



— S T A T E W I D E —
UNDERWRITING SERVICES
QUARTERLY

A STATEWIDE UNDERWRITING SERVICES
COMPANY PUBLICATION

2025
YEAR IN REVIEW
AS WE MOVE INTO
2026

As we reflect on 2025, it is clear that SWUS strengthened performance, expanded capabilities, and reinforced its role as a dependable partner to our agency force. The results reflect disciplined underwriting, operational progress, and a continued focus on long-term stability.

Our loss results across all states continued trending in the right direction. Even as we navigated a few large individual claims, overall performance remained strong. Across New York, Iowa, and Delaware, the group delivered one of its best loss and LAE ratios in recent years. Delaware and Heartland Mutual led the way with remarkable results, and even in the areas that experienced more challenging weather activity, we saw strong signs of improvement and resilience. This is the advantage of the SWUS group's collective strength—and the value we bring to agents who choose to partner with us.

Throughout 2025, we also made meaningful investments in people and technology. Several key hires are already contributing to stronger underwriting performance and tighter organizational alignment. Our leadership team is more focused than ever on supporting profitable growth while strengthening the foundation we provide to our agents.

Operationally, we reached major milestones this past year with the launch of our Homeowners, Manufactured Homeowners, Seasonal Homeowners, and Renters products. Homeowners and Landlord—which represent the majority of our policy count—are now live on our new system, underscoring how far

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we've come in modernizing our platform. In January, we launched our new agent portal, Evolve, and officially retired our legacy quoting system, reducing complexity and supporting a smoother experience for your teams. In 2026, all lines will be fully live on the new platform, a milestone we have been working toward for years.

As we move into 2026, our goal is to achieve a combined ratio of 95% by year-end. We know that will require continued discipline, careful underwriting, and strong partnership with our agency force. The direction is clear, the progress is measurable, and the foundation is stronger than ever.

Thank you for the trust you place in SWUS. We look forward to continuing to earn your business. Together, we are building something exceptional.

"We start by setting the course and we succeed by staying the course."

- Carece Slaughter



Eddie Harper, ARe, CPCU, MBA

President & CEO

Statewide Underwriting Services

EVOLVE AGENCY PORTAL UPDATE

We want to share a few helpful notes based on feedback we've received about the new agent portal, **Evolve**.

Getting Started

If you have not received credentials to create an account, please contact Tom Johnson at tjohnson@swus.com or email IT@swus.com for assistance.

Current Portal Capabilities

At this time, Evolve supports quoting for **Homeowners** and **Landlord**. You can also view key policy documents, including **declarations** pages and **billing** information.

Where to Send Questions

For questions related to policies in **Evolve**, please contact your assigned underwriter or our accounting team, depending on the issue. **For faster resolution**, please do not use the portal "Help" button for policy-specific questions.

Policy Downloads

We know many agencies are eager to have download functionality available again. We are working with our vendor and **expect to launch this feature soon**. Please note: downloads will be limited to Personal Lines policies.

Thank you for your patience as we continue this transition to improve workflows and service for our agency partners. If your team would like training on Evolve and its quoting capabilities, please let me know.

Warm Regards,

Tom Johnson

VP, Agency Management

Statewide Underwriting Services

Home Generator Safety

Practical guidance you can share with insureds during winter storm season

by Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE

Power outages can happen at any time, but they are especially dangerous during cold weather. In February of 2021, the entire state of Texas lost power, and some areas were out for an extended period.

Types of generators

Home generators can literally be life savers, but they are not without risks. Helping clients understand and manage the risks of home generators is another value-added service of the professional insurance agent. There are two main types of generators for home use – portable and permanent, or standby.

They come in a variety of shapes and sizes, from small moveable units designed to power just the essentials, to whole house generators. It is important to pick the right size / type for the power needed. Consultation with a professional electrician before purchasing and installing a home generator is recommended. Generator sales in the United States are predicted to increase from \$6.10 billion in 2023 to \$8.96 in 2030 (fortunebusinessinsights.com).

Key risks and prevention

The most common risks of home generator use are carbon monoxide poisoning, electrocution, and fires. According to nbcnews.com, 70 people per year die in portable generator accidents. These can be reduced or eliminated by following proper safety measures. Keep the generator dry and avoid using it in wet conditions. Use a canopy or tarp during inclement weather. This will lessen the risk of electric shock or electrocution. Never



run the generator indoors or near windows or doors, which could allow exhaust to get into the structure. Maintain a clear space of 3-4 feet around the generator. If possible, the unit should be 20 feet away from any building with people or animals inside. Carbon monoxide is colorless and odorless, and illness or death can occur within minutes. Every home should have carbon monoxide detectors on each level and near sleeping areas.

Transfer switches and backfeeding

Never plug the generator directly into the home's system, such as a dryer outlet. This can result in backfeeding, which reverses the normal flow of electricity. Backfeeding can damage your house and appliances, as well as injure utility workers who may not know the wires are "hot" during a general power outage. Backfeeding is illegal. A transfer switch is required. It isolates the power supply by breaking

the connection between the utility and the home.

Fuel storage and refueling

Before refueling, turn off the generator and let it cool down. Store fuel in approved safety containers, in secure areas away from the living quarters, and away from fuel-burning appliances. Check local regulations as to how much fuel can legally be stored. Common fuels are gasoline, diesel, propane, or natural gas. In addition, solar powered units are also available. Some generators allow users to switch types of fuel. Attention to the user manual instructions is essential.

Insurance considerations

Generators – particularly whole house generators – are quite an investment. Their value should be included in the home's insurance policy. Depending

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on the type of system, this could be buildings / other structures or personal property. Portable generators are often considered appliances. Whole house generators that are permanently installed would be part of the building.

Maintenance and fuel shelf life

As with a car or other motorized equipment, routine maintenance is

essential. This may mean changing the oil, checking or replacing the battery, and testing the system on a regular basis. Attention should be paid to how long the fuel has been in the generator. Gasoline has a shelf life of 3-6 months, whereas diesel can be stored up to a year without degrading.

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Home generators can be a welcome addition in times of power failures. However, there are safety concerns. Helping clients understand the benefits and risks of generators is another sign of the true insurance professional.

GET YOUR CONTINUING EDUCATION CREDITS WITH US!

Wednesday, May 13 | Walden Firehouse



Save the date and join us on Wednesday, May 13, 2026, in Walden, NY to earn your **Continuing Education (CE)** credits. This program is designed for Mid-Hudson Co-Operative, Claverack Cooperative, and Midrox agents.

Instructor: Ivan Cohen

Proposed Classes (pending state approval):

- Risk Management for the Insurance Professional
- Case Studies and Court Cases on Insurance Contracts, Policy Language, and Claims

Each course will offer **four credits** across PC, BR, LA, GC, and LC.

Registration details and a full agenda will be released soon.

Need More Information?

Please don't hesitate to reach out to **Tom Johnson (tjohnson@swus.com)** for any updates or revisions to your agencies! We're also happy to set up meetings to offer training refreshers on our appetite and any revised guidelines.

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