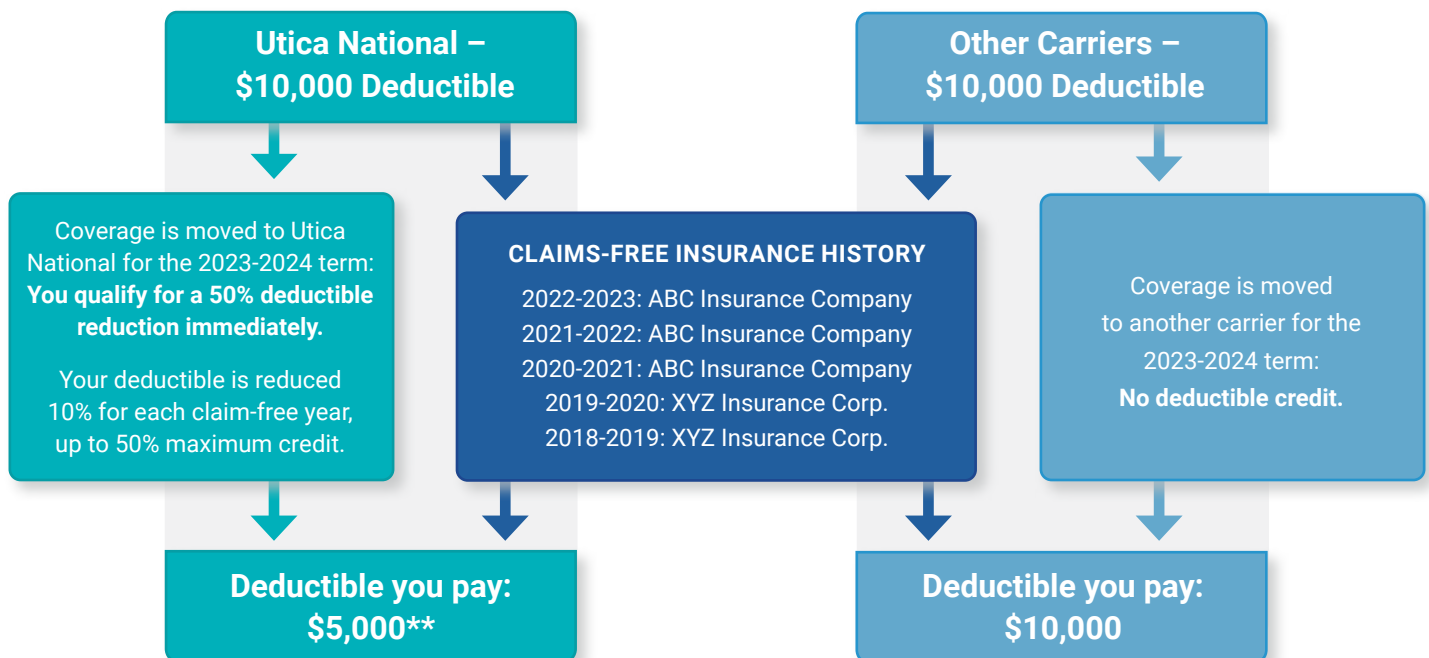


DIMINISHING DEDUCTIBLE:

Instant Savings* on Your Deductible with Utica National



If your agency is claims-free, you can reduce your deductible! Move your Errors and Omissions coverage to the member companies of the Utica National Insurance Group and take advantage of Diminishing Deductible credits. For example:



When It Comes to the Utica National Companies vs. Other E&O Carriers, THERE'S NO COMPARISON.

Benefit your agency with even more advantages of Utica National's E&O Program:

- **LONGEVITY** as a leader in the Agents' E&O market continually since 1966.
- **DIRECT ACCESS** to Underwriters and Claims Specialists.
- **CLAIMS STRENGTH** through a Claims team with decades of experience and that's 100% dedicated to E&O.
- **USEFUL RISK MANAGEMENT RESOURCES** » including monthly risk management articles and tips, real claim examples, a risk self-assessment tool, training courses, and more.
- **FLEXIBLE PAYMENT OPTIONS** with multiple payment plans and payment methods accepted.

*10% off for each consecutive claim-free 12-month period, with a maximum of 50% off if you have 5 or more claim-free years.

** Available on deductibles up to \$25,000 and for agencies up to \$50M in total premium volume.

This summary represents an outline of coverage available from the member companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are 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.