



STATEWIDE UNDERWRITING SERVICES QUARTERLY

A STATEWIDE UNDERWRITING SERVICES COMPANY PUBLICATION

BUILDING STRENGTH FOR TOMORROW

First, I hope you, your family, and your staff are safe and doing well both physically and mentally. We all have come to realize that managing our personal and business lives through COVID-19 is a multi-faceted challenge, and accept that changes can and will occur daily.

Indeed, this experience is proving to be a marathon, rather than a sprint. Patience, understanding, and perseverance are personal attributes that seem to apply best to the challenges we all face as we look for a silver lining in the pandemic.

The circumstances of 2020 have become a positive catalyst for creative change and innovation in the insurance industry. All insurance companies and agencies are proactively working for the future to the best of their abilities to serve the changing needs of individuals, families, and businesses everywhere. These changes are suitable for insurance consumers,

insurance professionals, and insurance claimants when a loss occurs. Let's embrace this opportunity for growth and continue to find new ways to meet our employees' and our customers' needs.

At Statewide Underwriting Services, we have accelerated and revised our previously planned changes. We have kicked off many initiatives that impact each functional area of the company. A few of these include:

- New IT systems for policy administration, underwriting, billing, and claims;
- A new website that offers helpful functionality; and
- Human resource policy changes.

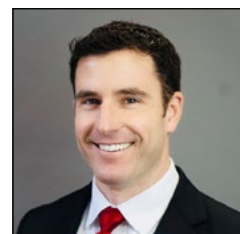
What's more, our personal, commercial, and farm underwriting teams are working together with our marketing staff to enhance products, eligibility guidelines, and coverage.

Throughout this newsletter, you'll learn more about these key initiatives that support our efforts to deliver on our pledge to you.

And as always, we are staying true to our core values: positive attitude, adaptability, work ethic, dedication, and relational greatness.

Thank you for your business, as we much appreciate the challenges this year has brought for you. Please reach out with any questions or concerns.

Stay safe and be well,



Eddie Harper, ARe, CPCU, MBA
President & CEO
Statewide Underwriting Services



Preparing Homeowners for a Claim-Free Winter

ARTICLE PROVIDED BY MSO, INC.

A home is a major investment and every precaution should be taken to protect it. As cold weather approaches, now is a good time for agents to partner with their insureds and help reduce the risk of loss. According to the Insurance Information Institute, losses from winter storms exceed \$1 billion per year nationwide. In 2007, water damage and freezing losses represented over 22 percent of all homeowners insurance claims, with the average claim being over \$5,000.

Proper winterization involves much more than replacing screens with storm doors and windows. For example, gutters and downspouts can collect leaves and debris. If not removed, water can back up, putting unnecessary weight on the gutters and causing them to bend or dislodge. Covering gutters with screens will help keep them clean, but they should still be checked annually for holes or blockages.

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Another common winter problem is ice damming. Warmer roof temperatures melt snow which subsequently re-freezes in the roof overhang. This produces a “dam,” which can back up under the shingles and leak into the house. Insulating and reducing the temperature in the attic can help combat ice damming. The weight of snow buildup can also cause roof damage and may cause the entire roof to collapse.

Check your property for any trees or limbs that are too close to the house or power lines. Limbs laden with ice or snow become extremely heavy. Trimming them back a safe distance could prevent a power outage or damage to a dwelling or other property. It is recommended that any gutter or tree work be done by a professional to avoid damage or injury. Insulate exterior plumbing and faucets, or turn them off and drain to prevent freezing and potential water damage claims. Pipes in unheated

garages, attics, and crawl spaces should also be insulated.

Fires during the winter season are a major cause of homeowners insurance claims. Chimneys should be inspected annually, and cleaned regularly. Fireplace and woodstove ash must be kept in a covered, fireproof container until completely cooled. Keep fireplace screens in place to reduce the chance of sparks igniting rugs, wood floors, and furniture. Lit candles should never be left unattended. Avoid the use of space heaters whenever possible. However, if one is necessary, then it is advisable to use an electric space heater with an automatic tip-over shutoff. Never use space heaters near flammable items. In the kitchen, stovetops, hoods, fans, and filters should be cleaned regularly of cooking grease to help prevent a fire.

In addition to property claims, ice and snow can lead to trip-and-fall and other liability hazards. Keeping a bag of ice melt handy and clearing all sidewalks and driveways promptly will reduce the risk of injuries to your guests or loved ones.

Some homeowners may not have any idea these hazards exist. They say an ounce of prevention is worth a pound of cure. Helping your clients protect their most valuable asset is the mark of a true insurance professional.

This MSO article first appeared as an Advertorial in the Insurance Advocate.

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AGENT UPDATE: SWUS Brokerage

We wanted to let you in on a little secret...

Statewide Underwriting Services Brokerage (SWUS Brokerage) can help you write *even more* business than before!

Some time ago, we had the simple idea to exclusively offer our agents additional business lines that we did not underwrite in house on our paper. Utilizing our industry relationships, we have partnered with select underwriting companies to provide commercial umbrellas over our commercial lines business. Our umbrella partners offer **"A" rated "Admitted"** carriers that will write umbrellas over our underlying commercial lines policies.

Statewide Underwriting Services has also partnered with **Main Street America Insurance** to offer select business lines such as its highly regarded contractor program, business auto, and other helpful lines of business outside of Statewide's existing underwriting appetite.

We now have a system and the staffing in place to expand our brokerage operation and offer you an exclusive market for umbrellas and some other lines of business. While this is a new division, it has already proven valuable to the agents who piloted it with us. These agents have placed over 125 commercial umbrellas over their underlying business with **Mid-Hudson Co-Op, Claverack Cooperative, and Midrox Insurance Co.**

Likewise, several agents have written business auto and eligible contractors with **Main Street America Insurance**. This is a valuable market for those agents who need access, but may not commit to a direct agency appointment.

For more information about commercial umbrellas, please contact your commercial underwriter.

Once quoted and bound, you'll be working with SWUS Brokerage Manager Phil Duncan, who can be reached by emailing brokerage@swus.com or calling 845-457-5001 ext. 350. Phil brings a wealth of insurance and brokerage management experience, and is glad to help address the needs of your customers. Phil is also your primary contact and underwriter for access to **Main Street America Insurance**.

As always, you may also reach out to SWUS Marketing Director Roy Denny (rdenny@swus.com; 845-457-5001), or any other member of the Statewide Underwriting Services management team.

Over time, **SWUS Brokerage** will evolve and offer access to additional products and the systems to manage your business. It's another opportunity for you to market and profitably grow your business.



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SWUS QUARTERLY, a Statewide Underwriting Services publication, provides insight into the latest trends in the insurance industry, including technology and business analytics, among other great topics. You'll get industry buzz, as well as exciting employee profiles, in every edition of SWUS Quarterly!

AGENT UPDATE:

Moving to IVANS

It's official! SWUS will be moving to IVANS in 2021. For those of you who are not familiar, IVANS Download is a cloud-based data exchange software that delivers the latest policy-related information to agency partners directly into their management systems, ensuring that current, accurate information is instantly available throughout underwriting and servicing. Via a single end-to-end application, it will automate information exchange and reduce time spent manually managing individual agent and MGA information requests.

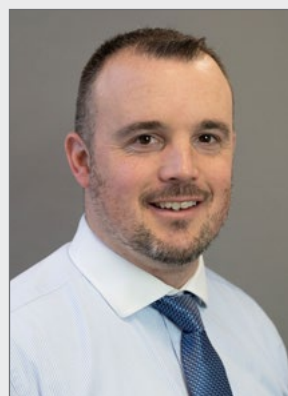
We look forward to keeping you up to date on our progress. Stay tuned!



EMPLOYEE HIGHLIGHT:

Gene Mitchell, Jr.

Underwriting Manager, Personal lines



Meet Gene Mitchell, Jr., who was recently promoted to the position of Personal Lines Underwriting Manager.

Gene, who joined MHCIC and CCIC in August 2017, is the newest addition to the Statewide Underwriting Services management team. His initial inspiration to get into the insurance industry

came from family members who had long and fulfilling careers in the field. The underwriting role and ensuing challenges and rewards were always appealing to Gene and contributed to his underwriting path. Gene brings his enthusiasm and passion for making an impact and creating lasting relationships throughout the industry to this new role.