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QUARTERLY

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RECONNECTING & REALIGNING FOR LONG-TERM SUCCESS

We have set a goal of achieving a 95% combined ratio by year-end 2026, and we are pleased to share that we are trending in the right direction.

We appreciate the patience many of you have shown over the past few years as we have taken important steps to reach this goal. Strengthening underwriting guidelines and, in some cases, allowing business to move elsewhere has not been easy. However, by closely reviewing our performance across lines of business and investing in improved systems and vendor partnerships, we are positioning ourselves for long-term success. As we move forward, our goal is to make doing business with us simpler and more efficient.

As we continue to evolve, we want to reconnect and ensure you have a clear understanding of our appetite and the lines of business we are actively pursuing.

In this newsletter, you will meet some of our newer team members, hear updates from our Project and IT teams on improvements to our administrative platform, get insights on replacement cost vs. functional replacement cost, and gain seasonal summer safety tips to help you and your customers stay protected.

You can expect to hear from us more regularly as we continue to share updates on our appetite, our team, and our direction, while also learning from you and identifying opportunities to further improve the ease of doing business with us.

We will also be sharing the results of our Triple Crown promotion soon. This promotion ran throughout May and June, and the top three agencies that wrote the most Dwelling Fire and/or Craft Pak business will earn a trip to Saratoga with us this August.

If you need assistance accessing Evolve, our new agent portal, updating your agency contacts, or scheduling an in-person or virtual visit, please feel free to reach out. We look forward to continuing our partnership with you.

**Tom Johnson**

RVP – New York Operations
Statewide Underwriting Services

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EVOLVE Corner

This quarter, The Eliza Project team continued work on our policy administration system, including efforts to support additional lines of business on the platform. While much of this work takes place behind the scenes, the goal is simple: to create smoother, more consistent processes that better support our agents and policyholders.

As we continue building out system capabilities, we remain focused on improving efficiency, supporting future growth, and making it easier for our agency partners to do business with us. We appreciate your continued partnership as we move this work forward.

Did You Know? Evolve includes several tools that can help make day-to-day servicing easier:

- **Policy and Quote Search:** You can search for policies and quotes using only the last few digits of the quote or policy number.
- **Document Access:** You can download and email documents generated for a quote or policy through the Document Summary tab.
- **Billing Information:** You can review payments made, future invoices, and other billing-related details through the Billing Summary tab.



Gene Mitchell Jr
Director of Corporate Operations
The Eliza Project
SWUS

Replacement Cost vs. Functional Replacement Cost

	Replacement Cost	Functional Replacement Cost
	“Rebuild it as it was.” Replacement cost means repairing or rebuilding property with materials, design, and craftsmanship similar to the original.	“Rebuild it to serve the same purpose.” Functional replacement cost means restoring the property’s use with modern, practical materials and construction methods, rather than matching the original design exactly.
Example	A historic home with custom wood and stone features would be rebuilt with comparable materials and workmanship.	The same historic home could be rebuilt with modern materials that provide comparable living space and function, without recreating every custom feature.
What it includes	• Original design and layout • Similar or matching materials, even when more costly • Unique, custom, or historic features	• Modern, cost-effective materials • Current construction methods • Similar use and function, not identical design
Best used for	• Homes with custom or historic details • Properties where preserving the original look matters	• Cost-conscious insurance solutions • Properties where practical function matters more than original appearance



Jessica Mulligan
Commercial Lines Underwriting Manager
SWUS



We Want Your Feedback

At SWUS, we believe strong partnerships are built on open communication and honest feedback. Your insights help us continue to improve and ensure we are meeting your needs as effectively as possible.

We would greatly appreciate you taking a few moments to complete our Agent Experience Survey.



As a thank you, completed surveys will be entered into a raffle to win one of three prizes. Your voice matters, and we look forward to hearing from you.

Sizzle Safely

Insurance Strategies for a Worry-Free Summer BBQ

Independent agents play a critical role in helping clients find the right home insurance policies for their needs. They are also instrumental in sharing information about general safety considerations for homeowners, which is especially important during the summer when risks tend to be higher. By providing clients with expert advice on safety and preparedness, agents can help prevent accidents and ensure backyard barbecues are both enjoyable and secure. A comprehensive approach to safety, including pre-barbeque planning, oversight during festivities, and thorough post-celebration clean-up, can help clients enjoy the season without incident.

Pre-Event Safety

Barbecues and water activities are staples of backyard get-togethers, but to ensure these events are both fun and safe, it is important to implement pre-event safety measures. Agents should advise their clients to inspect their homes and outdoor areas for potential hazards before the party. This includes checking for loose railings, slippery walkways, and any other safety concerns. Agents can also encourage clients to make sure outdoor lighting is working properly to help prevent trips and falls.

A barbeque is a staple of nearly every summer party, but grills can pose significant risks if not handled correctly. Agents should remind clients to place grills away from structures and flammable materials, and to handle and store propane tanks properly. They should also keep a fire extinguisher nearby and never leave the grill unattended.

