

THE SECURITY ADVISOR

COMPANY NEWS & UPDATES

Exciting Updates from Our Marketing Team

With Spring in full bloom and the second quarter of 2026 underway, our Marketing Team has been hard at work preparing for major industry events. The first on our agenda was Buffalo I-Day.

On April 23, 2026, our Security Mutual Group Team set up their booth at Buffalo I-Day 2026. It was a fantastic opportunity for the team to connect with many of our Partner Agents, while also meeting some new faces in the industry. The event was filled with great conversations and networking, and it was wonderful to see the energy and enthusiasm from everyone who stopped by.



**Our office will be closed on
*Monday, May 25th, 2026.***

L-R: Roger Miller, CNY Territory Manager
Amanda Reisman, ENY Territory Manager
Jamie Murphy, WNY Territory Manager
Courtney Best, ADK Territory Manager

Up Next....

Our team will be attending the GO BIG event on May 4-5, 2026. We're eagerly looking forward to participating, and it's a fantastic opportunity for us to reconnect with some of our valued partner agents and to build relationships with new ones. This event promises to be a great platform for networking, learning, and expanding our horizons.

If you'll be there as well, please let us know — connecting in person would be wonderful. Let's make the most of GO BIG together and explore new possibilities for collaboration!

Looking forward to seeing many of you there.

Interested in Connecting with Our Marketing Team?

Are you or someone on your team eager to discover how to maximize your partnership with us? Reach out to your Territory Manager today to schedule an in-office or virtual meeting. Together, we can explore how you can benefit from our collaboration and expand your Book Of Business with us. Don't miss out on our reliable commissions and year-end contingency plan!

Contact Us Today!

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

Did you know?

National Investing Day is observed on May 1st. This date marks the 50th anniversary of "May Day," a pivotal moment in the history of the U.S. financial industry. This day encourages everyone to take at least one day each year to investigate investment opportunities. Why not broaden your horizons and consider investing with us at Security Mutual Group?

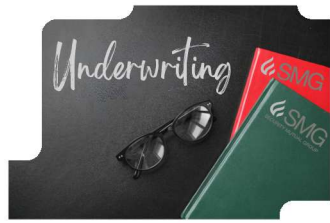
Stay Updated with Security Mutual Group

Interested in keeping up with everything happening at Security Mutual Group, we encourage you to follow us on LinkedIn and Facebook. By connecting with us on these platforms, you'll always be in the loop about our latest updates, news, and resources.

Take a moment to explore our content — there's a wealth of information and ideas that you can easily bring into your own office. Whether you're looking for inspiration or practical tips, our posts are designed to keep you informed and engaged.

We look forward to connecting with you online and sharing more ways you can benefit from all that Security Mutual Group has to offer!





What Sets Us Apart?

Our people! Including our Underwriting Department, who are all dedicated to supporting your Agency. When you reach out, we respond!

We are eager to learn about your risks and your Insureds to discuss how Security Mutual Group can be of service. With our extensive range of products, spanning both Commercial Lines and Personal Lines, we're confident we have solutions that could be tailored to your Insureds needs.

Commercial Lines Successes

BOP

- Liquor Store located in a strip mall with \$250,000 inventory with the Landlord of the building added to the policy as an Additional Insured with PNOC and Waiver of Subrogation added. Premium: \$3,537
- Self Storage Buildings-26 Units located across 6 separate locations. Premium: \$15,238
- Hot Dog and Ice Cream shop, new venture, located in a popular vacation area offering a variety of fried foods and frozen treats. Full Ansul system installed in the cooking area. Premium: \$2,443.
- Family owned Restaurant in business for 30 years with a fully sprinklered building, insuring the restaurant operations, occupying 4,648 square feet with \$1.7 mill gross sales and 25% of liquor sales. Risk experienced a minor loss. Custom BOP with \$100,000 of liquor liability. Premium: \$6,514.

ARTISAN CONTRACTOR

- Contractor NOC: Carpentry/Painter with 100% residential snow removal. 3 full time employees and 1 Part time employee. Gross Receipts \$400,000, a scheduled skid steer valued at \$45,000, \$50,000 of business personal property and \$100,000 scheduled tools & equipment coverage. Premium: \$5,555.
- Carpenter NOC: Carpenter owner only, no employees with 100% residential work. New venture with 8 years prior experience. Gross sales estimated at \$60,000. Premium: \$781.
- Handyman: 1 full time employee (owner) 1 part time employee, waiver of subrogation (no charge), primary non contributory (no charge), \$9,000 extra tool coverage, third party action over buyback. Premium: \$1,344.

