



You know quality when you buy it or sell it in your store. We're that way about Workers' Compensation insurance — it is our business, and it has been for a long time. Let us put nearly a century of experience and expertise to work in your business, with a program that emphasizes fast and fair benefit payments, early attention and professionally managed care to help injured employees return to productive work faster, and loss control service that makes your business safer and ultimately helps control your insurance costs.




No one knows you and other retailers better. You have a local insurance professional right at hand to help you put a program of coverage together that fits your needs.

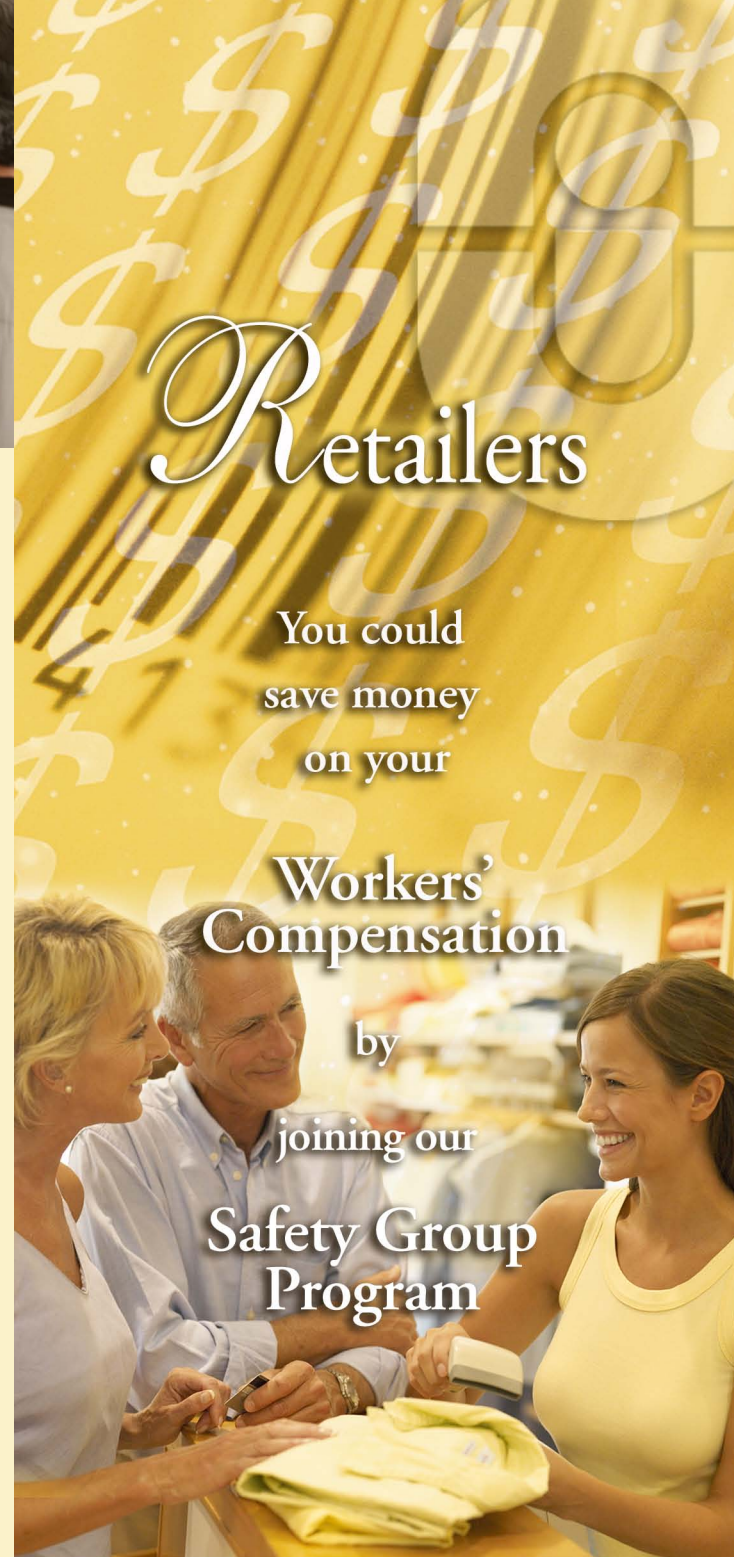
Your Business — Success comes from making the right choices

Your business, your employees, and your clientele...you've worked hard to make it grow and you're doing all you can to be successful. Now let us work with you to protect it and your employees. Put Utica and our Safety Group program to work for YOU — contact your independent agent for more details.

