



Earn Up To 10% Off Your Agents' Errors and Omissions Premium!



Your premium should reflect the hard work you've done to try to prevent errors and omissions (E&O) incidents. All policies are eligible for our loss control credit that positively impacts your premium.



YOU CONDUCT AN ANNUAL EXPOSURE ANALYSIS PROGRAM REVIEWED BY OUR UNDERWRITERS (5% CREDIT)

- **Needs** to be a regular part of the agency's procedures
- **Requires** that a client sign off on coverages not taken
- **3 new and 3 renewal** exposure analysis checklists must be reviewed



PROFESSIONAL TRAINING & DEVELOPMENT OF YOUR STAFF (5% CREDIT)

- **60% or more** of the agency staff achieve recognized designations, including CPSR, CISR, ACSR, CPCU, CIC, and CPIA



ATTENDANCE AT AN APPROVED E&O SEMINAR (5% CREDIT)

- Within the last 24 months or within the first 60 days after inception date
- For all internal CSR employees as well as the principal or office manager of the agency
- The seminars must address errors and omissions loss prevention
- Required attendees by office size:
 - 1-3** staff Principal/office manager or CSR
 - 4-10** staff Principal/office manager and 1 CSR
 - 11-20** staff Principal/office manager and 2 CSRs
 - 21 and over** 20% or more of staff

For more information, contact your Utica National Errors & Omissions agency representative or visit www.uticanational.com/eo for agent contact information.

This flyer represents potential discounts that may be available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. Coverage availability, terms and conditions are dictated by the policy and may vary by state. For questions on coverages, contact your independent agent.



Utica National Insurance Group

Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com • 1.800.598.8422