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



The Work Behind the Results

By Todd Robertson, President
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AS WE CLOSE OUT a successful year, it's easy to focus on the numbers: the growth we experienced (Written Premium is up13.5%), the milestones we reached (we eclipsed $100 million in total premium in November), and the goals we exceeded (combined ratio and expense ratio improvements). These achievements are worth celebrating, and they reflect consistent dedication and teamwork across every department. The results show that our strategies are working and that our collective efforts continue to move us in the right direction.

But even strong results don't tell the whole story.

The true story of this year is reflected in the work that doesn't always show up on a dashboard or a report. The true story lies in the decisions made behind the scenes, the changes we adopted, and the countless moments when individuals stepped up to help a coworker, support an agent, or improve a process. They chose to do the right thing, even when the easiest path would have been simpler.

This year brought challenges that required us to be thoughtful and adaptable. Market conditions continue to shift, regulatory pressures increased, and we saw continued volatility in losses that directly impacted our business. Yet through it all, our team remained steady, flexible, and focused. The strength of our results reflects not only planning but also the resilience and dedication of our employees and agents.

We made meaningful progress on initiatives that will position Loudoun Mutual even stronger for the future, focusing on strengthening our operations, refining internal processes, investing in technology, and reinforcing the culture that makes our company a place people are proud to work. These efforts don't always produce immediate, visible results, but they create a foundation that supports sustainable growth.

So, as we recognize the accomplishments reflected in our "almost" year-end numbers, it's equally important to acknowledge the hard-to-measure contributions that made those results possible. The prompt follow-ups with agents and policyholders, the patience shown during busy seasons, the commitment to doing the right thing, and the support offered during transitions all come together to form the backbone of our culture and our success.

Thank you for being part of the work behind the results. Because of our collective efforts, this year was not only successful, but meaningful.

WINTER 2025

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Do You Hear What I Hear?

By Guest Author: Lynn Burkett, Sr. Territory Marketing Manager

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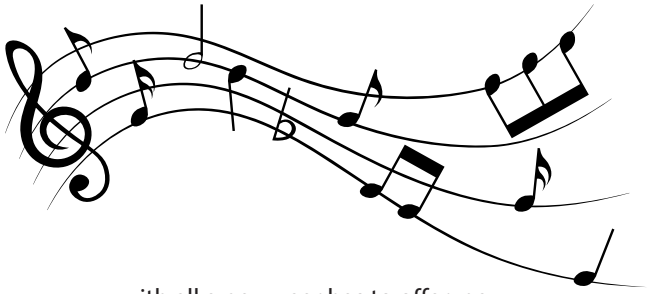

A QUIET FOURTH QUARTER as everyone recovers from our annual sales contest and the fun time at Wintergreen.

The click clacking of Chuck's keyboard as he crunches numbers and the sound of his brain in high gear as he analyzes almost 5 years of data for the AM Best Report.

The quiet deep breaths from the claims department as they realize no hurricanes made landfall in the U.S. in 2025!

Excited whispers echo among Loudoun Mutual employees as it appears we'll finish the year well under a 100% combined ratio.

Do You See What I See?

Cubicles being decorated in Waterford to reflect the holiday season.

Questionable holiday fashion choices, when you're not sure if it's supposed to be an ugly Christmas sweater, or that is just their style…

Agents scrambling to meet their year-end goals, yet still finding time to meet with their favorite marketing reps.

2026 looming large on the horizon with all a new year has to offer: new goals to set and accomplish, new friendships to make, and new trends to follow (or not). And here's hoping that some trends die before the ball drops at midnight on NYE, 6-7 anyone?

Do You Know What I Know?

That Loudoun Mutual has persevered for over 175 years and the future is bright.

That our underwriters are extremely knowledgeable and think outside the box, always looking for ways to help our agents write risks.

That our Accounting Department and Integrated Services Unit has borne the brunt of adding a 3% fee to all credit and debit card payments effective 12/1/2025, with patience and understanding.

That our IT Department has added two new employees, Camden and Sagun, and IT never stops improving our systems and making sure we "Don't Click That!"

That our Claims Department works long hours to satisfy our policyholders and we pay the claims that we owe.

That our Executive staff works diligently to make Loudoun Mutual Insurance Company a great place to be employed.

And last but certainly not least, the Marketing Department consists of two hard-working elves who support their agents and wish them a most successful 2026.

Listen to What I Say

We work for the best company in Virginia with the best agents and we thank you for representing Loudoun Mutual.

I'll leave you with my favorite Chuckism: Are you picking up what I'm putting down?

Chuck and I wish you the merriest of holiday seasons and look forward to continuing our relationship with you in the new year. And never fear, Chuck will be back in the next newsletter with all the statistics, charts, graphs and humor you've become accustomed to!

May 2026 be your best year yet!



Loudoun Mutual's Angel Tree and Accounting Department Wreaths





Stripe Migration and Year End Message

By Kimberly Fry, Vice President/Treasurer
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AS I AM SURE everyone is aware, Stripe went live on December 1st. We appreciate everyone's flexibility and patience as we finalize the transition from our existing vendor to Stripe during December. A few questions have come up as we have gone through this process:

- The 3% convenience fee applies to all card payments, both debit and credit card payments, but does not apply to e-check payments. This convenience fee is separate and independent of installment fees.
- All Stripe transactions are done in real time vs. with our old vendor where they posted at the end of the day. If you call in to process a payment on behalf of an insured, that payment will pull immediately. Loudoun Mutual no longer can reverse a transaction prior to the funds being pulled.
- Regarding the language in the emails sent from Stripe payment confirmation emails: this is standard language sent for all payments whether they are one time or recurring payments. It serves as written confirmation to the insured that they authorized Loudoun Mutual to withdraw funds from their account. Unfortunately, we do not have the ability to change the wording at this time.

As we enter the Holiday season, we have a lot to be thankful for. This year, for the first time in a decade, the United States made it through the 2025 hurricane season without a single storm making landfall! Loudoun Mutual's financial results through November are positive compared to a year ago, and we will continue to focus on managing our results through good underwriting decisions, effective claims handling, and careful expense management. Loudoun Mutual is blessed to have such strong relationships with our agents, vendors, and industry partners. I wish all of you a happy and healthy new year.

	Year to Date through November 30, 2025	Year to Date through November 30, 2024
Underwriting Profit (Loss)	3,397,751	(8,496,672)
Investment Income	3,022,585	3,913,296
Net Income (Loss)	5,189,275	(4,480,731)
Total Admitted Assets	142,152,671	124,490,689
Combined Ratio	92.6%	110.4%



A Year in Underwriting

By Jenna Livesay, Underwriting Manager
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AS 2025 IS is winding down, I'm grateful for the year we've had and looking forward to all that 2026 will bring. In 2025, Underwriting had some changes within the department with underwriting guidelines and rates. Our primary goals this year were to focus on profitability, rate adequacy, and of course, building and maintaining strong relationships with our agency partners. We worked hard reviewing renewals, new business, and current processes to achieve these goals. While our focus on these goals sometimes required stricter underwriting, we continue to want to be the company that finds solutions to unique risks. This is foundational to being an underwriter at Loudoun Mutual. While we might not have a solution to every risk, our underwriters enjoy the "art of underwriting".

Every year, around the 4th quarter, the underwriting team starts to think about what we can change and improve in the following year. Are there features we can add to our website and quoting system to make it easier for agents to find information? Are there new coverages we can add? Are there internal processes and workflows that we can improve? These questions and brainstorming sessions led to the following upcoming changes for 2026:

