

We have a mutual interest - **you**.

Bulletin 26-3

**TO:** All Mutual of Wausau Agents

**FROM:** Michael Moore, SR Vice President-Underwriting

**DATE:** March 20, 2026

**RE:** Homeowner Rate Update

Over the last few years, our industry has experienced significant rate increases. During this time, we recognized the discrepancy in our pricing for properties with values between \$300,000 and \$500,000 became more pronounced as those rate changes were implemented.

After a thorough review of our rate structure—and with valuable input from our agents—we have made adjustments designed to better align rates within this range and address the concerns that have been raised.

We are pleased to announce that coverage limits between \$300,000 and \$500,000 will receive a **12% rate reduction**. This applies to our entire Homeowner program. Rates for properties below \$300,000 will remain unchanged, while rates between \$500,000 and \$700,000 will be adjusted to blend into the updated structure.

The updated rates are now available on our website.

If you have any questions, please contact your assigned underwriter.