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



The Value of Local

By Todd Robertson, President

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AS MANY OF YOU know, Loudoun Mutual has a long, rich history (176 years and counting) of serving Virginians. More so than that, it is through our partnerships with local agencies that we are afforded the opportunity to support local communities throughout the state.

Our local agency partners are more than just representatives. They are neighbors, volunteers, coaches, and trusted advisors. They understand the unique needs of the towns and counties they serve because they live there too. This local insight ensures that our policyholders receive not just coverage, but guidance that's tailored, responsive, and rooted in genuine care.

When disaster strikes, whether it's a house fire, a storm, or anything in between, it's not a distant voice on the phone. It's someone our insureds know, someone they trust, who's walking our insured through the next steps. That's the difference local makes.

But our commitment to local communities doesn't just end with insurance. In the past year alone, Loudoun Mutual has donated over $100,000 back into the communities we serve. These contributions range from volunteer fire departments and youth sports teams to cancer research and land preservation. It's just another way we display our values and support the communities who support us.

As we look to the future, we remain committed to the same principles that have guided us since 1849: protecting our policyholders, supporting our agents, and strengthening the communities we all call home. Thank you to our agency partners and our policyholders for continuing to trust Loudoun Mutual. Together, we're proving that local still matters.

Congratulations, Bobby!

1985 WAS A memorable year—Michael Jordan was named NBA Rookie of the Year, Live Aid rocked the world stage with the final performance of Queen and a rising band called U2, and Teddy Ruxpin topped every kid's Christmas list. For Loudoun Mutual, 1985 stands out for a far more personal reason, it marked the beginning of a remarkable partnership with Robert "Bobby" Y. Button III of Culpeper, Virginia. It was the beginning of a remarkable career devoted to supporting and protecting Loudoun Mutual's policyholders.



Congratulations, Bobby, on this incredible milestone—and thank you for four decades of trusted service and enduring partnership.

SUMMER 2025

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Over the Hill and Picking Up Speed

By Chuck Good, Vice President & Marketing Manager

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I WOKE UP this morning, coffee in hand, scrolling my usual news feeds to jumpstart the day. That is when I stumbled upon a health article that cheerfully informed me that the human body experiences rapid changes at ages 44 and 60. Excellent news, especially since I hit the ripe ol' age of 44 this past March. Funny how the algorithm now targets me with Just For Men and orthopedic shoes. It got me thinking about changes…not just the new wrinkles and the sudden inability to read a menu without stretching my arms, but what's shifted here at Loudoun Mutual over the past quarter.

First, the annual review of agency performance took place with agency reviews in March. If you are reading this article, you are still a partner, and we appreciate the mutually beneficial relationship! As we move ahead, our focus will lean toward quality over quantity, profit over production, and service over rapid growth—keeping our eyes on what truly supports long-term success. To those agencies currently in rehabilitation programs, thank you for your dedication and partnership. Your efforts are not only appreciated, but they are also vital to restoring the health and trust that sustain strong, lasting relationships.

In early May, we conducted spring training. Each department tackled updates and changes to their specific areas ranging from:

- Protecting Personally Identifiable Information (PII)
- Loudoun Mutual's app that is accessible from any electronic device
- Underwriting guidelines for roofs
- Insurance scoring impact to premium
- The evolution of the All Perils Deductible
- Uploading photos and receipts when managing claims
- Changes to installment fees

If you missed the training, but would like a copy of the training manual in Portable Document Format (PDF), please reach out to your Marketing guy or gal.

Next, we are about halfway through the twentieth annual sales contest. The sales contest sets the foundation for The Annual Agents Meeting to be held at Wintergreen on October 15th and 16th. To participate in the contest prize drawings and social events on October 15th, your agency will need to accumulate 15 points via new business during the submission period which ends July 27th, 2025. All agents are encouraged to join us for the business meeting to be held on October 16th.



Premium growth is strong, production is steady, policy persistency is strengthening, and incurred losses are manageable…all the important measures of success are on track and within range of forecasted results.

