

Utica National also brings you...

Convenient Right Pay "pay-as-you-go" billing for Workers Compensation

Highlights include:

- No large down payment
- Premium each pay period is based on actual payroll — no estimates
- Improved cash-flow for your business — no waiting for future premium adjustments
- Payroll is reported directly by you or your certified payroll company for each payroll period
- Minimizes audit surprises
- Simplified billing, plus 24/7 online access to premium calculations and payroll history

Risk Management — Utica policyholders get these complimentary services:

- Streaming video with topics like Loading Dock and Warehouse Safety, precautions for road Construction Zones, Driver and Cargo Security and many more.
- Online courses on forklift safety, back safety, tractor trailer backing plus topics like fall prevention and preventing sexual harassment that can help with compliance.
- If you have 20 or more vehicles, you get comments and compliments phoned into a toll free number on how your vehicles are being driven.
- Access to policyholder only risk management site with topics pertinent to your operation

One-Stop Bonds — Our Bond Department saves you time by offering a wide variety of Surety Bonds, and ERISA policies required by state and federal government.

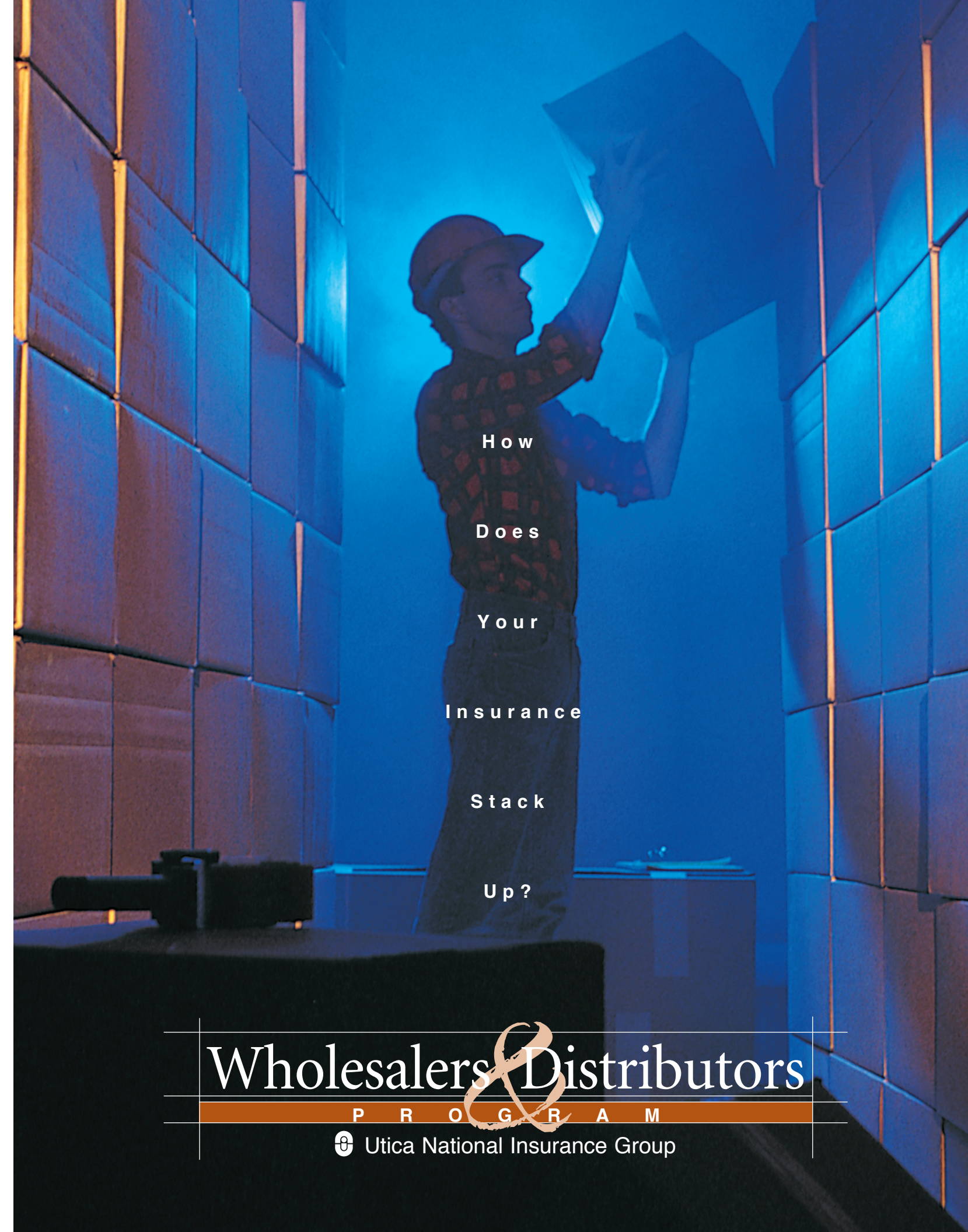
Claims Services — Utica's convenient claims offices are staffed with experts who know your needs and are on call 24 hours a day, seven days a week to serve you promptly and efficiently. Ask about Utica's Uti-CARE program that provides significant savings to workers compensation policyholders by providing timely, quality medical care that can put employees back on the job more quickly.