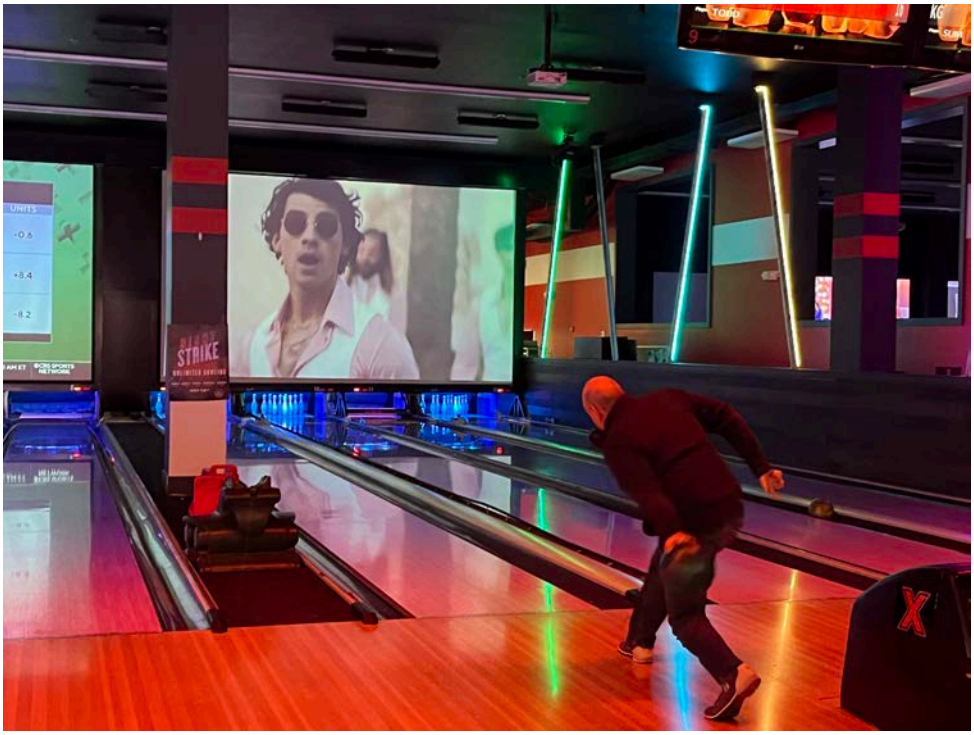
- 1/1/2026: Cyber Protection Coverage will be available in Homeowners, Mobile Homeowners, and Farmowners.
- 1/1/2026: Roof exclusions are available in our B&B, House of Worship, and Commercial Property programs.
- 1/1/2026: Additional coverage limit options of $20,000, $30,000, $40,000 and $50,000 are available for Loss Assessment in our Homeowners program.
- 1/1/2026: We added additional information to the "i" boxes on the quoting system, and updated the manuals, forms, and quick reference guides available on our Loudoun Mutual website.

To wrap up, we're thankful for the year that we've had at Loudoun Mutual. We have worked hard to balance the changes while still being the underwriting team you've always known us to be.

We appreciate our agents and policyholders and look forward to a wonderful 2026!

Loudoun Mutual Staff Appreciation Bowling Event

On November 5th, 2025, Loudoun Mutual staff participated in an Employee Appreciation Bowling event. While the highest and lowest scores for the day will remain anonymous, fun was certainly had by all!









United Way Day of Caring





Loudoun Mutual launched its partnership with the United Way's annual Day of Caring on September 19, 2025, by closing our home office for the company to participate together in community-wide volunteer efforts. Our staff was linked with the nonprofit Congregational Community Action Project (CCAP) to provide hands-on assistance at their Winchester location. CCAP provides local individuals with food, clothing, financial resources, and community support during hardships. Loudoun Mutual staff supported the organization for the day by cleaning the CCAP clothing donation house, painting the porch, gardening, and sorting food and clothes for distribution. Some Loudoun Mutual staff also remained in touch with CCAP to make additional in-kind donations after their hands-on service. Serving our local community has been a core tenet of Loudoun Mutual since our inception, and we are proud to continue this legacy…look at those smiles and service in action!





Listening to You: How Your Feedback Shaped Our 2025

By Luis Manzano, Director of Information Technology

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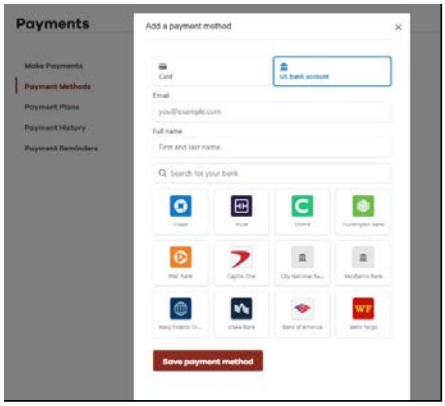
AS 2025 COMES to a close, we have been reflecting on our recent technology improvements. Our goal this year was simple: to listen to your needs and build tools that make doing business with us easier.