Similar to how aging is not linear, the property and casualty sector shares that similarity as we are susceptible to seasonal volatility in our profession. With the first 5 months of 2025 behaving predictably, we now face the harshest time of the year for claims. As the weather warms and temperatures increase, so do claims. Thankfully, we are well positioned to tackle this challenging stretch.

Thank you and your staff for embracing the changes brought forth by Loudoun Mutual. Our future is bright because you are in it.





Summer Sales Contest Payment Reminders

By Kimberly Fry, Vice President/Treasurer
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THE SUMMER SALES contest brings an additional wave of applications, and I was asked to remind you that agents have the ability to process down payments with applications. The biggest benefit of processing a downpayment with the application when setting up an insured on monthly EFT is that the payments are spread out and the insured will not have 2 installments back to back. If you have questions on how to complete the application do not hesitate to contact your underwriter.

Earlier this year we rolled our service fees on recurring electronic payments. I wanted to use this opportunity to remind you that if an insured would like to go onto a recurring electronic payment plan in BriteCore, even though you can change the payment plan for direct bill while making a payment you will need to contact Billing in order to have the billing plan changed to ensure that the proper installment fee is being applied as the installment fee on recurring electronic payments is less than mailed invoices.

Over the past year, the management team has been actively tweaking multiple aspects of Loudoun's operations in an effort to make Loudoun Mutual profitable and keep us sustainable for the future. The first quarter of 2025 was a bit rough but 2025 is just now starting to show the results of all the challenging decisions we have made. In summary, here is a financial snapshot through May 31:

	Year to Date through May 31, 2025	Year to Date through May 31, 2024
Total Invested	117,293,200	106,177,918
Total Admitted Assets	130,968,940	120,012,784
Underwriting Profit (Loss)	(457,176)	(2,519,329)
Investment Income	1,204,752	2,336,218
Net Income (Loss)	638,991	(145,985)
Combined Ratio	99.2%	108.2%



Time-Saving Tips and Helpful Hints

By Jenna Livesay, Underwriting Manager
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OUR ANNUAL SALES contest is in full swing! I know it can be a hectic time for everyone, so I thought it might be helpful to provide some information that can make both the new business and endorsement processes more efficient. Below are some helpful resources and tips that provide information and answers to many commonly asked questions:

New Business Submissions – Helpful Tips:

- If an aspect of the risk requires company approval, please contact your underwriter prior to binding coverage. This reduces the number of changes/declinations that occur after coverage is bound.
- Provide current photos, RCEs, and any required questionnaires with your final application submission.
- If the quoting system prompts you to contact underwriting for approval, please do so before binding coverage.
- Hurricane season has begun, so I thought I would take the opportunity to mention our recently revised roof guidelines:
  - Standard 3-tab asphalt shingle roofs 15 years or older:
    - A 15-19 year old roof will require at least the Roof Surfacing Amendment Actual Cash Value Terms (ACV roof endorsement) and/or higher deductible
    - 20 years or older requires a roof exclusion (contact Underwriter for exclusion)

Endorsements:

- We commonly receive requests to add new locations to an existing policy. We require rating and underwriting information to add a location, so we suggest that you start a new quote on the quoting system and complete an application for the new location. Instead of submitting the application through the quoting system, please send the completed application with your endorsement request to **request@loudounmutual.com**. The completed application will greatly reduce the amount of time to process the endorsement and the back and forth between you and your underwriter.

Loudoun Mutual website: https://www.loudounmutual.com/

- Under "For Our Agents", you will find copies of our forms, guidelines, and manuals for all lines of business. There are also quick reference guides, training videos, our new training manual, a link to 360Value, and brochures (which can be distributed to clients).

We all want to celebrate the end of the sales contest at Wintergreen, so hopefully, these resources and helpful hints will help you reach that goal. Finally, we are here to help, so always feel free to reach out to your underwriter with any questions. Good luck with the sales contest and thank you for all that you do!



