UTICA NATIONAL INSURANCE GROUP

PRIVACY NOTICE

At Utica National, we are committed to maintaining the privacy of our customer and claimant information. The information set out below describes Utica National's privacy practices.

PERSONALLY IDENTIFIABLE INFORMATION COLLECTED

We collect personally identifiable information from you or from third parties about you or about participants, beneficiaries or claimants under your insurance coverage as part of the insurance application, underwriting, claims, administration and servicing process. We collect such nonpublic personal information from the following sources:

- Information we receive from you on applications for insurance or other forms (such as name, address, telephone number, social security number, household information, vehicle and driver information, date of birth, medical information related to underwriting and claims, and insurance coverage information);
- Information about your transactions with us, our affiliates, or others (such as products purchased, account balances and payment history, previous claims or accidents, and medical information related to claims); and
- Information we receive from a consumer reporting agency (such as credit relationships and history), state motor vehicle departments, and inspection services.

HOW THE INFORMATION IS USED

The information we collect is used to: provide policy and premium quotes, underwrite applications, administer claims, and to answer questions or concerns about our insurance products or services. We also use the information for accounts administration, reporting, investigating, or preventing fraud or material misrepresentation, processing premium billing payments, processing and defending insurance claims, administering insurance benefits (including utilization review activities), participating in insurance research projects, or as otherwise permitted by federal and state law.

We maintain paper copies or electronic archives of the information provided by you or by a third party for policy quoting and for processing and administering your application or claims made under your policy, and for improving our products and services. This information is kept internally, except when needed to verify the information provided, to service your policy or claim or as required or permitted by law. The information is not available to the general public. We retain the information collected when a claim is filed under your policy for as long as required by law or regulation, or as long as the claim is open and thereafter, for a period set by the appropriate Underwriting or Claims' records retention policies.

SHARING INFORMATION GATHERED

We do not disclose any nonpublic personal financial information about our customers or former customers to anyone except as permitted by law. You should know that permitted disclosures include information to process transactions on your behalf, information about you or about participants, beneficiaries or claimants under your insurance policy in the normal business of conducting the operations of our insurance companies, such as providing you with an insurance quote, processing, servicing, administering and enforcing your insurance policy and your claims, following your instructions, or protecting the security of our financial records.

We are permitted by law to share information about you when and if you become a customer or claimant, even without your authorization, with, for example:

- A third party (such as independent insurance agents who represent our companies, inspection services, independent claims adjusters, and attorneys), if it is reasonably necessary to enable the party to perform services for us, such as claims investigations, appraisals, or the detection of fraud or material misrepresentations;
- Any of our affiliated insurance companies who provide services to you;
- Insurance regulatory authorities, reporting agencies, or if applicable, involuntary market administrators;
- State Motor Vehicle Departments to obtain a report of any accidents or violations;
- Law enforcement agencies or other governmental authorities to protect our interest or to report illegal activities;
- Persons or organizations conducting insurance actuarial or research studies, subject to appropriate confidentiality agreements; and,
- As otherwise permitted or required by law.

We also are permitted by law to disclose the following information to companies that perform marketing services on our behalf or with whom we have joint marketing agreements (such as independent insurance agencies that represent our companies), including:

- Information we receive on applications or other forms, such as policyholder or claimant name, address, social security number, insurance coverages, vehicle and driver information, and certain claims information;
- Information about transactions with us, our affiliates, or others, such insurance coverages, vehicle and driver information, and claims information; and
- Information we receive from third parties, such as a consumer reporting agency, or state motor vehicle records and claims history.

We do not sell any customer or policyholder information to mailing list companies or mass marketing companies. We treat our policyholder information as confidential.

SECURITY POLICIES AND PROCEDURES

We restrict access to nonpublic personal financial information about you or about participants, beneficiaries and claimants under your insurance policy to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

If you have any questions or concerns regarding the Privacy Disclosure Notice, you should contact us by sending an email to: Compliance.Officer@uticanational.com, or writing to us at: Utica National Insurance Group, Attn: Compliance Officer, 180 Genesee Street, New Hartford, New York, 13413.

Utica National's privacy practices apply to the following affiliated and subsidiary companies:

Utica Mutual Insurance Company
Republic-Franklin Insurance Company
Utica National Insurance Company of Texas
Utica Lloyd's of Texas
UNI-Service Excess Facilities, Inc.
Graphic Arts Mutual Insurance Company
Utica National Assurance Company
Utica Specialty Risk Insurance Company
Utica National Life Insurance Company
UNI-Service Life Agency, Inc.
UNI-Service Excess Facilities Insurance Agency of New England, Inc.
UNI-Service Risk Management Corporation

Utica National Insurance Group

Insurance that starts with you.

Utica Mutual Insurance Company and its affiliated companies, New Hartford, N.Y. 13413