

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

A TIMELESS RELEVANCE

As luck would have it, we recently came across a couple of newsletters from the years 1927 and 1968. These newsletters, known as "The Messenger," were sent out monthly to our agents. As we delved into them, we noticed two particular messages that really stood out and resonated with us even today. In the 1927 edition, the message was clear and powerful: *"We aim to co-operate with you in quick service, prompt adjustments and payment of claims."* This emphasis on cooperation and efficiency in servicing our clients is something that has clearly been a part of our DNA for almost a century. Fast forward to 1968, and the message evolved, yet retained the same essence of dedication and personalized service: *"Strong enough to protect you, big enough to service you, small enough to know you."* This beautifully encapsulates our commitment to being a dependable and approachable partner for our Agents & Insureds.

It's inspiring to see how these values have not only persisted over the years but have grown even stronger. Our history is a testament to our ongoing commitment to excellent service and personal touch, and it's something we can all take pride in.

We consider ourselves lucky that our Agents and Insureds can be part of this journey as we continue to uphold these core values to this day.



LATEST UPDATE

SYSTEMS

As we continue our migration/rollover of systems to our Finys Suite, you will find most lines of business are available to you to quote and electronically submit.

- Artisan Contractors
- Businessowners
- Landlord
- Homeowners
- Mobile Homeowners

COMING SOON!

Personal Umbrella
Inland Marine
Dwelling Fire

*Note: These Lines Of Business will be issued in Finys upon a receipt of an application, until this is opened up as Agent Facing.

PRODUCT MIGRATION/ROLLOVER REMINDERS:

- Homeowners Renewals are rolling to Finys.
- Personal Umbrella Renewals are rolling to Finys 3/1/26.
- Inland Marine Renewals are rolling to Finys 4/1/26.

FINYS FEATURES REMINDERS:

- Check your dashboard
 - View Processed New Business Policies.
 - View Processed Renewal Policies.
 - View Processed Endorsements.
 - View "Tasks" from Underwriting.

TRAINING:

Does your team want to learn more about the entire Finys systems processes, how to submit an endorsement or claim or even, how to communicate best with our Underwriting Department. Our Team of Territory Managers can help you navigate and utilize the Finys system to make it work for you! Contact your Territory Manager today, to set up an in office or virtual meeting!



ARTISAN CONTRACTOR PROGRAM

- Painter
- Electrician
- Handyman
- Contractor NOC
- Carpenter NOC
- Plumbing
- HVAC
- Landscaper
- Drywall
- Tile & Stone
- Chimney Cleaner
- Mason
- Roofing
- Siding
- Residential Cleaning
- Appliance Installation & Repair



UNDERWRITING

BOP HIT LIST

- Coffee Shops
- Restaurants (100,000 max liquor legal, no employee delivery)
- Professional Offices
- Habitational
- Mixed Mercantile
- Storage Buildings
- LRO Exposures

ADDITIONAL OPTIONS & ENDORSEMENTS AVAILABLE

- BLANKET ADDITIONAL INSURED!
- TOOL EXTENDER ENDORSEMENTS UP TO \$10,000!
- LEASED & RENTED EQUIPMENT UP TO \$100,0000
- THIRD PARTY ACTION OVER BUY BACK ~REMOVING LABOR LAW EXCLUSION ON CERTAIN CLASSES
- WAIVER OF SUBROGATION ~ NO PREMIUM CHARGE!
- PRIMARY NON CONTRIBUTORY ~ NO PREMIUM CHARGE!

DIGIQUOTE ~Workers Compensation Platform

Our partnership with DigiQuote allows you to have access to a Worker's Compensation Market through Employers! With many go to Industries, competitive rates, and commissions on new & renewal business, don't miss this opportunity!