Personal Lines Spotlight

BED AND BREAKFAST

If the risk is a primary or secondary owner occupied home with a bed and breakfast exposure, this qualifies under our Homeowners Program. We can offer coverage even if the entire risk is available, just bedrooms are available, if there are other units in a multi-family residence or in the related private structure.

- Bedrooms-up to four bedrooms available: Add the ML-42 form with descriptions such as “three-room bed and breakfast, no merchandise held for sale.”
- Multi-family home if furnished: Add the ML-42 form with descriptions such as “one unit bed and breakfast in a two-family home, no merchandise held for sale.”
- Related Private Structure: Add the ML-42 form with a descriptions such as “bed and breakfast in apartment above garage, no coverage for merchandise held for sale.”
 - Add a limit for the building.
 - Coverage B is not available for buildings used for short-term rental.
- Risk that is fully rented up to 90 days:
 - Rental of residence charge is added.
- Risk that is rented longer than 90 days and rented year round:
 - A Landlord policy must be written.
- Risk that is rented longer than 90 days and rented three seasons or less:
 - A Dwelling Fire policy must be written.

Want to learn more, visit our website securitymutual.com/products!

Have a risk you would like us to review for consideration, contact our Underwriting Department!



EMPLOYEE SPOTLIGHT

Tammy Casholle

Underwriting Support



Meet Tammy Casholle, a valued member of our Underwriting Support Team. Tammy has been an integral part of our team for nearly four years. She began her journey in our Billing Department before transitioning to the Underwriting Support Team, where she assists Underwriters with Finys rollovers, new business support, and renewals, consistently demonstrating dedication and expertise. Tammy's career spans 18 years in the medical field, where she worked as a receptionist and occasionally as a medical assistant, before joining SMG. Additionally, she has experience in the banking sector, having served as both a teller and branch manager. Her extensive background in customer service has made her transition to Security Mutual seamless, making her a valuable asset to our Underwriting Team.

Having grown up in the Hudson Valley area, Tammy later moved to Central New York to be closer to her dad. When she's not at work, you can find her engrossed in suspense novels or spending quality time with her husband of 27 years and their two beloved cats, Grace and Mercy. Please join us celebrating Tammy's contributions and welcoming her continued success with the team!

NEW

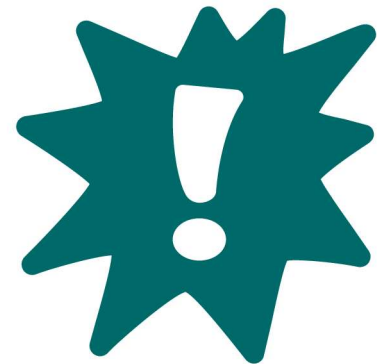
[Landlord Rate Increase of 4% ~ Nassau & Suffolk County~ Effective 5/1/26](#)

[Student Housing Now Available in the Standard Landlord Program](#)

[Finys Tips, Reminders & Company Contacts Document](#)

[Account Billing Now Available!](#)

- [All policies must have the same effective date, same payor, same payment plan!](#)
- [Email directbill@securitymutual.com requesting policy enrollment.](mailto:directbill@securitymutual.com)



Claims Heat Check



Simple Steps to Prevent Costly Home Accidents. Great Reminders For Your Insureds!

Store lawnmowers safely after use

After mowing, it's tempting to park the mower right back in the garage or shed. However, mower engines and blades stay hot longer than most people realize. Always allow the mower time to cool down before storing it in an enclosed space. Storing hot equipment near fuel containers, dry grass clippings, or wood structures can increase fire risk.

Use caution when cleaning moss from roofs

Spring roof maintenance is important, especially when removing moss buildup. Moss can trap moisture and damage shingles over time. When cleaning, use proper footwear, safe ladder placement, and gentle cleaning methods to avoid slips or roof damage. Safety first — falls are one of the most common springtime injury claims.

Never leave dryers running unattended

Clothes dryers are a leading source of household fires. Lint buildup and overheated fabrics can quickly become dangerous if a dryer is left running while no one is home. Avoid leaving the house with the dryer operating and make sure lint filters and vents are cleaned regularly. Allow the dryer to reach its cooling cycle before shutting it off, as clothes can become combustible if dryer is shut off mid cycle.

Be mindful of flat-top stove surfaces

Flat-top stoves can remain hot even after they appear to be turned off. Items placed on a recently used stovetop — mail, groceries, dish towels, or plastic containers — can melt or ignite. Always double-check that surfaces have cooled completely before setting anything down.

