



STATEWIDE UNDERWRITING SERVICES QUARTERLY

A STATEWIDE UNDERWRITING SERVICES COMPANY PUBLICATION

Reconnecting & Realigning for Continued Success

In our last newsletter, I mentioned that we were on target to achieve our year-end combined ratio goal of 95%, and I am pleased to report that we remain right on track through the first six months of the year.

We are also continuing to make significant progress with our Evolve administrative platform. Agency partners now have portal access and can even run a Quick Quote on select lines, including Homeowners and Landlord business. One friendly reminder: a Quick Quote is only the first step. Please remember to convert the quote to an application and submit it so it can be reviewed by your underwriter.

Evolve continues to expand, with BOP, Craft-Pak, Homeowners, and Landlord already transitioned from our legacy systems. Special Multi-Peril (SMP) is expected to move over in the coming months, with Dwelling Fire scheduled to follow in early Q1 2027. There is certainly a lot happening as we continue enhancing the platform and improving the way we do business together.

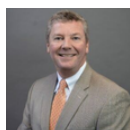
In this issue, you'll find updates on several initiatives and activities taking place across our organization. It has been a busy summer filled with both

business-focused accomplishments and opportunities to connect and have some fun along the way.

As always, please keep our current appetite guidelines in mind. A summary of eligible classes can be found within . You'll also see highlights from our annual Saratoga Race Track event, where we had the opportunity to spend time with a great group of agency partners. It was another memorable day, and we are already looking forward to the next one.

Be sure to watch for upcoming information regarding contingent commission opportunities. We will be reaching out to agents who are currently on track and may want to consider locking in their loss ratios for this year's program.

Thank you for your continued partnership and support. We hope you enjoy this edition of the newsletter. As always, please feel free to reach out with any questions or if you would like to schedule an in-person or virtual visit.



Tom Johnson, MBA, AIC

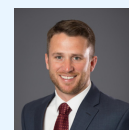
RVP - New York Operations
Statewide Underwriting Services

Welcome Hanover to the SWUS family

Statewide Underwriting Services is pleased to welcome Hanover Fire and Casualty Insurance Company to the SWUS family. Hanover, headquartered in King of Prussia, Pennsylvania, specializes in personal lines dwelling and renters insurance and is currently licensed in 15 states and the District of Columbia.

Hanover represents an important milestone as the first stock insurance company to join Statewide's family of insurance carriers. With more than a century of operating history and a strong commitment to policyholders, Hanover shares the values that define our organization: stability, financial strength, and long-term partnerships.

We are excited about the opportunities for profitable growth, expanded geographic reach, and enhanced diversification that Hanover brings to the Statewide organization. Kevin Barry will serve as Chief Executive Officer of Hanover Fire and Casualty Insurance Company, helping lead the organization and support its continued success.



Kevin Barry Jr., AIC

Vice President
Statewide Underwriting Services

The Importance of Comprehensive Submissions

Our Statewide underwriters are eager partners ready to help your agency grow its book of business. A complete underwriting submission helps your underwriters quickly and efficiently rate your new business, resulting in faster turnaround on quotes. Missing information on Statewide or ACORD applications significantly delays the underwriting process and causes additional efforts by all parties.

We understand that your time is valuable and there may be deadlines for replacing coverage, which is why we urge our agencies to provide all necessary information at the time of submission. Let's think of this process like a puzzle: If pieces are missing, we might be able to understand the image, but to see the full picture we need all the pieces. Your agency and Statewide alike share the same goals to provide excellent customer service and proper coverage on all risks that we insure, and the importance of receiving all underwriting information is crucial to reaching these goals.

Don't hesitate to call your underwriter to discuss and pre-qualify a risk if you are unsure about the exposure fitting into our programs.