This brochure offers only a summary of the coverages available through Utica National's Retailers Workers' Compensation Safety Group Program. This brochure provides no insurance coverage. For complete information, refer to the policy forms and endorsements or consult your professional insurance agent or broker. Coverage and discount availability may vary by state.

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

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



Retailers

You could
save money
on your
Workers' Compensation

by
joining our
Safety Group
Program

Join other Retailers in our Safety Group — You get more than one way to save on your coverage!

In addition to a competitive price “up front” (including an enhanced premium discount as a member of the group) you get the added benefit of being insured in our Workers’ Compensation Safety Group for Retailers.

The Safety Group concept is simple but effective: Combine similar risks in a group, underwrite carefully (not every risk necessarily can qualify to be part of the group), work with them to provide an outstanding loss control program that emphasizes employee safety, and calculate the experience of the group together. Good experience is rewarded by returning savings to the group members at the end of the policy period in the form of dividend payments — further encouraging safe practices and thereby contributing to more stable long-term pricing.*

An approach to Workers’ Comp that benefits your Business and your Employees

We got our start as a Workers’ Compensation carrier in 1914 — and we’ve been helping businesses with their insurance needs for about 50 of those years. We’re good at Workers’ Compensation for some very good reasons. A sound program does more than just pay benefits. You need a carrier that helps you embrace good risk and loss cost management practices and provides a superior-quality program by:

- Identifying and eliminating underlying conditions and behaviors that can result in employee injuries. Reducing workplace injuries helps you protect your employees, control costs and maintain productivity.
- Keeping a sharp eye on provider costs through diligent bill review
- Working with injured employees to get prompt, professional care

The right care, through our Medical Case Management Program

Prompt help for the injured employees can help your employees get the right medical care and get it in a timely fashion through:

- Early attention to injured employees
- Shorter periods of disability through appropriate medical treatment



- Payment for medical care commensurate with treatment rendered
- Emphasis on getting employees back to work as quickly as possible

Professional Loss Control services make the difference

Controlling losses controls insurance costs. Identifying the causes of workplace injuries and illness is very important, and our Loss Control Services Representatives are available to assist your company in identifying the causes of your Workers’ Compensation losses. Plus, we help you determine solutions that will help create a safe and healthy workforce, ultimately helping control the costs associated with Workers’ Compensation. Services offered may include:

- General safety services
- Occupational safety and health services
- Fire and property protection services
- Motor vehicle services
- Supervisory and employee training services
- Audio-visual library services
- Multiple-location account services

Claims service — If you do it right, it’s more than writing a check

We believe that your claims should be handled fairly and promptly, nothing less. And in addition to prompt benefit payments, early attention to an employee’s injury,

management of recuperation and a plan for returning to work benefits everyone.

At Utica National we provide 24 hour contact for all newly reported claims, as well as initiating ongoing dialogue with your injured employees in an effort to facilitate early return to work. We use our established health care network to achieve the best possible outcome and medical bill review units to control costs.

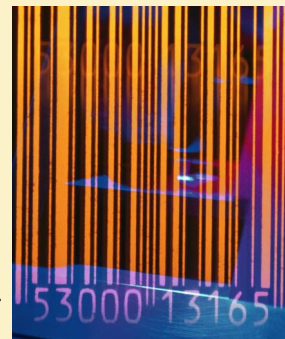
Litigation and recovery management — Always professionally handled

If situations arise over benefits, we can help you handle these and work to control litigation expenses, keeping the overall costs down by:

- Retaining experienced Workers’ Compensation defense specialists
- Vigorously investigating fraudulent claims
- Seeking prosecution when fraud is suspected
- Working to recover claims costs when a third party is involved

Local, professional service from your Independent Insurance Agent

Everything you see above comes to you with the service and advice of your local independent insurance agent.



* Dividends cannot be guaranteed and are subject to approval of the Company’s Board of Directors