

*Utica First*

# NEWS

*Spring 2009*



## ARTISAN CONTRACTOR BUSINESS PICKING UP !

With economic issues beginning to improve slightly, the residential construction market is showing signs of real improvement. Housing starts are up in many of our territories, and Utica First is ready to help you write new business with our Artisan Contractor Policy.

For 2009, we've made it a better value than ever! Check out these changes:

- \* Payroll limitation increased to \$300,000
- \* Blanket Contractors Equipment coverage available: \$ 10,000 limit
- \* In Pennsylvania, we amended the rates to reflect a different rate for 1, 2, 3, 4, or 5 employees. Our overall rate for many of these risks was reduced, which should be great news for all PA agents!

We continue to offer great deals on endorsements like Blanket Additional Insureds, Tools, and Fire Legal.

The Artisan BOP Policy is one of Utica First's most successful products of all time. Now offered in 6 states ( we opened up in Virginia in January), we have dozens of agents who average better than 1 new policy per week! Our policy is the easiest to rate in the industry, and our great prices make us more attractive than ever to the small contractor who's watching every penny.

Coming later in 2009, Utica First will introduce a welcome new service: The Online Survey! Your Artisan customers will soon have the option of calling our Artisan Survey Unit or doing the survey at their convenience from home or work. The best just keeps getting better!

Make sure your staff is quoting Utica First's Artisan Policy on all your eligible small contractors in 2009!

[www.uticafirst.com](http://www.uticafirst.com)



# LANDLORD PROGRAM RETURNS TO NY STATE

An old favorite is back! At the request of many agents, we have re-introduced the Landlord Program in New York State.

One, two, three, and four family, non-owner occupied dwellings can now be quoted in the Homeowners rating section of our website. Its important to mention that we are looking for good to excellent quality risks that the agent has seen in person. We'd like to see photos of the front and back of the building at the time of application. The owner of the property should live locally and visit the risk regularly. You can review all our requirements in detail in the Landlord Section of our online manual. Minimum limits in NY are \$ 100,000 upstate and \$200,000 in Westchester County and lower downstate New York.

When carefully underwritten, this class can be quite profitable, as it has been in Connecticut and Pennsylvania for many years. Talk to your underwriter about new opportunities in your area. We want to be your Landlord carrier!

# NEW JERSEY GARAGE PROGRAM NOW ONLINE!

Utica First's highly successful Auto Service and Repair BOP is now available in New Jersey! In 8 minutes or less, you can get a great quote on:

- \* Oil Change / Quick Lube Shops
  - \* Transmission Shops
  - \* General Repair Shops
  - \* Auto Painting ( with NFPA booth)
  - \* Auto Detailing Shops
  - \* Sunroof or Alarm Installation
  - \* Upholstery Shops
  - \* Auto Glass Repair Shops
- .....and many others!

You can add coverage for Garagekeepers Legal Liability, Hired and Non-Owned Auto, Broad Form Products, and even Utica First's MAXIMIZER, with 22 bundled coverages to fill gaps that most standard policies can't match! This program is already a strong seller in NY and PA. Give us a shot on your next few garage prospects!



# LIFESTYLE CONDO & TOWNHOUSE PROGRAM **EXPANDED** FOR 2009



The Lifestyle Program received a big boost recently when Utica First expanded the eligibility requirements to allow any age owners to qualify. (Previously, we had limited the use of this great value program to insureds who were 55 or older.) Now, all Condo, Co-op and Townhouse owners can take advantage of the fantastic combination of coverage and price offered in the Lifestyle Policy.

Most condo policies provide little in the way of coverage for improvements and betterments the owner makes to his home. The Lifestyle Policy provides 50 % of the contents limit for this coverage, AT NO EXTRA CHARGE. Consider that we also provide increased limits for Jewelry, Silverware, Credit Card, Identity Fraud, and even Sewer and Drain backup, and it's easy to see why the Lifestyles Policy is the best value Condo, Co-op, and Townhouse product on the market today. Quote us FIRST!

## COMMERCIAL LINES ENHANCEMENTS

**ASSAULT & BATTERY EXCLUSION (UA-506):** We normally add this endorsement to all risks that serve or sell alcohol or tobacco products. At your request, we can now delete this exclusion on Restaurant risks that have maximum liquor receipts that are 25% or less of the total, have no live entertainment, and are closed by midnight ( 1 AM in NYC).

**EXTENDED SPOILAGE COVERAGE (CP-601EX):** Current policies with Maximizer or stand alone Spoilage only have coverage for "on premises" covered perils. This new endorsement provides "Off Premises" coverage in the amount of \$ 5,000 for \$ 75. You should consider adding this endorsement to all Restaurant and other food selling or serving risks. It's found in the Extended Coverage section of our online rating system. Note that you must first purchase underlying Spoilage before adding this coverage.



CUSTOMER BILL LOOK-UP  
Means "Ease of doing Business"  
FOR YOU AND YOUR STAFF

**Billing Inquiry Results**

Policy: HDP-\_\_\_\_\_ System Updated: Mar 31 2009 7:05AM

**Account Status:** This information is for a future billed policy not active as of yet.

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This policy will be effective from 12:01 AM on April 9, 2009 to 12:01 AM on April 9, 2010.  
An invoice for this policy was sent on March 3, 2009.  
The amount of \$378.23 is due on April 9, 2009.  
If you wish to pay in full, the amount to remit is \$1,513.00.  
Thank you for using the Utica First Billing Inquiry System.

**You Can Pay Your Premium On-Line!**

You may pay any amount between \$278.23 and \$1,513.00 by Credit or Debit card.

Required

For Verification Purposes, Please Enter the  
5-Digit Zip Code on Your Policy:

[PAY ONLINE](#)

For questions about your policy status, e-mail the [Billing Department](#)  
or call them at 1-800-456-4556.

Utica First knows that your CSRs are busy! Answering calls from insureds about policy payments can be time consuming and unproductive. We encourage you to tell your customers that they can look up the status of any bill 24/7 by going online at [www.uticafirst.com](http://www.uticafirst.com), then clicking on Customer Service and Billing Inquiry. All they have to do is enter their current policy number and their billing information immediately pops up. We even offer ways for them to make their next payment online with either a major credit or debit card. Of course, they can also call our Billing Department any work day from 8 AM until 4 PM at 1-800-456-4556. Either way, make sure your staff advises your customers how to help themselves!



**THE NORTHEAST'S NICHE PROFESSIONALS.**

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