



Hello, June!

June is here, with longer days and warmer weather finally settling in. Take a peek at what's happening around the office—reminders, goodbyes, new faces, events, and more!



Office Closures & Summer Hours

Our office will be closed on **Friday, June 19**, in observance of **Juneteenth**. We will resume normal business hours on Monday, June 22.

Our office will also be closed on **Friday, July 3**, in observance of **Independence Day**. We will resume normal business hours on Monday, July 6.

Our office will be closing at 3PM every Friday throughout July and August.

If you have an urgent matter outside of our office hours, please call the office at 253-756-2000 and listen to the prompts to be connected to our 24-hour client service line. Please remember coverage cannot be bound or changed by voicemail or email.



Safeco Transitions to Liberty Mutual

Liberty Mutual has officially retired the Safeco brand. All of the insurance products previously sold under the Safeco name through independent agents are now marketed solely under the Liberty Mutual brand.

What does this mean for you?

This is a brand name change only. Your existing policy terms, coverage limits, deductibles, premiums, and discounts remain completely unaffected.



Celebrating Beverly



Beverly Williams
Personal Lines Account Manager

Congratulations on Retirement, Beverly!

With June comes a bittersweet goodbye to someone who has been such an important part of PHE for 37 years—Beverly is officially retiring.

Over the years, Beverly has been a steady, reliable presence and someone so many of us have learned from. Whether it was her endless knowledge or her ability to bring a little silliness into the day, she's made a lasting impact that won't be easy to replace.

While we'll miss seeing her every day, we're so excited for her as she begins this next chapter—one that's more than well deserved after nearly four decades of dedication.

Bev, thank you for everything you've given to PHE. You've helped shape what this place is today, and your impact will stick with us. Don't be a stranger—you'll always have an open invitation to stop by, especially for Fun Fridays.

If you would like to send a personal note to Beverly, email her at beverly@pheinsurance.com or call our main office line at 253-756-2000.



PHE's Night at the Rainiers

We had a great time at the Rainiers game last month! Employees brought their families and loved ones, and we enjoyed great food, sunshine, and an exciting game together. Check out some more photos from the game on our Instagram and Facebook!



Employee Spotlight



Holly Brown
Personal Lines Account Manager

Welcome to the team, Holly Brown!

Holly is the newest member of our Personal Lines team. She was raised in Federal Way, graduated from WSU (Go Cougs!), and now calls Tacoma home. With experience as a Personal Lines Account Manager since 2013, she brings a strong background to the role.

She enjoys seeing local live music, going to Rainiers or Mariners games, local art events and traveling. She loves spending time with her wife and their two pugs and cherishes any time she gets with her two grown children.

Fun fact: Holly still owns her first car – a 1967 Mercury Cougar.

We're thrilled to have Holly on board and can't wait for you to get to know her.



Beth Meyer
Commercial Lines Tech

Welcome to the team, Beth Meyer!

Beth joins our Commercial Lines team with over 18 years of experience in international freight forwarding, logistics, and project management. Originally from New Jersey, she moved to Tacoma eight years ago with her family.

Her background brings strengths she's excited to carry into the insurance industry, along with a mindset rooted in continuous learning and growth.

Outside of work, Beth enjoys staying active through fitness and hiking, cooking, and spending time with her husband and two kids (ages 8 and 4). She also loves to travel and experience different cultures, with memorable trips to Italy, South Africa, Brazil, Argentina, and Singapore.

Fun fact: Beth's go-to fancy drink is an espresso martini—but only if it's made with real espresso.

Join us in giving Beth a warm PHE welcome!



Non Profit of the Quarter

This quarter, we're proud to spotlight the **Oregon Jewish Community Foundation (OJCF)** — an organization dedicated to strengthening Jewish life and supporting meaningful philanthropy across Oregon and Southwest Washington.

Founded in 1989, OJCF works to build and promote a strong culture of giving that supports a thriving Jewish community today and for generations to come.

Their **mission** centers on empowering individuals, families, and organizations to achieve their philanthropic goals through strategic, personalized guidance and proven investment expertise.

In 2025, OJCF granted **\$9 million** from donor advised funds and awarded **\$127,000** in scholarships and camperships. More than 475 organizations received grants that year, reflecting the organizations commitment to uplifting the community.

OJCF embodies the values of connection, stewardship, and community care. Their work strengthens not only Jewish life but the wider region—making them a meaningful nonprofit to learn about, celebrate, and support.

[Learn More](#)



Coverage Corner



Carissa Milligan
*Commercial Lines
Department Manager*

Understanding Outdoor Property Coverage

When business owners think about property insurance, they often think first about the building, inventory, tools, and equipment inside. However, many businesses also have important property located outside the building. These outdoor items can help customers find your location, keep the premises secure, support daily operations, and create a professional first impression.

What Counts as Outdoor Property?

Outdoor property generally refers to items that are owned by the business but located outside the main building. Examples may include:

- Fences and gates
- Detached signs
- Exterior lighting and outdoor equipment
- Awnings, canopies, flagpoles, and detached structures like garbage enclosures
- Outdoor furniture, landscaping, irrigation systems, and security features

Why Coverage Can Be Different

Some insurance policies provide limited coverage for outdoor property, while other policies may exclude certain items unless they are specifically added. Coverage may also depend on the cause of the damage. For example, a policy may treat damage from wind, vehicle impact, vandalism, or theft differently.

A policy may also include a sublimit, which is a smaller limit that applies to a specific type of property. For example, even if your building limit is much higher, outdoor signs, fences, or other exterior items may have their own separate limit. This is why it is helpful to review the policy details before a claim happens.

Why This Matters

Outdoor property is more vulnerable because it is exposed to weather, traffic, theft, vandalism, and everyday business activity.

If outdoor property is not properly covered, a business may face unexpected out-of-pocket costs for repairs, permits, fabrication, installation, or security-related replacements.

Questions to Ask During a Coverage Review

A coverage review can help you understand what is included, what may be limited, and whether any updates are needed. When reviewing your policy, consider asking:

- Do you have detached signs, fences, gates, lighting, or outdoor equipment?
- Would the current policy limit be enough to repair or replace them?
- Are any items subject to a sublimit or exclusion?
- Do you need an endorsement to broaden or increase coverage?

Outdoor property can be easy to overlook. Taking time to review these items before a loss occurs can help you better understand your coverage, avoid surprises, and make more informed insurance decisions.



Events in the Community



Summer Sounds at Skansie Park

July-August, Tuesday Nights at 6PM

Head to Skansie Brothers Park on Tuesday nights for a great lineup of live music throughout July and August. Click the link below to see the featured artists.

[Learn More](#)



The Taste Northwest

June 26-28

The South Sound's food festival is back! Head to the Washington State Fairgrounds for free admission, great food, and lots of fun.

[Learn More](#)



Referral Program

Our referral program is one way we say thank you for trusting us enough to recommend PHE to your family and friends.

For every qualifying referral we receive, which consists of a new customer requesting a quote, we will mail you a \$10 Starbucks gift card. We also match this with a gift to our non profit of the quarter!

[Contact us](#)

[Get a Quote](#)

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