

Utica is broadening the horizon for your E&O protection...



At no extra cost!

- 1. NEW! Diminishing Deductible** — Stay loss free, and be rewarded with a smaller deductible should you have a claim! And, if you've been loss free with your previous carrier, we'll count that, too!

You will get a 10% reduction in your deductible for each consecutive 12 month policy period that is loss free, subject to a maximum reduction of 50%.

For example, if you are loss free for three consecutive years and have a \$5,000 deductible, in the event that you have a claim this year, we will reduce the deductible by 30%, bringing it down to \$3,500.

We even count the years you were with another carrier! Loss free is loss free, and we want to reward you for your efforts, whether we've been paid the premium or not.

Note: Diminishing Deductible is subject to maximum 50% reduction in deductible. This is not available for written premium of \$50 million or higher or deductibles over \$25,000

- 2. NEW! Coverage for Response to Regulatory Agencies** — This endorsement provides coverage for responding to a complaint or defending an investigation by a regulatory agency.

- 3. NEW! Limited Partial Ownership Coverage** — We now have coverage available for partial ownership, operation, management or control when the percentage of ownership, operation, management or control is 10% or less.

Consult your association, or call your Utica E&O underwriter for more information!

 **Utica National Insurance Group**
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
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No coverage is implied or intended by this flyer. As always, consult your policy, as the terms and conditions of the policy prevail.