

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

STRIVING FOR SUCCESS

At Security Mutual Group we are committed to bringing quality insurance products to market, providing the best customer experience and striving to provide the best working environment for our employees. We are a company with a long history, are flexible and adaptable to address the changing needs of our customers and conduct business with integrity and professionalism.

SYSTEMS

In 2024 we introduced our new operating system, FINYS.

To date, we now have most lines of business available in FINYS for quoting and electronic submission including; Artisan Contractors, BOP, Homeowners, Landlords, and Mobile Homeowners.



Log In Credentials

Do you have log in credentials for FINYS or do you need to have your password reset? We ask that you email password@securitymutual.com for these requests.

System Training

Does your Agency want to learn more about this new system or would like additional training? We would love to hear from you! Reach out to your territory manager to schedule an office or virtual meeting today!



COMMERCIAL LINES HIT LIST

BUSINESSOWNERS PROGRAM

- APARTMENTS
 - TENANTS MUST CARRY HO4 W/500K LIABILITY LIMITS
- BEAUTY/BARBER SHOPS
- OFFICES
- CELL PHONE STORES
- RESTAURANTS
 - NO EMPLOYEE DELIVERY
 - MAX LIQUOR LEGAL 100K
- STORAGE BUILDINGS
- MERCANTILE/MIXED MERCANTILE
- LRO EXPOSURES

ARTISAN CONTRACTORS PROGRAM

- CONTRACTOR NOC
- CARPENTER NOC
- HVAC
- ELECTRICIAN
- PAINTING
- LANDSCAPER
- HANDYMAN
- ROOFING
- PLUMBING
- RESIDENTIAL JANITORIAL SERVICES
- MASONRY

TRAINING RESOURCES NOW AVAILABLE ONLINE!

Visit securitymutual.com and locate Company News & Updates/Resource Library! Here you will find system training tutorials, how to make a policy change and more!



PERSONAL UMBRELLA

Our Personal Umbrella Program is back! Same Program, same coverages, same price!

- Need a quote? Submit an application to quotes@securitymutual.com.
 - Application can be found on our [website](#) after login- see Agent Resources/Applications.

DWELLING FIRE PROGRAM

New business with the effective date of 11/17/2025, Dwelling Fire Policies will be issued in the FINYS program with renewals starting with the effective date of 1/1/2026. This will be a manual process at first and not Agent facing just yet. Our online application has been redesigned until this becomes available for quote and electronic submission in FINYS. The new application can be found on our [website/agent resources/application](#). If you need a quote, please submit this application to quotes@securitymutual.com. If you need to bind a submission, please submit this application to applications@securitymutual.com

DIGIQUOTE

WORKERS COMPENSATION PLATFORM

We have partnered with DigiQuote to provide our Agents a Workers Compensation outlet to Employers for your Commercial Insured needs. There are many go-to Industries that are available through this platform for both Businessowners and Artisan Contractors.

If you are interested in utilizing this WC outlet, please contact your Territory Manager to learn how you can get started.

We will be hosting a Webinar soon, details will follow shortly!

PERSONAL LINES

HOMEOWNERS PROGRAM

- Standard 1-4 family owner occupied dwellings.
- Log Homes.
- Seasonal Dwellings.
- Ultra Security Program-ML5. (1-2 family)
 - For homes 40 years and newer with updates.
- Custom Program
 - 1-2 family homes with losses.
- Many endorsement options and credits available including:
 - Added water damage
 - Utility service line
 - Non-smoker warranty credit
 - Superior credit
 - Identity fraud & more!

LANDLORD PROGRAM

- Standard 1-4 Family tenant occupied dwellings.
- Airbnb exposures.
- Seasonal rentals that exceed 12 Weeks.
- Custom Program available for homes with losses.
- Many endorsement options and credits available including:
 - Replacement cost contents.
 - Added water damage.
 - Additional Insured status for Property Managers
 - Responsible landlord credit and more!



