



THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

Dear Valued Agents,

On behalf of the entire SMG team, I want to extend my heartfelt appreciation for your commitment and dedication to our company. As President, I am proud to lead an organization whose strength and success are built on the passion, professionalism, and hard work of agents like you. Without your continued drive and commitment, SMG would not be where we are today. We are passionate about helping our policyholders in more ways than just providing support through their policies. Our team works year-round to make a difference in multiple capacities within the communities we serve.



This year we have strengthened fire prevention awareness with the rollout of the Ting Fire Prevention Device as well as donating \$15,000 to 60 volunteer Fire Departments in New York State. SMG and its employees have donated their time, talent, and resources to 16 local charities, including Cancer Resource Center and Foodnet Meals on Wheels. Additionally, with the support of agents like you, we were able to donate \$3,000 to Empower Parkinson's, through our Annual Agent Outing and company dunk tank. Through our emphasis on learning and innovation, this year has produced meaningful and measurable success. We are targeted to have all lines running on our Finys Policy Processing System, by the end of the first quarter 2026. Currently, all our major lines are processing through Finys, and it has proved to be advantageous for our agents in their day-to-day transactions with SMG.

True growth does not come without challenges, and we appreciate the feedback from our agents on how we can continue to support your role with us. We have seen record premium growth over the last two years through this process, and that is thanks to YOU, our trusted agents. SMG is built as a team between those employed by SMG and the agents that represent us out in the field. The employees of SMG, in our Ithaca office and remote, will continue to provide the knowledgeable and dedicated support you have come to expect from us in the coming year. Creating a cohesive team based on communication and trust between our office and yours, is the best way we can all serve our policyholders. I, personally, have enjoyed getting to know many of you over the last five years, and look forward to getting to know more of you in 2026. I realize that for our relationships to strengthen, we need to know who the person is on the other side of the line. Please know that my door is always open if you have any ideas or concerns, or would like to just stop in. If there is something I, or someone else from SMG, can do to support your agency, we can come visit you and work together on a resolution. Security Mutual Group would not be the successful business it is today without the hard work of each one of you. Thank you for your outstanding contributions and for being the face of our company in the communities we serve. I am confident that, together, we will achieve even greater success in the coming year.

With sincere gratitude,

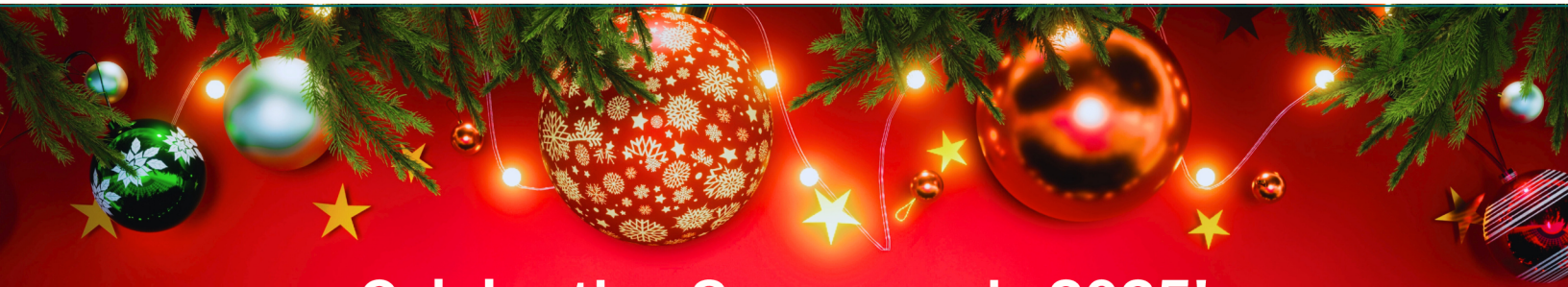
Ron Wilder

President & CEO

Security Mutual Insurance Company

Security Cooperative Insurance Company





Celebrating Successes in 2025!

BUSINESSOWNERS

LRO~A mixed use building occupied by an office on the first floor and apartments on floors two and three. Building is 6,300 square feet. Premium: \$4,874

Apartment Buildings~Four 6-unit apartment buildings located on 3 separate locations. Premium: \$9,979

Restaurant~A family owned restaurant, insuring the 3,800 square foot building and the operations, open 7 days a week with \$1m in gross annual sales, 15 tables, and 70 seats. Premium \$5,733

Barber Shop~A barber shop offering haircuts, beard trimming, shampoo, and hot water shaves with 2 full time barbers. Including professional liability. Premium: \$863

ARTISAN CONTRACTORS

Electrician~An Electrician, no employees with 99% residential work. Does not target any commercial, but has worked on smaller apartment buildings and office buildings in the past. Gross sales around \$120,000. Premium: \$2,053

Handyman~A Handyman operation with 2 full time employees performing landscaping, painting, carpentry, and 100% residential snow removal. Gross sales at \$95,000 with the contractors extender endorsement included. Premium: \$4,458

HVAC~A residential HVAC operation with 3 full time employees. Gross sales approximately \$95,000 with the contractors extender endorsement. Premium: \$4,548

Landscaper~A Landscaper with no employees performing residential snow removal in the Winter with \$76,500 scheduled Contractors equipment (Bobcat, Skid steer & Dump Trailer) with blanket additional insured added and contractors extender endorsement. Premium: \$2,167

LANDLORDS

Three/Four family home owned by an LLC, owner occupied, FL-OLT & FL-CPL added with an owner occupied discount, replacement cost coverage on the contents for the owner, added water damage, mechanical breakdown coverage and utility service line coverage added.

