

e&o

from  
the  
people  
who  
know

An E&O  
Program  
from a Carrier  
with Experience  
and Stability

Utica Mutual is rated  
"A-" or "Excellent"  
by A.M. Best



from the  
people  
who  
know



Since  
1966,  
Utica  
has been  
protecting  
hard-working  
P&C  
agents


doing  
business  
in the  
real  
world

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

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413  
www.uticanational.com

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 **Utica National Insurance Group**

## When it's time

*to choose E&O coverage for your agency, select the protection that works in the world of ever-changing markets and business flux.*

**Utica Mutual** has been providing E&O coverage since 1966. Our seasoned team of service-oriented underwriters and claims staff understand the complexities of E&O coverage.

They stand ready to respond to your calls at our toll-free number.

*Enjoy security and peace of mind* with the expert in Agents E&O for over 40 years. We've stood by and supported agencies as your business has changed — from selling P&C and life/health products door-to-door to selling new products like financial products, as well as offering a variety of new services to meet the needs of your customers.

*We've been there* from typewriter and mimeograph to computer upload/download and the Internet. We've been there through the cycles in the market.

Rely on the carrier that has been a steady E&O market through the changes over the years — one that is expert, established, committed and reliable. This peace of mind allows you to focus your energies and precious resources on operating your business in a highly competitive marketplace.

*We're on your team* — helping protect what's yours. Statistics indicate that insurance agents are among the most frequently sued professionals. Whether you're at fault or not, you're still burdened with the potentially devastating cost of defending your agency.

**E&O programs** designed by agents, for agents for agencies of **all size. And a customized program for Life/Health agencies** (may not be available in all states) — which have over 51% of agency commissions generated from the sale of those products.

## What's Covered

Utica's E&O coverage protects you against liability claims for errors, omissions and negligent acts that result from the day-to-day running of your business. Such as:

- Identifying, analyzing and evaluating your clients' needs (including work for prospective clients and public service)
- Selling and placing coverage
- Appraising real estate in connection with a policy you're writing or placing
- Adjusting claims on policies written or serviced by your agency
- Notarizing documents
- Servicing the insurance business of others — providing it is done in connection with your activities
- And more...

Additional activities can be covered — you pay only for the professional services your agency offers.

## Who's Covered

### *Utica's E&O policy protects:*

- The agency
- Current and former employees (*including regular, leased or temporary*) and sales people
- Independent contractors acting on your behalf for business placed through you
- If a corporation, your executive officers and directors within the scope of their duties
- Former partners and officers for wrongful acts that took place prior to termination of such relationship
- If a Limited Liability Corporation, the LLC and members
- The legal spouse of any insured
- Heirs, administrators and executors are covered for previous liability if the insured dies or is judged incompetent.
- Newly acquired or formed organization (*automatic coverage for 90 days*)

### *Your most important business protection should offer top value*

**Getting the best value for your dollar is important.** Value is the key. Rates that are too low could mean sparse coverage or lack of expertise.

## Flexible Deductible\*

You can select from a wide range of deductibles — from \$1,000 to \$100,000.

Utica offers a **Loss-Only Deductible** (gives you first-dollar legal defense coverage) and a **Loss-Plus-Litigation Deductible** (combined) which saves you money on your E&O premium by applying the deductible against the loss payments and legal expense when a claim is in suit.

**Aggregate deductible** — Three times the per-loss deductible is standard and included automatically. This caps your deductible payments due to multiple claims.

## Coverage Highlights

- Claims-made policy
- Choice of liability limits
- First-dollar defense coverage\*
- Full prior-acts coverage\* (*at no extra charge*)
- Insurance company insolvency for carriers rated "B" or better by A.M. Best at the time of placement
- Contractual liability
- Employee dishonesty coverage (*other than Protector*)
- "Consent to settle" clause
- Personal and advertising injury arising from your professional services (*other than Protector*)
- Worldwide coverage
- Employment-related practices liability (ERPLI)\*
- Other coverages\*: Loan Origination, Real Estate, PEO, Marketing Services and more

**Featuring Early Payment Options:** UNIBILL monthly payment plan — no finance charges, just a modest service fee, or via **Electronic Funds Transfer (EFT)**

## Loss Control

- Large archive of loss control tips on our website, [www.uticanational.com](http://www.uticanational.com). New tips added monthly.
- Utica E&O gives you the credit you deserve — attend an E&O seminar and you may qualify for a credit on your E&O premium.

\*Availability varies by state. Subject to underwriting approval.