TING FIRE PREVENTION PROGRAM

Security Mutual is committed to our Insured's safety. We have teamed up with Ting to help prevent devastating fires in our Insured's homes. Our fire prevention program has been a huge success! We started with giving away 1,000 Ting devices to our Primary Homeowners Insured's and have since expanded this offer to our Seasonal Homeowners and Primary/Seasonal Mobile Homeowners. Not only are we giving 1,000 of these devices to our Insured's, we are paying for a 3 year subscription fee as well!

What is Ting?

Ting is a smart sensor and fire safety service that helps prevent electrical fire hazards before they start. It plugs into any outlet and takes just minutes to set up. If Ting alerts a hazard, the Ting Fire Safety Team leads an Insured through the repair. If there is an identified hazard, Ting offers \$1,000 repair credit to an Insured.

How does an Insured get started with Ting?

- Have the Insured scan the QR code
- Visit viphome.app/smg-ting-offer
- Visit our Security Mutual Website: [securitymutual.com](https://www.securitymutual.com) and click on "claim Ting offer"



<https://viphome.app/smg-ting-offer>

Are you an Agent that is interested in the device for yourself?

We offer a 10% discount to our Agents. You can claim this offer by going to <https://www.tingfire.com/get-ting/> and use the discount code VIP25!



EMPLOYEE SPOTLIGHT

**Karen Carlton,
Personal Lines Underwriter**

We would like to introduce Karen Carlton, our Personal Lines Underwriter. Many of you may know her as Karen Taber! We are thrilled to congratulate Karen on her recent marriage. With 20 years of experience in the insurance industry, Karen began her career as a receptionist and advanced her career and became a Personal Lines Underwriter. In 2023, she joined the Security Mutual Team as a Personal Lines Underwriter and has quickly become an invaluable asset to our company. Her dedication, expertise, and passion for helping agents find the best solutions truly set her apart.

Contact Karen today for your next Homeowners Review!
ktaber@securitymutual.com



"I have always loved talking with agents about finding the best fit for an insured and their property, whether there is a claim concern or unusual property issue. I also like to help the agents navigate our quoting system and assist them in writing new business. Every day can provide a new question or challenge, depending on how you like to look at things and how to overcome the challenges and find a creative solution."

Note: effective 1/1/2026 Karen's new email address will be: kcarlton@securitymutual.com

RISK MANAGEMENT LOSS PREVENTION

Winter is upon us and as the temperature drops, the risk of winter related incidents increases. To help manage these risks, here are some preventative measures and help your Insureds prepare for the Winter ahead.

- Avoid ice dams from forming by checking and cleaning gutters for any damage and ensure they are secure.
- Avoid falling trees and be sure to check for any overhanging tree limbs.
- Avoid water entering the home by checking roof conditions to ensure there are no leaks or cracks.
- Avoid freezing pipes by installing an emergency pressure release valve in a plumbing system.
- Be prepared for a power outage and service an existing generator.
- Test all fire and carbon monoxide detectors and replace the batteries.
- Avoid slip and falls and keep all walkways and driveways clear of ice and snow.

J.D. Power 2025 Independent
Agent Satisfaction Survey

Key Findings Insurers Need To Know

Only around **half of personal lines (56%)** and **commercial lines agents (57%)** say their carriers are **meeting their foundational needs**.

When it comes to **preferred partners**, only **29% of personal lines insurers** and **24% of commercial lines insurers** were rated as **'top tier'**.

These survey results beg the question: How can we as insurers make our agents' lives easier?

Clearly communicating what types of clients will qualify for policies and showing flexibility when underwriting are just a couple ways Security Mutual maintains positive relationships with our agents. Giving that personalized touch truly makes a difference!

CONTACT US TODAY AND LET'S TALK ABOUT YOUR NEXT SUBMISSION AND SEE HOW SECURITY MUTUAL CAN HELP!

As Thanksgiving approaches, we want to take a moment and express our gratitude for your partnership. Your continuous support has been invaluable to us! This season of giving thanks is the perfect time to acknowledge the positive impact you have had on our journey here at Security Mutual Insurance Company, we are glad you are part of that journey! Wishing you all a wonderful Thanksgiving filled with joy, laughter, and cherished moments with your loved ones.

Sincerely,
Security Mutual Group

Our office will be closed for Thanksgiving:
Thursday 11/27/25
Friday 11/28/25