What's New from Loudoun IT

By Luis Manzano, Director of Information Technology

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WE HAVE SOME important updates and tips to share with you this quarter. First, we are excited to introduce the newest member of our IT Department, Camden Pentz. Camden joins us as an IT Specialist, bringing a background in Data Information Management as well as IT Infrastructure. We are thrilled to have him on board.

We're also thrilled to announce a well-deserved promotion within our team! Ryan McFadden has been elevated to System Administrator. Ryan is an incredibly valuable member of our department, consistently demonstrating exceptional dedication and a profound commitment to his craft. His expertise and hard work are truly assets to our operations

BriteCore Claims Search Improvements

The Claims search page has been enhanced with a new Loss Cause column, giving adjusters and claims professionals immediate visibility into the root cause of each claim directly from the search results. By surfacing this crucial information up front, the enhancement streamlines claim triage and prioritization, enabling faster, more informed decision-making.

BriteCore Authentication Updates

We're constantly working to enhance our cybersecurity measures, and as part of these ongoing efforts, we'll soon be introducing more complex password requirements for both BriteCore users and insured portal accounts. In the near future, when you log in, our system will check if your current password meets these updated requirements. If it doesn't, don't worry, you'll simply be prompted to create a new password that adheres to the enhanced security standards.

If you have any questions about these changes or need IT assistance, please contact us at (540) 882-3232 or send us an email at **support@loudounmutual.com**.

Claim Number	Loss Date	Named Insured	Policy Number	Loss Cause(s)	Adjuster	Claim Type	Claim Status
[redacted]	06/07/2025	[redacted]	[redacted]	Smoke	Ozkan Dixon	property	Open

Staff Changes, Additions and Announcements





10 YEAR ANNIVERSARY

Nicole Hobbs – Personal Lines Underwriter

Christina Williams – Underwriting Supervisor







PROMOTIONS

Michelle Mocabee – Integrated Services Supervisor

Christina Jackson – Senior Integrated Services Representative

Ryan McFadden – System Administrator



NEW FACES

Camden Pentz – Information Technology Specialist

Mylinda Trejo – Integrated Services Representative

(not pictured)



2025 Summer Hurricane Season

By Selena Duggar, Vice President & Claims Manager

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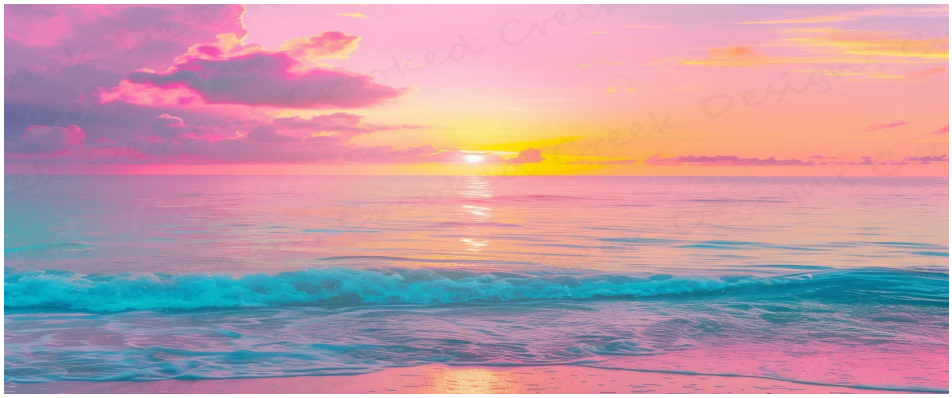
WHAT A PEACEFUL, tranquil image. Until the storm rolls in. Let's hope that is not the case this year. However, the NOAA (National Oceanic and Atmospheric Administration) forecast says we need to be prepared. There is a 60% chance of an above-normal season this year with a range of 13 to 19 total named storms. Of those, 6-10 are forecast to become hurricanes (winds greater than 74 mph), including 3-5 major hurricanes (winds of 111mph or higher).

