

Utica First

NEWS

Early Fall 2008



VINTAGE HOMEOWNER Policy

Now available in NY, PA , & CT

NEW POLICY
COUNTS
RISING AT
UTICA FIRST!



Despite the softest insurance market in a decade and troubled economic times , Utica First agents are producing new business at a significantly faster pace than 2007. Through August of 2008, we've received almost 16,000 new applications, a healthy 8% increase. The small contractor business is thriving, with over 10,000 new policies issued so far this year. Other niche classes showing the strongest increases over prior years include:

- * Food Service (Restaurants)
- * UF's new OFFICE PAK
- * Taverns
- * Elite Homeowners
- * Lifestyle 55 Plus Condo Policies
- * Garage Risks

Utica First's latest niche product, the Vintage Homeowner Policy, is now approved and ready to be rated on our website.

"We feel that the Vintage Homeowner Policy fills a need that many companies overlook--the well maintained older home" , says Personal Lines Manager Tony Graziano. " Almost every city and town in the Northeast still has some great older neighborhoods where folks take good care of their homes. This policy will suit them well".

The Vintage Program is aimed at single family, owner occupied homes built between 1920 - 1959. These houses often have extra architectural or construction features that make them quite unique. The homes must be located in a protected area, and have the roof, plumbing, and electrical systems updated. In return, we provide them with better pricing and the availability of many coverages not available under our Standard Homeowner Program.

Are there nice older homes in your town? Think about quoting Utica First's Vintage Program!

www.uticafirst.com

UTICA FIRST AWARDS SPECIAL DESIGNATIONS TO HIGHLY PRODUCTIVE AGENTS

This year, Utica First is introducing a new program to recognize agents who have achieved high levels of premium volume and profitability. The designations were presented to the agents and their staffs based on the following criteria:

- * GOLD Agents write a minimum of \$ 250,000 with Utica First
- * PLATINUM Agents have exceeded \$ 500,000 in UF premium volume
- * LEGACY Agents exceed \$1,000,000 in premium volume with us.

These designations represent the highest levels of partnership with Utica First. Here are a few of the honorees:



PINKHAM AGENCY, INC. Hicksville NY.



M & R MARCUS AGENCY, East Meadow NY



NATHAN BUTWIN CO., INC, Great Neck NY



GLOBE REALTY & INSURANCE, Port Washington, NY.



MORSTAN GENERAL AGENCY, INC. Lake Success, NY

Currently, over 25 agents now maintain these new designations with Utica First, in 3 states.



DAVID CHIN GENERAL INS. BROKERAGE, Inc.
New York, NY



Mr. Robert Pfeffer, HEFFNER AGENCY
New York, NY

Some agents receiving the awards have been long term Utica First agents. Others have been able to achieve the designation in as little as 3 years! We thank them all for all the hard work, and for their continuing commitment to profitable growth with Utica First.

UTICA FIRST AGENT'S COUNCIL PROMOTES CHANGE

On September 4-5, our 10 member Agent's Council met in Saratoga Springs, NY for it's second session of 2008. New members of the council were introduced: Robert Pfeffer of the Heffner Agency, NYC, Alan Twitty of Alan Twitty Ins. Agency, Paterson, NY, and Robert Huffnagle of Wagner Huffnagle & Assoc., Richboro, PA.

The council brought numerous issues to the meeting received through discussions and emails from agents in their territories. As a result of discussions from our last meeting, several changes were enacted, including:

- * Increasing Liquor Liability Commissions effective 1/1/09
- * Increasing staff to handle Artisan Survey phone calls
- * Apartment criteria changed from 1980 or newer to 1950 or newer
- * Approved renovation credits for Vintage Homeowner Program in CT

Keep in touch with the council member in your territory. Your voice will be heard.



PLANNING TO JOIN US IN BERMUDA IN 2009 ?

There's still plenty of time for your agency to qualify for a trip for 2 to the luxurious Elbow Beach Club in Bermuda in September, 2009!

Agents under \$ 250 K with UF need to submit at least 24 new applications to get in a lottery.

Agents from \$ 250 K to \$ 500 K need to grow by 10 % to qualify.

Agents above \$ 500K with UF must show 5% growth to earn the trip.

Qualifying ends 12/31/08. We want you there! Let us know what we can do to help your agency join us in sunny Bermuda next year!

E-Checks make paying premiums easier than ever!

Recently, Utica First added another way your insureds can easily pay their premiums -E-checks! Simply have your insureds follow these steps:

- * Go to www.uticafirst.com
- * Click on "Billing Inquiry"
- * Enter policy number and zip code. Then fill out Online Payment screen.
- * Click on " Pay by e-check"
- * Enter Bank Routing number, Account number, and Account Name and click on " Authorize Payment"

That's it!. Now your insureds can pay by mail, by credit card, or our newest option , the E-check. It doesn't get much easier than this!



2008 UF GOLF INVITATIONAL SCORES BIG WITH AGENTS

Over 80 Independent agents and company staff took part in Utica First's 2008 invitational golf event June 21-22. Agents enjoyed special accommodations at the Turning Stone Resort in Verona, NY. The tournament itself was played at Teugega Country Club in Rome, NY, under sunny skies on a beautiful day.

The four man team of John Zawadzki, John Quinlan, Richard Bowlby, and Jeff Greenfield, (shown above) prevailed over 19 other foursomes to take home the first place prize. Mr Zawadzki was also the low gross winner.

The Golf Invitational is played every 2 years, alternating with our President's Trip.



THE NORTHEAST'S *NICHE* PROFESSIONALS.

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