



Since 1966, Utica has been a leader in providing quality protection for agencies in the United States. And we plan to be here for you in the years to come. Here are some reasons why agents and brokers choose UTICA for their E&O coverage:

**We're a mutual insurance company** — That means our clients — not Wall Street investors waiting for a dividend — are our stakeholders. As such, we value our relationship with you.

**Claims expertise** — Our claims professionals are dedicated to handling only agents' E&O claims. And in the event of a claim, we have access to the best E&O litigators in the business. Would you want anything less? They're specialists when it comes to effective litigation management.

**Underwriting expertise** — Our underwriting professionals are experts, averaging more than 25 years in the business and over 15 years in E&O underwriting.

**You're not just another application** — Your E&O coverage is one of the most important business decisions you make each year. You talk directly with the underwriters — the decision makers — in putting together a program of protection for your agency.

**Interest-free financing** — We understand that your business is cyclical. That's why we let you spread your E&O premium over a 10-month period.

**No two E&O policies are the same** — If the premium sounds too good to be true, it probably is. By understanding your business, we can customize an E&O policy to meet your individual needs. We provide quality coverage and value for some of the most successful agencies in the country.

**Limit your exposure** — We provide loss control assistance to address a multitude of potential risks, from those involving CSRs to yours as owner and producer. We take an active interest in helping you minimize the likelihood of a claim.

**More extensive tail options** — With acquisitions, mergers, and retirements, no one can predict what tomorrow will bring. An E&O policy from Utica contains flexible tail options that can provide peace of mind.

**Strong affiliate relationships** — Our long-term relationship with local and state associations brings additional talent and expertise to the task of protecting you and your business. Now that's an unbeatable combination!

When only the best will do, count on Utica National — *E&O from the people who know!*

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

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