HOMEOWNERS

- 1-4 Family Owner Occupied Homes
- Log Homes
- Seasonals/Rented < 12 Weeks
- ML-5 Coverage for homes 40 years or newer with updates.

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.

Did you miss the webinar? No worries! We posted the webinar and presentation on our website in the resource library. Click [here](#) to learn more!



RISK MANAGEMENT LOSS PREVENTION

Holiday Safety Tips

- ⚠ It can be tempting to get online and cross a few items off the holiday wish lists while you're out and about, but don't forget that hackers are waiting for you to connect. Especially during the high-traffic holiday time, be mindful of the identity theft risk that comes with using public Wi-Fi. Consider using a virtual private network (VPN) to help keep your personal and sensitive info secure.
- ⚠ As package deliveries and travel pick up this season, so do theft risks. Protect your home, safeguard your shipments.
- ⚠ Check holiday lights for frayed wires or any loose connections.
- ⚠ Be sure to place your Christmas tree away from fireplaces, woodstoves, and vents. If you have a live tree, keep the stand filled with water.
- ⚠ Avoid overloading electrical outlets and be sure to use indoor lights specifically for indoor use and outdoor lights specifically for outdoor use.
- ⚠ Lithium batteries are common holiday gifts and are a high fire risk. Be sure to buy only certified batteries with safety certifications (like UL). Use proper chargers and avoid overcharging.

SYSTEMS

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.

Does your Agency need additional training for FINYS? We would love to hear from you! Reach out to your territory manager to schedule an office or virtual meeting today!

VIPHOME.APP PROGRAM

This season, we want you to enjoy all the cozy moments - like decorating the tree with your little ones - without the stress.

That's why we're giving our policyholders free access to the vipHome.app!

With tips to prevent fire hazards and festive checklists that keep your home running safely and smoothly, the vipHome.app helps you light up your holidays (without sparking any surprises).

Here's to a home that's merry, bright, and worry-free, all from the palm of your hand.

Insureds can claim their free vipHome.app membership now. This season, we want you to enjoy all the cozy moments - like decorating the tree with your little ones - without the stress.

That's why we're giving our policyholders free access to the vipHome.app!



TING DEVICE

Holiday lights may be merry and bright, but they're also responsible for 40% of Christmas tree fires, according to the NFPA. If you're decking the halls this season, how confident are you that your lights are safe? 🎄



Ting is FREE to eligible homeowner policyholders.



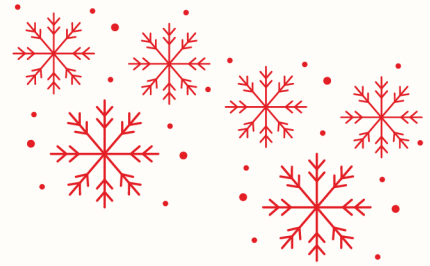
With Ting monitoring your home's electrical system, you'll get early detection of hidden electrical hazards before they spark trouble — giving you one less thing to worry about during the holidays. And the best part? Eligible policyholders can get Ting at no cost.

Security Mutual Group is giving away 1000 Ting Devices on a first come first serve basis to Homeowners, Primary & Seasonal along with Mobile Homeowners, Primary & Seasonal Policyholders. Visit securitymutual.com to learn more or contact us for more information!

EMPLOYEE SPOTLIGHT

Sandra Beckley
Receptionist/Licensing Agent

When you call Security Mutual, you have probably had the pleasure of speaking with Sandy. She is our fantastic Director of First Impressions and the friendly voice you hear on the phone.



Sandy's dedication extends far beyond her primary responsibilities. She assists numerous other departments, keeping track of over 400 Agents, managing new Agency appointments, licensing, and so much more. Her multifaceted role is a testament to her commitment and versatility. But Sandy's contributions don't stop at the office doors. She is equally passionate about giving back to the community. Sandy volunteers for Habitat for Humanity, helping build homes for local families in Ithaca. Additionally, she is actively involved with Meals on Wheels and dedicates her time to the Cancer Resource Center of the Finger Lakes, a cause very close to her heart. Sandy's dedication and commitment to both our team and the community are truly inspiring. We have been able to share a lot of special moments with Sandy, watching her get married and welcoming two beautiful children into the world. In her spare time she loves spending time with friends and family, traveling and rooting for the Buffalo Bills. **GO BILLS!** Let's all take a moment to appreciate her hard work and the positive impact she makes every day.

As the holiday season is upon us, we want to extend our heartfelt wishes to you and your loved ones. From all of us here at Security Mutual Group, we wish you a joyous holiday season filled with warmth, happiness, and delightful moments. May your days be merry and bright, and may the new year bring you prosperity and success.

Happy Holidays!

**Sincerely,
Security Mutual Group**



Holiday Office Closings:
December 24th- Closing at 1:00
December 25th- Closed
December 26th- Closed
January 1st-Closed