

Available to **STRATEGIC AGENCY PARTNERS** Affiliated Agencies

Utica National's E&O Program Features

We KNOW
for Insurance Agents

E&O

▶ **ADVANTAGES**

- **Get a quick premium indication or bindable quote** with easy application process.
- **Individual policies** issued with your customized limits and deductible.
- **Optional limits available** up to \$20M (subject to Underwriting approval).
- **Several deductible options** (maintain current deductibles or choose different aggregate and each occurrence deductibles).
- **Deductible reductions available** for agencies with a loss-free claims history.
- **No affiliation with PIA or Big I** necessary.

▶ **ACCESSIBLE**

You have direct access to experienced and dedicated E&O professionals.

- **Underwriters** that handle your account and who are focused on Insurance Agency E&O
- **A dedicated E&O Risk Management Representative** and valuable tools and information to help reduce the likelihood of an E&O incident
- **Claims Specialists** with decades of experience handling only E&O claims

▶ **TAILORED SOLUTIONS**

You choose the coverage options that reflect the needs of your agency.

- **Cybersurance** (with optional Funds Transfer/Social Engineering)
- **Human Resources Consulting**
- **Employment Practices Liability** (with optional Third-Party Liability)
- **Loss Control Services**

Utica National Insurance Group (Utica Mutual Insurance Company and its affiliates and subsidiaries) are rated **"A" (Excellent)** by AM Best. They have a **96% retention rate** and the **longest continually running E&O program** in the United States! For the latest rating, access www.ambest.com.



This summary represents an outline of coverage and services available from the companies of the Utica National Insurance Group (Utica Mutual Insurance Company, its affiliates and subsidiaries, New Hartford, NY 13413). No coverage or services are provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided.