SECURITY MUTUAL GROUP JANUARY | 2026

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

As we ring in the New Year, we want to extend our heartfelt gratitude for your continued partnership. Your support and collaboration have been instrumental to our success, and we truly value the relationship we have built together. Looking ahead, we are excited about the opportunities and possibilities that the new year will bring. We are confident that with your partnership, we will achieve even greater success and reach new heights. Thank you once again for your trust and commitment.

SYSTEMS

SYSTEM MIGRATION

You will notice that as we develop our new FINYS system, you will find that almost all products are now available to quote and process a successful electronic submission. This includes:

- Artisan Contractors
- Businessowners
- Landlord
- Homeowners
  - Includes, Ultra, Tenant, Seasonal & Custom
- Mobile Homeowners
  - Includes Tenant, Seasonal & Custom

DWELLING FIRE

Our Dwelling Fire Program will be available for you to quote in FINYS Soon! We are issuing all New Business with a complete application in FINYS.

COMING TO FINYS SOON!

- ***Personal Umbrella***
- ***Inland Marine***

DOWNLOADS

Please check the IVANS Download Fact Sheet and Unique Codes located on our website securitymutual.com/agent resources to make sure your info is up to date.
Personal Lines Only

HOMEOWNERS RENEWALS

As a reminder, Homeowners renewals effective 1/1/2026 will be renewed in the FINYS System.

- Note: Policies will be renewed in FINYS with new policy numbers.

LANDLORD

As we migrate our Landlord renewal policies to FINYS into our Security Mutual Co-op Insurance Company (SCIC), you may have received an email from your Territory Manager regarding this rollover. We ask that you pay close attention to this email, as it includes imperative information on what we need to rollover certain Landlords Policies into FINYS as our existing program in Agent Express will be discontinued.

There are many benefits to this process, including taking advantage of reduced rates and enhanced endorsement options including replacement cost contents, a responsible landlord credit and more!

CONTACT YOUR TERRITORY MANAGER FOR MORE INFO!

Roger Miller, CNY: rmiller@securitymutual.com
Jamie Murphy, WNY: jmurphy@securitymutual.com
Courtney Best, North Country: cbest@securitymutual.com
Amanda Reisman, Eastern NY; areisman@securitymutual.com

UNDERWWRITING

Commercial Lines

We are growing! Let Security Mutual Insurance Company help you grow your Commercial Book. Do you have any of the following Contractors or BOP's coming up for renewal? Let us show you how competitive our rates are! Quote your next Artisan Contractor or Businessowners risk with us today!

ARTISAN CONTRACTOR:

- HVAC
- ELECTRICIAN
- HANDYMAN
- CONTRACTOR NOC
- CARPENTER NOC
- CABINET MAKER
- RESIDENTIAL CLEANING
- MASON
- PAINTING
- DRYWALL
- TILE & STONE
- ROOFING
- SIDING

BLANKET ADDITIONAL INSUREDS AVAILABLE!

PRIMARY NON CONTRIBUTORY COVERAGE & WAIVER OF SUBROGATION-NO PREMIUM CHARGE

BUSINESSOWNERS:

- RESTAURANT (100k max liquor legal, no employee delivery)
- PROFESSIONAL OFFICES
- HABITATIONAL
- LRO
- MIXED MERCANTILE
- COFFEE SHOPS

DigiQuote ~ Workers Compensation

Need a market for your next Workers Compensation policy. Our partnership with DigiQuote offers you a direct outlet to the DigiQuote platform and an opportunity to write your next WC risk through Employers. Contact us for more info!

Personal Lines

LANDLORD

- Perfect for homes with up to 4 Living Units available for year-round long-term tenants or short-term tenants.

Many options available! Including:

- Additional Insured status for Property Managers.
- Landlord Package Plus SMIC-FL-105
  - Includes $5,000 Water Backup.
  - Ordinance and Law Coverage
- Underground Utility Service Line Coverage
- Replacement Cost Contents Coverage

Credits Available

- Deductibles up to $10,000
- Owner Occupied Credit- 3/4 Family Homes 15%
- Responsible Landlord Credit 8%

HOMEOWNERS

ULTRA Security Homeowners

- Perfect for homes 40 years old and newer!
- Includes ML-55 Replacement Cost Contents!
- Includes up to $2500 in Water Back Up Coverage!
- ML-5 Coverage!

Standard Homeowners

- Perfect for 1-4 Family Owner Occupied Homes.
- Replacement Cost/ACV Options.
- Risks under construction
  - Construction completed and risk is occupied within 6 months.
  - Theft of Building Materials available!

Credits Available

- Superior Credit 10%.
- Nonsmoker Credit 10%
- Premises Alarm Credit
- Deductible Credits

Many options available! Including:

- Utility Service Line Coverage
- Added Water Damages up to $20,000!
- Assisted Living Care Facility Resident
- Boats & Jewelry Scheduling

RISK MANAGEMENT LOSS PREVENTION

Managing risks extends far beyond just taking care of your property, it encompasses every aspect of your daily operations, including cybersecurity. As we all know, the threats in today's digital landscape are constantly evolving, and it is crucial to stay one step ahead.

Have you implemented any safeguards for your business to protect these types of threats?

Here are 10 tips to avoid cyber threats.

1. *Create strong and unique passwords. (Password Managers like Dashlane or Bitwarden really help)*
2. *Enable Multi-Factor Authentication (MFA).*
3. *Keep your software and systems updated.*
4. *Be Phishing aware and cautious of suspicious emails, links, text messages, and social media messages.*
5. *Verify the senders address and check the URL link.*
6. *Use secure networks. (Be very cautious of public Wi-Fi i.e. Airports, Hotels, Coffee shops)*
7. *Back up your data regularly.*
8. *Install an antivirus and firewall software.*
9. *Limit personal information shared online.*
10. *Monitor all your accounts for suspicious activity.*

Ting Device
Introducing Frozen Pipe Alerts

From fire to freeze. The Ting device not only offers the prevention of fire's, but also freezing pipe prevention. The Ting device has built in temperature sensing and is power outage driven. When indoor temps fall below 42 degrees F, the ting device provides the homeowners with an alert and guidance to prevent frozen pipes . Ting is also the only source of real-time, hyperlocal power outage data, enabling alerts when an outage lasts over an hour and outside temps are below 30 degrees F, even if the Homes' sensor is offline.

This new feature is now enabled for all existing Homeowners with the Ting device.

Security Mutual Group is offering the Ting Device free to the first 1000 Policy Holders with a free 3 Year Subscription.

Write your next Homeowners/Mobile Homeowners, Seasonal Risk with us today to allow your Insureds to take advantage of this loss prevention tool!

EMPLOYEE SPOTLIGHT

Matt Klepadlo, API, AIS
Commercial Lines Underwriter

We would like to introduce you to Matt Klepadlo, our newest addition to our Underwriting Department. Matt joined the Security Mutual Group Team in December. Matt has over 20+ years of experience in the Insurance industry.

As a Commercial Lines new business Underwriter, Matt will be working closely with our Agent Partners to find the best options for placement of their Commercial risks that fit within our guidelines and help balance risk selection and business growth for Security Mutual and your Agency. Matt holds the API and AIS professional designations, which with his years of experience in the Insurance Industry makes him an important asset to our team. In his spare time, he is a member of the Copper City Cornhole League and enjoys playing golf and freshwater fishing. Please join us in welcoming Matt to the SMG Team!