Jessica Mulligan

Commercial Lines Underwriting Manager
Statewide Underwriting Services

Items to Submit with an Application

- ✓ Fully Completed Application
- ✓ 5 Year Valued Loss Runs
- ✓ If losses have occurred, please provide details on the loss as well as details on corrective actions the insured has taken to prevent a similar loss from occurring
- ✓ If submission is a new business venture, please provide insureds applicable experience
- ✓ Expiring Premium
- ✓ Reasons for Submission (i.e. current carrier rate increases, non-renewed, changes in terms or conditions, unhappy with current carrier)
- ✓ Target Premium
- ✓ Most recent sprinkler flow test (if the building is sprinklered)
- ✓ Square footage for each exposure - if there are multiple exposures in the same building

Retail Appetite at a Glance

BOP and SMP Eligible Classes of Business



IDEAL FIT FOR RETAIL

- Bagel Shop
- Bakeries
- Coffee Shop
- Convenience Store (no gas)
- Craft Store
- Deli's (with or w/o liquor)
- Drug Store
- Educational/School /Office supplies
- Kitchen accessory stores
- Wallpaper, Paint & Glass store
- Florist
- Fruit/Produce/Vegetable Store
- Gift stores
- Golf Equipment/Pro Shops
- Grocery stores
- Hardware Store
- Health food/organic stores
- Ice cream stores
- Tailor shops
- Luncheonette
- Liquor store
- Picture Framing store
- Pizza shop
- Pizzeria Restaurant (with or w/o liquor)
- Restaurants (with or w/o liquor)
- Religious Articles & Book Store
- Specialty food store
- Venetian blind & window treatment store

✓ **Target classes we love to write** These are just a few examples of retail businesses that may be an ideal fit for our BOP and SMP programs

Evolve Corner

Q3 has been focused on preparing for several major technology initiatives designed to improve efficiency and support future growth.

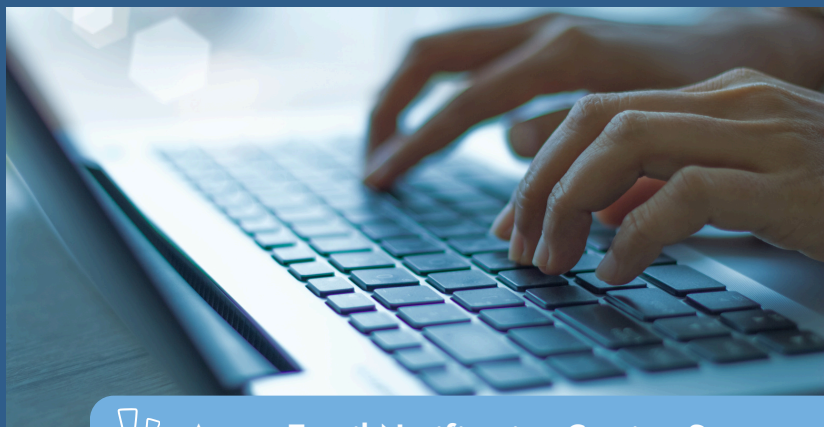
The team has continued work on system enhancements, testing new functionality, and developing our Dwelling Fire line of business.

Highlights this quarter include the rollout of **Quick Quotes** and ongoing efforts to strengthen our technology foundation for upcoming projects.



Gene Mitchell Jr

Director of Corporate Operations
Statewide Underwriting Services



Agent Email Notification Coming Soon

Employee Spotlight



Patience Pechette Executive Assistant

Since joining SWUS in November 2025 as the company's first Executive Assistant, Patience Pechette has played an important role in helping leadership stay organized, informed, and focused on strategic priorities.

Working closely with Eddie Harper, Patience manages schedules, coordinates priorities, organizes communications, prepares board materials, and supports projects that keep the business running smoothly. She has also taken time to learn how departments across SWUS operate so she can better support leadership and employees.

Patience was drawn to SWUS by its people, culture, and the opportunity to help shape a brand-new role. "I was inspired by the company's vision and the chance to support both leadership and the organization in a meaningful way." Before joining SWUS, Patience held roles with Delta Air Lines, Big Brothers Big Sisters of the Capital Region, Cornell Cooperative Extension, and in digital marketing. She also began her career as a middle and high school history teacher.

Outside of work, Patience enjoys running, visiting historic sites with her husband, exploring new places, photography, creative writing, and spending time with family and pets. One thing Patience hopes colleagues know is that she genuinely enjoys helping others. "If someone needs assistance, I'm always happy to help them find the right resource, person, or solution." A fun fact many colleagues may not know: one of Patience's greatest passions is dancing. Music is almost always playing in her home, and she often dances while tackling household chores. A sign in her kitchen reads, "This space is for dancing," a small reminder of the joy, creativity, and positivity she brings to everyday life.

Protect Your Home While You're Away

Vacation should be relaxing, not interrupted by an unexpected insurance claim. Before you leave, take a few min to protect your home from water damage.



