

# Opportunities to Reduce 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.

We KNOW  
for Insurance Agents

E&O



## 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, but not limited to, AAI, AIC, AILP, AILP/CL, AILP/PL, AU, AINS, AIS, API, CRM, CPRM, CPSR, CISR, ACSR, CPCU, CIC, CSR, and CPIA.



## SELF-ASSESSMENT/AUDIT COMPLETION (2.5 to 5% CREDIT)

- The self-assessment is available to agents who place property & casualty products.
- Completion of an agency audit or Utica National's self-assessment (2.5% credit)
- Completion of an agency audit or Utica National's self-assessment AND development of an action plan targeted at the opportunities identified from the audit/self-assessment (5% credit).

**Please note:** The self-assessment must be completed within the last 24 months or within the first 60 days after the policy inception date. Credit is valid for two policy terms. The self-assessment and action plan must be updated bi-annually to maintain the credit.

Access our self-assessment flyer [HERE](#).



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

- 3 hours of course instruction within the last 24 months or within the first 60 days after the policy inception date. Proof of course attendance will allow credit for up to two policy terms. The credit can be extended by providing updated proof of course attendance every two years.
- 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
- The following are acceptable to qualify for the credit:
  - ▶ Courses that address Errors & Omissions loss prevention
  - ▶ Any CIC update for persons holding the designation
  - ▶ The CIC Agency Management seminar for persons who do not have the designation
  - ▶ The CISR Agency Operations seminar
  - ▶ CPIA 1 – Position for Success, CPIA 2 – Implement for Success, CPIA 3 – Sustain Success
  - ▶ The CRM Principles of Risk Management seminar

**The maximum combined credit allowed is 15%**

**For more information, contact your Utica National Errors & Omissions agency representative or visit [www.uticanational.com/eo](http://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®

| Utica Mutual Insurance Company and its affiliated companies New Hartford, NY 13413