

## **From your Utica Policy - UNDER SECTION III EXCLUSIONS**

16. The financial inability to pay, insolvency, receivership, bankruptcy, or liquidation of any entity, person, corporation, estate, trust, or other organization including, but not limited to:

- a. Insurance companies or reinsurance companies
- b. Health Maintenance Organizations, Preferred Provider Organizations, Dental Service Plans, or Individual Practice Associations;
- c. Risk Retention Groups, Risk Purchasing Groups or captive insurers,
- d. Investment funds, or self-insurance programs;
- e. Multiple Employer Trusts or Multiple Employer Welfare Arrangements;
- f. Any pool, syndicate, association or other combination for the purpose of providing insurance or reinsurance; or
- g. Any healthcare provider or any reinsurer with which the insured placed the subject risk.

However, this exclusion does not apply:

- a. To any entity described above, if the entity was rated "B" or higher by AM Best at the time the insured placed the risk with such entity,
- b. To any entity described above, if the entity was operated by a government body or bodies (including but not limited to assigned risk plans, Joint Underwriting Associations, Fair Plans);
- c. If the insured placed the coverage with a County Mutual reinsured by carriers rated "B" or higher by AM Best; or
- d. To any self-insurance program designed for the purpose of covering exposures of a single individual or entity other than the Named Insured.