Shut Off the Main Water Supply

The best protection against leaks while you're away.



Inspect for Plumbing Leaks

Check sinks, toilets, water heaters, hoses, and appliances.



Install Smart Leak Detectors

Receive alerts on your phone if a leak is detected.



Test Your Sump Pump

Make sure your pump and backup system are working properly.



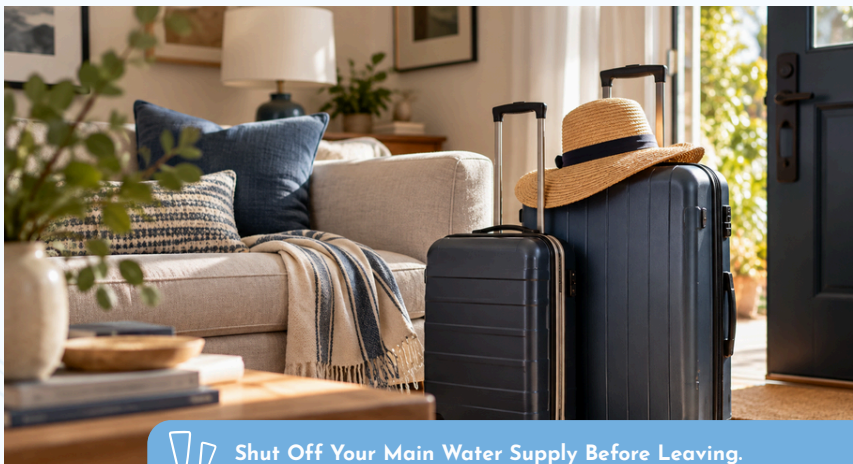
Control Temperature & Humidity

Help prevent frozen pipes in winter and excess moisture in summer.



Ask Someone to Check In

Have a trusted neighbor or friend periodically check your home.



Shut Off Your Main Water Supply Before Leaving.

A few minutes of preparation today can help prevent a costly water damage claim tomorrow.



Dean Piaquadio

Director Of Claims
Statewide Underwriting Services

Agent Appreciation Day

What a memorable day at the Saratoga Racetrack!

At Statewide Underwriting Services, we know that great partnerships are the foundation of everything we do.

Thank you to everyone who joined us for Agent Appreciation Day at the Saratoga Racetrack.

It was a wonderful opportunity to reconnect, celebrate our valued agency partners, and show our appreciation for the trust and loyalty you've shown us throughout the years.

We'd also like to extend a sincere thank you to our sponsors for helping make this special event possible.

We also must give a special shoutout to everyone who embraced the Saratoga spirit and showed up in their best derby attire. You certainly understood the assignment!



These prepared recommendations are based on guidance from the Insurance Institute for Business & Home Safety (IBHS). To explore the complete Winter Home Resources and additional property protection tips, visit the IBHS Home Disaster Guides [ibhs.org/guidance/hennediasterrguides](https://www.ibhs.org/guidance/hennediasterrguides)

Winter Preparedness

Simple steps today can help homeowners avoid costly winter damage tomorrow.

- ✓ **Clean Gutters and Downspouts**
Remove leaves and debris to allow water to flow away from the home.
- ✓ **Inspect Roofs Before Winter Storms**
Look for damaged or missing shingles and make repairs early.
- ✓ **Protect Exposed Pipes**
Trim the hose and disconnect outdoor hoses before freezing temperatures arrive.
- ✓ **Seal Drafts Around Doors and Windows**
Close gaps to help keep warm air in and cold air out.
- ✓ **Update Your Home Inventory**
Take photos and keep records digitally in case a claim needs to be filed.

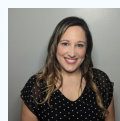
Your Feedback Matters

On behalf of the billing department, thank you to everyone who took the time to share feedback regarding billing concerns.

Your comments, suggestions, and concerns are extremely valuable to us. We are carefully reviewing your feedback to identify opportunities to improve our billing processes and communications.

Your input is helping guide meaningful discussions and improvements aimed at creating a better overall billing experience. We are committed to addressing concerns and making changes wherever possible.

Thank you again for your time, honesty, and partnership. We truly appreciate your feedback and your help in allowing us to serve you better.



Patricia Abenanti

Director of Accounting
Statewide Underwriting Services



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