

**WE CAN TAILOR FIDELITY COVERAGE  
TO MEET YOUR CLIENTS' BUSINESS  
AND SPECIAL NEEDS.**

THESE INCLUDE  
PEAK SEASON, VOLUNTEER,  
MESSENGER, CREDIT CARD,  
COMPUTER FRAUD,  
AND NON-COMPENSATED  
OFFICERS COVERAGES  
JUST TO NAME A FEW.



**IF YOU HAVEN'T  
CONSIDERED  
BONDS...**

**CONSIDER US!**

WHEN BUSINESS IS ON THE LINE, RELY ON  
UTICA NATIONAL'S BOND DEPARTMENT —  
YOUR ONE-STOP, ONE-SOURCE SOLUTION.

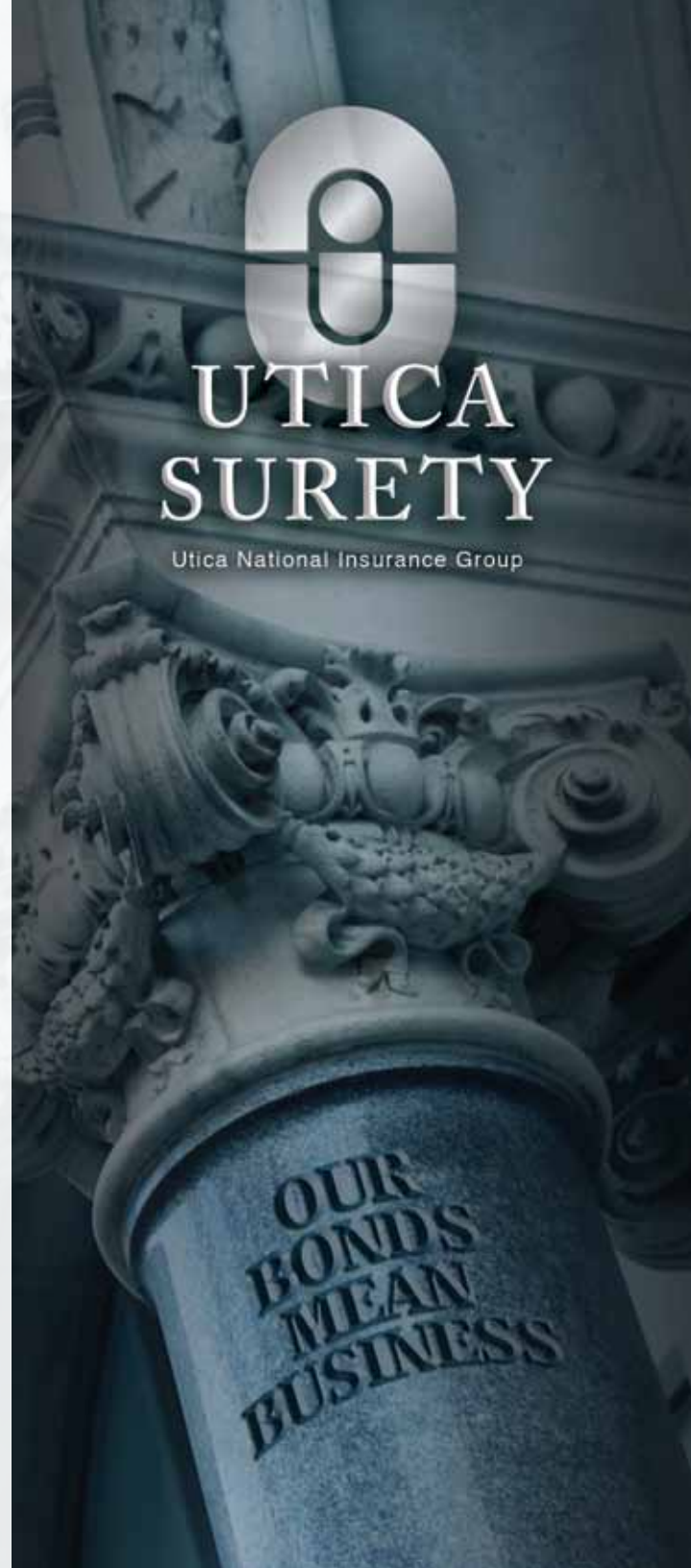
**YOUR FIRST STEP?**

**CALL US...  
TOLL FREE  
800-274-1914**

JUST ASK FOR THE BOND DEPARTMENT.  
OUR STAFF OF UNDERWRITING PROFESSIONALS  
WILL EXPLAIN THE PROCEDURES,  
PROVIDE THE APPLICATIONS  
AND ANSWER ANY QUESTIONS  
YOU MAY HAVE.

 **Utica National Insurance Group**  
Insurance that starts with you.<sup>®</sup>  
Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413  
www.uticanational.com

The information in this brochure provides only a summary of  
Utica National's Bond Program. Availability is subject to underwriting  
requirements. For more information, contact our Bond department.



**UTICA  
SURETY**  
Utica National Insurance Group

The background of the right side of the page features a large, detailed image of a classical building column with intricate carvings. The Utica Surety logo and name are overlaid on this background.

**OUR  
BONDS  
MEAN  
BUSINESS**

# W H Y U T I C A N A T I O N A L ?

## OUR BONDS MEAN BUSINESS FOR YOUR AGENCY

Bonds are not only a profitable line of business, they can help you develop professional relationships that are so important in securing and retaining many

property/casualty accounts. In today's marketplace, any edge has got to be an advantage.

Yet for some, bonds remain a mystery. And that's something Utica National wants to change. If you're overlooking bonds, you're overlooking a great opportunity to cultivate this excellent source of business.

That's why Utica's experienced Bond Staff is ready to help make bonds understandable, and to help you get them written.



### OUTSTANDING SERVICE

We're small enough to provide the personalized service you, as our agent-customer, have come to expect from the Utica National Insurance Group. Yet we're large enough to have the resources to write the bonds your clients need.

### EXPERIENCED UNDERWRITERS

When you talk to someone from our Bond department, you have access to the decision-makers, not the message-takers. That means less time with more results.

### STRENGTH & STABILITY

Utica Mutual Insurance Company, principal member of the Utica National Insurance Group, was founded in 1914 and, rated "A-" or "Excellent" by the A.M. Best Company and is U.S. Department of Treasury listed.

### BONDS — WHO NEEDS THEM?

Just about every business! Whether it's a bond for a permit to work in a town (Commercial Surety) or a bond to protect your client's hard-earned profits (Fidelity).



### COMMERCIAL SURETY:

- COURT BONDS
- PROBATE BONDS
- PUBLIC OFFICIAL BONDS
- LICENSE AND PERMIT BONDS
- LIQUOR BONDS
- MOTOR VEHICLE DEALER BONDS
- CONTRACTOR'S TAX BONDS

AND THE LIST GOES ON AND ON

### FIDELITY/CRIME COVERAGE AVAILABLE:

- EMPLOYEE DISHONESTY/CRIME
- ERISA - NOW WITH INFLATIONARY PROTECTION
- GOVERNMENTAL ENTITIES
- FORGERY (NO MONO-LINE)
- MONEY AND SECURITIES (NO MONO-LINE)
- COMPUTER FRAUD - NOW AVAILABLE WITH FUNDS-TRANSFER COVERAGE



ALL IT TAKES IS A  
TOLL-FREE CALL TO US AT  
800-274-1914

### TYPES OF BONDS —

- COMMERCIAL SURETY
- FIDELITY/CRIME COVERAGE
- ERISA