



# LOUDOUN MUTUAL

INSURANCE COMPANY

Dear Policyholders and Friends,

The uncertainty of the evolving coronavirus situation has everyone searching for answers. While there are many questions related to the coronavirus for which we cannot provide answers, we can share with you what is happening at Loudoun Mutual and how we are responding to our policyholders' needs. In wake of the Governor of Virginia closing all non-essential businesses, please be aware that an insurance carrier is an essential business and Loudoun Mutual remains open to take care of our policyholders.

Over the past several years, we have built a business continuity plan to allow us to work remotely in the event the home office building was not available. We also moved our core technology-based functions to the cloud. Additionally, the printing and mailing of policies is performed remotely, and recently we transitioned to a lock-box system to process premium payments.

A significant number of home office functions are now being performed remotely or have been enabled to be performed remotely. We continue to handle claims promptly, process new business and renewal policies and uphold our fiduciary responsibilities. At Loudoun Mutual we are operating as normally as possible during these unexpected circumstances.

We understand these are difficult and unprecedented times, but Loudoun Mutual has faced similar challenges, including the 1918 Spanish Flu Pandemic, the Great Depression, the Civil War, and more recently, September 11th, and the 2008 recession. Through all of those events, Loudoun Mutual stayed true to our purpose of taking care of our policyholders when unexpected events occur and maintained a stable presence insuring properties throughout the Commonwealth of Virginia. To continue to fulfill our purpose of helping our policyholders when unexpected events occur, please know that as part of our culture of caring every employee at Loudoun Mutual is responding compassionately and prudently when working with our policyholders. Please contact us if you have any questions or concerns.

Sincerely,

Christopher G. Shipe  
President/CEO