**Coverage and availability vary by state.*



For more information, contact your local independent agent who represents the Utica National companies.

This document provides a summary or description of insurance products and/or services offered by the companies of the Utica National Insurance Group. This summary or description does not provide any coverage and does not amend, modify or supplement any insurance policy. Consult the actual policy or your independent insurance agent for details regarding terms, conditions, coverage, exclusions, products, services and programs which may be available. Policy availability may vary by state.



How

Does

Your


Insurance

Stack

Up?

Wholesalers & Distributors

P R O G R A M

 **Utica National Insurance Group**

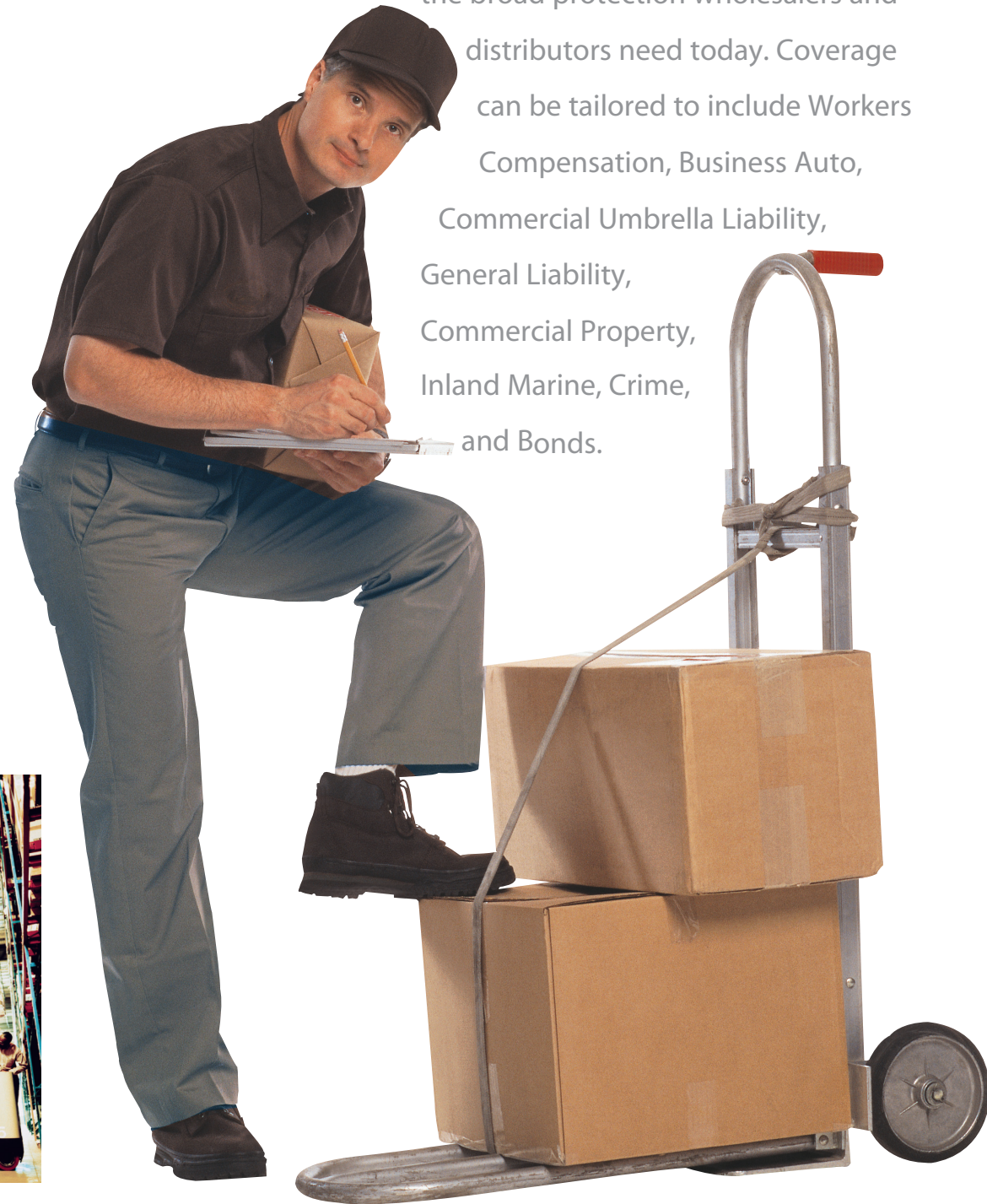
Wholesalers & Distributors

P R O G R A M

Utica National Insurance Group

Does your current insurance meet your needs?

Utica National's Wholesalers and Distributors Insurance Program provides the broad protection wholesalers and distributors need today. Coverage can be tailored to include Workers Compensation, Business Auto, Commercial Umbrella Liability, General Liability, Commercial Property, Inland Marine, Crime, and Bonds.



Obtaining the proper insurance is one of the most important things your company can do to protect profits.



This special program for Wholesalers and Distributors offers *enhanced* protection for areas of particular concern to you.

Our Wholesalers and Distributors UNI-Flex Endorsement provides over 20 packaged coverage enhancements including:

Brands and Labels Coverage — This coverage helps protect the reputation and marketing appeal of products you handle after a covered loss. It pays the reasonable costs to stamp "salvage" on merchandise or remove any brands or labels from damaged items.

Business Income from Dependent Properties — Pays for lost income resulting from the necessary suspension of your operations due to direct physical loss or damage by a covered cause of loss to those entities designated as your important suppliers, buyers, or manufacturers.

