready for Spring weather!

As you know, I am very proud of the claims team we have at LMIC. The team consists of a field unit and an inside unit of claims examiners. Our team is currently handling 85% of all the claims reported to LMIC. Unfortunately, there are some areas of Virginia where we do not have a staff field adjuster and other times when our staff adjusters are out of the office for business or vacation. During these situations we rely on Independent Adjusting firms to assist us.

Our Claims Examiner unit consists of our supervisor Kerri Guild, Summer McFadden, Bryanna Randolf, and our newest member, **Janne' Foster**. Janne' joined us this week and brings a wealth of knowledge and customer service experience to the team. **WELCOME!**

The claims examiners handle a wide range of claims including food spoilage, downed trees, surge/lightning damage, theft, and some wind, hail, and snow damage claims. They are experienced at writing estimates for these causes of loss without an inspection of the property. In addition, they review the reports from our independent adjusters which include a narrative explaining the damage to the home, photos and diagrams from their inspection.

I understand when customers and agents may be concerned about a claim being handled by an independent adjuster verses our staff adjusters but keep this process in mind. The independent adjuster acts as the eyes and ears for our desk adjusters. The claim is actually handled by the staff claims examiner. That means they review the policy and declarations page, along with the information about the claim (I/A report) to make the coverage decision. They contact the customer to review this information and then provide appropriate payment. The independent adjuster does not make coverage decisions.

I hope this clears up our need for and use of independent adjusters and helps everyone feel more confident in this process. We always try to provide the best service for our customers.

Happy Spring and enjoy longer, sunnier days ahead!

# Office Closings and Events for April 2026/May 2026

## Good Friday

*Friday, April 03, 2026*

Our home office will close at 3:00pm on Friday, April 03, 2026, in observance of Good Friday. During this time, all calls will be directed to our after-hours claims service and escalated as necessary.

## Memorial Day Holiday

*Friday, May 22 through Monday, May 25, 2026*

Our home office will close at 3:00pm on Friday, May 22, 2026, for the Memorial Day holiday. We will remain closed on Monday, May 25, 2026. We will reopen with normal business hours on Tuesday, May 26, 2026. During this time, all calls will be directed to our after-hours claims service and escalated as necessary.

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