Similar to a grill, a pool should also never be left unattended. Whether required by local ordinances or not, homeowners should have a fence around the pool with self-latching gates, use a pool cover when it is not in use, have working and accessible grab poles, life rings, and safety ropes, and upgrade drain and filling systems to modern safety standards. About 10 people die from drowning every day in the U.S., with many more injured, according to the CDC. Children ages 1 to 4 have the highest drowning rates, and among this age group, most drownings occur in home swimming pools. Pool deck slips, falls, and other injuries are also a possibility.

Electrical and plumbing issues can also lead to pool fires and electrocution, which not only damage property but also put people's safety at risk. In addition, agents should encourage clients to take extra precautions to prevent accidents and, of course, never allow children to swim without proper supervision.

During the Event

Grilling injuries are a significant yet frequently overlooked hazard, with more than 21,000 grilling-related injuries treated at emergency departments in 2021 alone. This underscores the need for safety precautions at clients' barbecues. Agents can recommend kid-friendly zones away from potential hazards such as grills, in addition to keeping pets indoors to ensure they are safe and comfortable and to reduce the risk of them getting scared or injured.

When it comes to pool safety during the event, agents should encourage clients to take extra precautions to prevent accidents and, of course, never



allow children to swim without proper supervision. Beyond pool supervision, children should always be supervised throughout the entire party, especially when playing.

Many people today own a trampoline in their backyard, and about 100,000 people, most of whom are children, visit the emergency room due to trampoline-related injuries every year, according to NBC News. In some situations, where the negligence of a supervisor played a role in the accident, the injured person may be able to recover compensation for medical bills, lost wages, and pain and suffering through a personal injury claim filed against the property owner. Agents should encourage clients to implement trampoline safety precautions, such as allowing only one person at a time and prohibiting somersaults, to reduce the risk of injury. Trampolines should be taken down if there is any potential for use without adult supervision.

By proactively informing clients about pre-event, during-event, and post-event safety measures, agents can help them host a secure and enjoyable summer barbeque season. An agent's expertise not only enhances the celebration but also builds trust and strengthens the client-agent relationship. Ultimately, a well-prepared client is a happy client, and their safe summer experience will reflect positively on your guidance as their insurance agent.

This article was originally published in Insurance Journal and is reprinted here for informational purposes. "Sizzle Safely: Insurance Strategies for a Worry-Free Summer BBQ" by Andrew Leeds appeared in the July 19, 2024, issue of Insurance Journal.

Insurance Journal is a leading industry publication providing news and analysis for the property and casualty insurance market. Additional information is available at <https://www.insurancejournal.com>.

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Meet Your New Personal Lines Underwriters

We're pleased to introduce two experienced underwriters who are here to support you in Personal Lines: Ariel Hunt and Courtney Horan. Both bring strong insurance backgrounds and a shared commitment to delivering responsive, knowledgeable service.



Ariel Hunt has been in the insurance industry since 2018, beginning her career in Commercial Lines. She joined our company in October 2025 and transitioned into Personal Lines underwriting. Ariel's commercial experience gives her a well-rounded perspective, allowing her to thoughtfully assess risks and provide practical solutions for your clients.



Courtney Horan brings more than a decade of industry experience, having started in insurance in 2014 in Commercial Lines. She joined our team in October 2025 and has since moved into Personal Lines underwriting. Courtney's depth of knowledge and detail-oriented approach make her a valuable resource for navigating complex scenarios and helping ensure a smooth underwriting process.

Together, Ariel and Courtney are dedicated to building strong relationships with agents and helping you find the best possible outcomes for your clients. Please don't hesitate to reach out to them at ahunt@swus.com and choran@swus.com. They look forward to working with you.



Nicole Delahanty
Personal Lines Underwriting Manager
SWUS

SWUS EMPLOYEE SPOTLIGHT

Scott Piper | Chief Underwriting Officer



With an impressive 37-year career in the mutual insurance industry, SWUS Chief Underwriting Officer Scott Piper brings deep expertise, thoughtful leadership, and a passion for the purpose behind insurance to his role.

Scott joined SWUS a year and a half ago, drawn to the company's strong mutual ethos and entrepreneurial spirit. "SWUS has the 'mutual'

company mindset that I think is so valuable," he shares, "along with a willingness to help other mutuals and pursue new opportunities." This combination of collaboration and innovation made SWUS the right fit for him.

In his day-to-day role, Scott focuses on managing risk across the business. He works closely with leaders across all states and functional areas, evaluating the types of business the company writes and ensuring pricing is both fair and profitable. His broad experience across nearly every aspect of insurance operations allows him to approach challenges with a comprehensive perspective.

Before joining SWUS, Scott built his career over nearly four decades in the mutual insurance space, gaining insight into a wide range of roles and responsibilities. This extensive background continues to inform his strategic thinking and leadership today.

When asked what advice he would give to someone considering a career in insurance, Scott emphasizes keeping an open mind. "Insurance plays a critical role in the economy by taking on risks that individuals couldn't manage alone, like owning a home or running a business," he explains. He also highlights the variety of career paths available within the industry and the meaningful connections it fosters.

"I've had the privilege of working with some of the most genuine people, which has been incredibly fulfilling."

Outside of work, Scott enjoys spending time outdoors. Whether road biking, camping, or hiking, he values staying active and connecting with nature.

As a final note to his colleagues, Scott shares his gratitude. He appreciates everyone's help and the collective effort that drives the organization forward.