Consequential Loss — This coverage pays for the reduction in the value of remaining stock that is rendered unmarketable as a complete product because another part or parts of the stock have been lost or damaged by a covered cause of loss.

Coverage for Seasonal Increase in Your Business

Personal Property — This coverage provides automatic increases for seasonal variations in the value of your business personal property.



Utica recognizes that no two wholesalers or distributors are alike. With our Wholesalers & Distributors program you can choose the higher limits and/or broader coverage you may need for various Property, Crime and Inland Marine exposures.



Other Optional Coverages Available

Wholesalers Limited Product Recall Coverage — reimburses certain extra expenses like notification, overtime, shipping, etc. incurred due to a product withdrawal or recall due to product defect or tampering.

Deferred Payments Coverage — Covers your interest in personal property sold under any installment or deferred payment plan after delivery to the buyers if a covered loss occurs before full payment is made.

General Liability Extension Endorsement — With coverages like automatic additional insureds.

Commercial Auto Extension Endorsement — Extends your Business Auto Policy by including additional coverage items not written in your basic Auto Policy. One of the more popular features is Automatic Hired Auto Physical Damage coverage.

Auto Business Income Coverage — Covers the actual loss of business income and extra expense you sustain due to the destruction or disablement of a covered auto.

Liquor Liability — available for beer and wine distributors.

Employment Practices Coverage — Insures against a wide range of exposures including wrongful termination, wrongful refusal to employ, sexual harassment, discrimination, failure to promote, and much more.

Employee Benefits Program Liability — Insures against negligent acts, errors, or omissions committed by you or any person for whose acts you are legally responsible for while engaging in the administration of your employee benefit plans.