One of our top priorities was addressing your feedback on electronic signatures. We were pleased to implement Docusign across our Personal Lines this past summer to streamline your workflow.

We aren't slowing down, and based on your input, we have further enhancements scheduled for 2026. We are currently testing electronic signatures for Commercial Lines and expect to launch the feature soon.

In addition to Docusign, we also switched to Stripe as our new digital payments vendor. This partnership brings new capabilities to the Insured Portal (BriteApps). Specifically, we have added Stripe Financial Connections,



which allows users to securely and instantly verify their bank accounts for ACH payments.

Last but not least, we are looking ahead. We are taking a hard look at the file-sharing process between our agency partners and Loudoun Mutual. We are currently exploring several solutions to remove friction, so expect to hear more about this in the first quarter of 2026. We hope these updates help you finish the year strong.

Thank you for your continued partnership and for the honest feedback that drives these changes.

We wish you and your staff a happy holiday season and a prosperous New Year.

Anniversaries



Rosanne Legard
Accounts Receivable Specialist, 20 years

Q3 Charitable Outreach – Loudoun Wildlife Conservancy

THANKS TO Loudoun Mutual staff's generosity, the Quarter 3 Fundraiser for the Loudoun Wildlife Conservancy was a success! The funds raised by donations from our staff members went towards an important cause. This non-profit's mission is to Protect, Preserve, and Restore the local wildlife habitat. They educate the local community about protecting natural resources, native plants & wildlife. Loudoun Wildlife Conservancy also assists in removing invasive species, restores the health to our vulnerable ecosystems, and advocates the growing of native plants. Our contributions helped them continue to make a meaningful impact in the Loudoun habitat. We were able to donate $365 dollars! Thank You & Go Team!





The Season of Caring

By Selena Duggar, Vice President & Claims Manager

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2025 HAS BEEN a very interesting year so far. From a weather perspective we had an ok year. Early in the year we had an average amount of freezing weather, wind and hail, and, of course, summer thunderstorms. We have managed to avoid the dreaded major hurricanes, for which we are very thankful.

Through November, we handled approximately 2,850 claims. We handled less claims than the year before, and we are very thankful. Like always, we ask that everyone keep their live Christmas trees watered, keep cords free from tangles, and do not overload those plugs. We want a safe and happy holiday season for everyone. We can appreciate our local fire departments without having them make any unwanted visits to our homes.

This year we are excited to add a new member to our claims staff. Bryanna Randolf joined us in October as a Claims Examiner. She brings years of sales and customer service experience, as well as plenty of smiles and positive energy to our team. We are happy to have her at LMIC!



Bryanna Randolf, Claims Examiner



In the spirit of caring, life is short. Take advantage of family and friends by spending time together and appreciating each other. This is also the season of miracles and maybe you can be that miracle for someone else.

I feel very blessed this year and plan to share that feeling with others in my community.

From our claims family to yours, we wish you a very Merry Christmas and the Happiest of New Year's!

Office Closings and Events for Dec 2025/Jan 2026

Christmas Holiday

Wednesday, December 24 through Friday, December 26: Our home office will close at 12:00pm on Wednesday, December 24, 2025 for the Christmas holiday. We will remain closed Friday, December 26. We will reopen with normal business hours on Monday, December 29, 2025. During this time, all calls will be directed to our after-hours claims service and escalated as necessary.

New Year's Holiday

Wednesday, December 31 through Thursday, January 1: Our home office will close at 3:00pm on Wednesday, December 31, 2025 for the New Year's holiday. We will remain closed Thursday, January 1, 2026. We will reopen with normal business hours on Friday, January 2, 2026. During this time, all calls will be directed to our after-hours claims service and escalated as necessary.

Martin Luther King Jr. Day Holiday

Our home office will close at 3:00pm on Friday, January 16, 2026, for the Martin Luther King Jr Day Holiday. We will remain closed on Monday, January 19, 2026. We will reopen with normal business hours on Tuesday, January 20, 2026. During this time, all calls will be directed to our after-hours claims service and escalated as necessary.

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