When a storm is headed your way stay informed by listening to your local weather on TV, radio, or online. Also, follow these helpful tips:

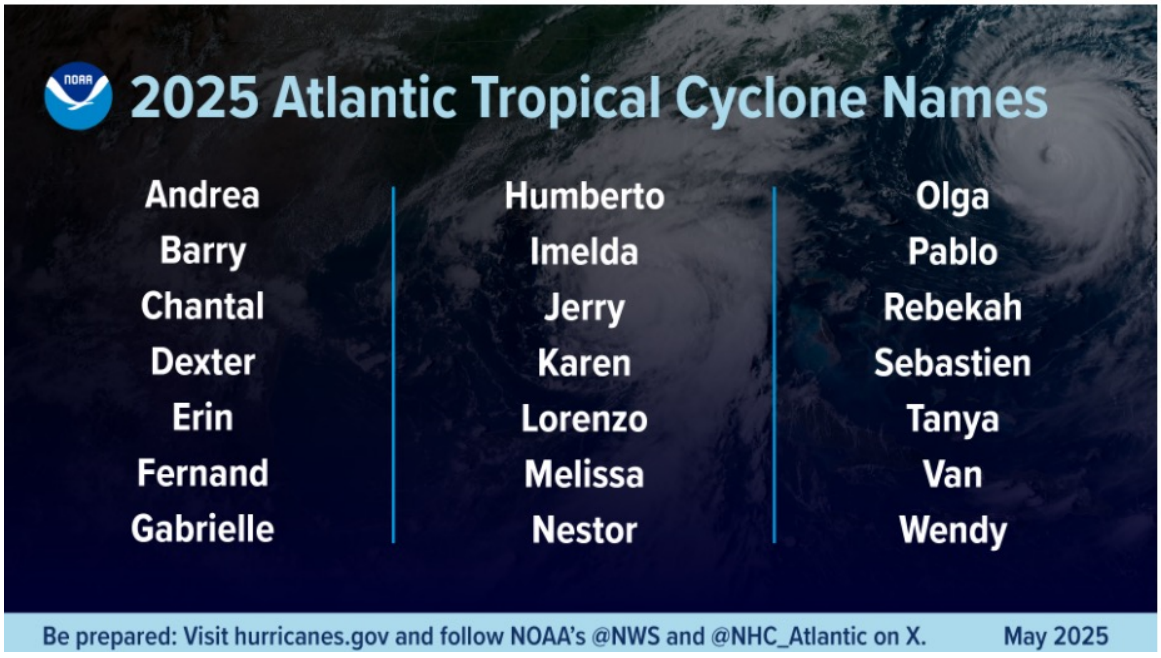
- Make a plan in case evacuation is necessary.
- Secure the exterior of your home.
- If near a flood zone, make sure to elevate furniture and secure all valuables.
- Move your cars to higher ground.
- Make sure your cell phone is charged, and you have plenty of fuel for vehicles or generators.



- To avoid damage from a power surge, unplug appliances.
- Store important documents in a safe, safety deposit box, or waterproof container.
- Always have an emergency kit ready. This is true for hurricanes or thunderstorms.
- Identify a safe place in your home to wait out the storm.

The claims team, along with volunteers from other departments, are forming a CAT team and will be ready to handle anything that blows our way. We will be conducting in-office training, so everyone is prepared to assist our customers with the help they need. With each possible storm, we will also provide the necessary information to our agents so they can answer any questions our customers may have prior to our adjusters reaching out to them.

Here's to a happy, fun-filled summer for everyone!! And if you need us, we are here for you.



Comfort Cases

LOUDOUN MUTUAL kicked off the year with charitable donations to Comfort Cases. Comfort Cases is an organization that provides "first night" backpacks for children and youth entering the foster care system. These backpacks are filled with basic items such as pajamas, t-shirts, toiletries, stuffed animals, books, and journals/coloring books.

Depending on the circumstances that brought them into foster care, kids may not have any belongings with them that first day, or may have items that don't fit, aren't clean, or are stuffed in a trash bag because they didn't have another way to carry them and had to leave their house quickly for safety. The bags make sure that kids have what they need for the first night, until their foster parents take them shopping for new things the next day.

We packed over 30 backpacks and raised an additional $300 in support of Comfort Cases!



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