



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

Your premium should reflect the hard work you've done 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.