HOMEOWNERS & PERSONAL UMBRELLA

When you write your next Homeowners policy with Security Mutual, be sure to give your Insured a Personal Umbrella quote! *With limits up to \$3,000,000, (\$5,000,000 with special exceptance)* coverage can be provided for:

- Initial Residence
- Additional Residence, Owner Occupied, Seasonal
- Automobile, Motor Homes & Mortorcycles
- Recreational Vehicles
- Watercraft Liability
- Business Pursuits
- Incidental Business Pursuits

LANDLORD

Take advantage of our competitive Landlord Program! We offer many options for the 1-4 Family tenant occupied risks, Airbnb exposures, seasonal rentals, and student housing. As a reminder, Replacement Cost, FL-3 is now available in Zone 2.

Take advantage of this product for your next Tenant occupied risk ~ Replacement Cost Contents and added water damage options are available in addition to many other available endorsements.

DETERMINING RISK QUALIFICATION

We frequently receive inquiries about risk and program qualifications, and since we offer a range of options from Preferred Coverage to Custom Coverage, it's important to provide our Underwriters with comprehensive details for accurate assessments.

To help streamline the process, please ensure that you send your Underwriter the following information:

- A full description, address and photos of the risk.
- Information on prior coverage.
- Any history of lapse or cancellations, include details.
- Details of any updates to the risk that have been completed.
- If there has been a claim, include the date of the claim, a description of the incident, and what has been done to resolve the issue.



We offer competitive rates that are hard to beat, and our easy to use quoting and submission platform ensures a smooth and hassle free experience! Let us help you review your next risk, contact us today!





EMPLOYEE SPOTLIGHT

Amanda Reisman, AINS, CPCU
Territory Manager-Eastern NY

Amanda is our Eastern NY Territory Manager, managing 120+ Agencies. Her journey began back in 2015 at New York Mutual, where she had the role of Operations Manager. Her dedication and expertise were evident as New York Mutual joined forces with Security Mutual in 2019, at which point, Amanda stepped up as branch manager for our Albany office. In 2022, Amanda transitioned to her current Marketing role.

Amanda holds the AINS and CPCU designation, which has been instrumental in allowing her to build strong connections with her Agents, which makes her invaluable to our Team. Outside of work, Amanda is busy “mom-ing,” enjoys reading and cooking, and never misses a chance to cheer on her favorite football team — Go Eagles!! We are thrilled to have Amanda on board and look forward to her continued contribution and leadership.

RISK MANAGEMENT LOSS PREVENTION

March is the perfect time to connect with your Insureds and help spring clean their insurance policies by:

1. Checking on those indoor Winter projects and home renovations that are now complete, ensuring their coverage is a reflection of those updates.
2. Recommend an inspection of safety systems and replace all batteries in smoke detectors and carbon monoxide detectors.
3. Having your Insureds create a Home Inventory for any new high value items that may have been purchased over the Winter months and after the holidays.

Did you know that we have a Home Inventory Checklist available on our website? We do! It is easy accessible after Agent Login under questionnaires. Or, reach out to us and we would be happy to share it with you.

CLAIMS

Our claims department works diligently to ensure that our Insured's claims are addressed promptly and efficiently. We understand the distress an Insured can experience when they have a claim, and we aim to make the process as smooth as possible. To help us achieve this, here are some tips to submit a claim effectively:

First, it's important to identify which system the policy is located in. Check the policy number to see if it contains letters or numbers. *If the policy number contains only numbers, this policy exists in the Finys System.* You can submit a claim easily through the Finys system by going directly to the Finys system and clicking on “submit a claim” on the landing page.

On the other hand, if the policy number contains both letters and numbers, the policy exists in Agent Xpress. In this case, you can submit a claim by emailing claims@securitymutual.com.

TING DEVICE/VIPHOME.APP

We're continuing our special promotion for our valued Homeowners and Mobile Homeowners, both Primary and Seasonal Policy Holders. The first 1000 Ting devices are available absolutely free, and each device comes with a three-year subscription included. It's a simple, plug-in device designed to help protect your home by preventing electrical fire hazards and frozen pipes — just plug it in and let it do the work.

But that's not all! Our Policy Holders also have the opportunity to sign up for the Vip Home App. This innovative app provides useful tools, including a home log to track important information, timely weather alerts, and a wealth of risk management ideas to help you safeguard your property.

