

Errors & Omissions Program Capabilities Kit

Overview of Our E&O Program

Since 1928, we've been proud to work with independent insurance agents around the country to sell our products.

We understand the value independent agents bring to their clients by providing them with valuable insights and resources. We work to help protect agents as the second-largest insurer of Agents' Errors and Omissions (E&O) business in the United States.

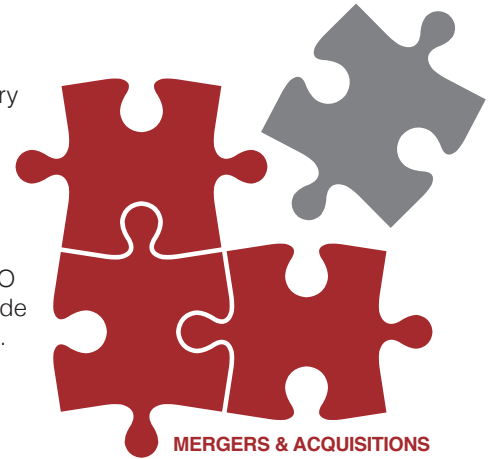
Our E&O program has been in existence since 1966 and is the longest standing Agents' E&O provider in the country. We distribute our products and services through 26 independent trade associations, providing E&O professional liability insurance as an admitted carrier nationally.

How We Can Help You

We are here for our policyholders in all ways from managing loss prevention to providing risk management services to our policyholders.

Our program supports your agency's service to your clients. Our risk management services are designed to enhance your customer relationships. Should you have a question, you always have direct access to your E&O Underwriter or Risk Management Specialist.

We have a commitment to handling E&O claims in a supportive and professional manner. Our dedicated claims team assists with early intervention, legal help, and timely claims resolution. Anytime you have a subpoena, claim or a dissatisfied customer where you're concerned it could turn into a claim, you can speak with one of our E&O claims specialists for insight and guidance on how to handle it.



Advantages

Customized Coverage

We offer choices based on your operation and risk appetite. Our customized coverage is tailored to meet the needs of growing networks and insurance affiliates.

Leading-Edge Risk Management

We offer resources on contemporary topics such as social media, cyber liability, and autonomous vehicle exposures so you can understand the hazards involved and take steps to prevent problems. In coordination with our state associations, our insureds get access to E&O education, webinars, learning events, articles, and more.

We focus our risk management efforts on E&O claim trends and industry dynamics and offer our insureds a dedicated Risk Management Specialist. Our risk management programs and services help improve your performance through reduced losses.

Flexible Payment Options

We offer flexible payment options with direct bill and electronic fund transfer (EFT) with no interest or fees. We can also customize payment and billing options to meet the needs of agency networks through either consolidated or individual billing.

Direct Access to E&O Team

You will have direct access to your Underwriter, Claim Specialist, and Risk Management Specialist. This personalized attention allows you real-time access and information, without having to go through a third party.

Claims Expertise

Our E&O claims team is 100% dedicated to E&O and includes experienced attorneys when needed. We engage the top litigators with proven track records of successful results.

We appreciate how hard you have worked to build your business and reputation.

Our approach is personalized. If you are faced with a potential claim situation or accusation, our E&O claims team will guide you through the process. Our team acts quickly through early intervention and to navigate the best solution.

Coverage Comparison

Your E&O	Our E&O	
		Policy Holder Benefits
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Direct access to underwriting & claims specialists who are devoted exclusively to the E&O program
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Contemporary risk management resources including a self-assessment & online courses at no additional charge
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Up to a 10% loss control credit available
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Dedicated Risk Management Specialist at your fingertips
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Interest-free payment options including a 12-payment option ¹
		Type of Operations Covered
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Property and casualty products
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Life, accident, and health products
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Risk Management services
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Property appraisals for your policyholders
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notary services
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Third party administrators who adjust claims
		Optional Coverages Available
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Human Resource Consulting
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Financial Products (Series 7): available limits up to \$2 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Mutual Funds and Variable Annuities
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Real Estate Agents' E&O
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Professional Employer Organization Marketing Services
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Loan Origination
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Cybersurance: available limits up to \$1 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Employment Related Practices Liability Insurance: available limits up to \$1 million
		Coverage Features
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Full Prior Acts coverage for the named insured at no extra charge
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Consent to Settle clause prevents claims settlement without your approval
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Broad definition of insured includes former insureds & licensed agents/brokers who are independent contractors
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Defense costs in addition to Limits of Liability
<input type="checkbox"/>	<input checked="" type="checkbox"/>	First Dollar Defense Coverage; Optional Loss and Litigation Deductible available
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Aggregate Deductible caps your annual deductible exposure
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Diminishing Deductible available on most accounts
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Contractual Liability covered
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Dishonesty Coverage provided, subject to exclusion
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Punitive and exemplary damages covered under the Definition of Loss (where permitted by law)
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Advertising and Personal Injury Coverage for professional activities
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Optional extended reporting period reinstates aggregate and options up to 10 years is available
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Worldwide coverage
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Policy limits available up to \$20 million per loss, \$21 million aggregate
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Coverage for reasonable expenses incurred by you at our request to assist in claim defense or investigation
<input type="checkbox"/>	<input checked="" type="checkbox"/>	The company is rated A- (Excellent) by A.M. Best.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	No surplus lines taxes or paperwork

¹A nominal fee per installment applies to direct bill invoiced policies. Fees vary by state.

This summary represents an outline of coverages available from the companies of 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.