

AGENCY UNDERWRITING GUIDE

UNDERWRITING GUIDELINE MANUAL

For New Jersey

Personal Lines Department

UTICA FIRST INSURANCE COMPANY

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UTICA FIRST INSURANCE COMPANY
HOMEOWNER GUIDELINES – NEW JERSEY

LINE LIMITS: Year-round occupancy (Homeowners, Scheduled Property, Boat and Motor Coverage)



ELITE PROGRAM

Minimum	$250,000	All Elite Eligible Risks
Maximum	$700,000	All Elite Eligible Risks in a Suburban Rating Protected Area
Maximum	$1,200,000	All Elite Eligible Risks in a True Protected* Area

- **The dwelling was built in last 20 years (See page 2 for new home credits)**
- **The dwelling is within 1,000 feet from a fire hydrant and five miles from a fire department, or qualifies for Suburban Rating**
- **Generally loss free in the prior three years – refer to underwriter for exceptions**
- **Roof must be 20 years or newer**
- **Insurance-to-value – Minimum 100% of Replacement Cost**
- **Mandatory E2Value estimator (or equivalent) using at least Average/Standard qualify of construction required.**
- **Minimum deductible of $1,000 for all perils.**
- **For a higher all perils deductible:**
  - **$2,500 – 10%**
  - **$5,000 – 20%**
- ***True Protected – Does not include Suburban Rating – Must meet distances as noted above**



UTICA FIRST INSURANCE COMPANY
HOMEOWNER GUIDELINES – NEW JERSEY

ELITE PROGRAM (continued)

NEW DWELLING CREDIT

The new dwelling factors shown below may be applied when a dwelling is new. For the purpose of this rule, a dwelling is considered new if it has been completed and occupied within the last fifteen calendar years. In the event the dwelling is occupied in a year other than in the year of completion, the later year will be used in applying the factor. Apply the factor to the basic premium shown on the rate pages. Do not apply this factor mid-term.

Year Dwelling Built and First Occupied	Factor
Current calendar year	.75
1 year preceding current calendar year	.76
2 years preceding current calendar year	.77
3 years preceding current calendar year	.78
4 years preceding current calendar year	.79
5 years preceding current calendar year	.80
6 years preceding current calendar year	.82
7 years preceding current calendar year	.84
8 years preceding current calendar year	.86
9 years preceding current calendar year	.88
10 years preceding current calendar year	.90
11 years preceding current calendar year	.92
12 years preceding current calendar year	.94
13 years preceding current calendar year	.96
14 years preceding current calendar year	.98



SPECIAL PROGRAM

Minimum	$100,000	All Special Eligible Risks
Maximum	$500,000	All Special Eligible Risks in a Partially Protected Area
Maximum	$700,000	All Special Eligible Risks in a Suburban Rating Protected Area
Maximum	$1,200,000	All Special Eligible Risks in a True Protected* Area

- **The dwelling was built in 1970 or newer**
- **Seasonal Properties are not eligible**
- **Generally loss free in the prior three years – refer to underwriter for exceptions**
- **Roof must be 25 years or newer**
- **Thermostatically controlled central heating system required. Supplemental heating systems (wall heaters, wood burning/pellet stoves) cannot be primary heat source.**
- **Circuit breakers with minimum of 100 amp service or 200 amp if electric heat. No fuses, knob and tube wiring, or aluminum wiring, and no Federal Pacific® brand breakers allowed**
- **Mandatory E2Value estimator (or equivalent) using at least Average/Standard qualify of construction required.**
- ***True Protected – Does not include Suburban Rating – Must meet distances as noted above**





CLASSIC PROGRAM

Minimum	$150,000	All Classic Eligible Risks
Maximum	$500,000	All Classic Eligible Risks in a Partially Protected Area
Maximum	$1,200,000	All Classic Eligible Risks in a True Protected* Area



- **The dwelling was built between 1920 and 1969**
- **Form 3 or Form 5 Coverage Available**
- **Roof must be 20 years old or newer**
- **Generally loss free in the prior three years – refer to underwriter for exceptions**
- **Mandatory E2Value estimator (or equivalent) using at least Average/Standard qualify of construction required.**
- **Thermostatically controlled central heating system required. Supplemental heating systems (wall heaters, wood burning/pellet stoves) cannot be primary heat source.**
- **Circuit breakers with minimum of 100 amp service or 200 amp if electric heat. No fuses, knob and tube wiring, or aluminum wiring, and no Federal Pacific® brand breakers allowed**
- **No lead piping allowed**

UTICA FIRST INSURANCE COMPANY
HOMEOWNER GUIDELINES – NEW JERSEY
(Continued)



STANDARD PROGRAM



Minimum	$100,000	All Standard Eligible Risks
Maximum	$500,000	All Standard Eligible Risks in a Partially Protected Area
Maximum	$700,000	All Standard Eligible Risks in a Suburban Rated Area
Maximum	$1,200,000	All Standard Eligible Risks in a True Protected* Area

- **Any risk that does not qualify for Special or Elite or Classic**
- **No more than one loss in prior three years – prior approval required**
- **No roof over 25 years old**
- **Mandatory E2Value estimator (or equivalent) using at least Average/Standard quality of construction.**
- ***True Protected – Does not include Suburban Rating – Must be within 1,000 feet from fire hydrant and within five miles from fire department**

TENANT AND CONDO PROGRAM

Minimum	$20,000	Tenant and Owner Occupied Condominium Policies
Maximum	$100,000	Tenant Policies
Maximum	$400,000	Lifestyle Program- Owner Occupied Condominium, Townhouse and Co-op Policies

SEASONAL AND SECONDARY

Minimum	$25,000	**Must Contact Underwriter for Approval**

- **HO 0001 and HO 0002 Coverage Only**
- **Utica First Must Write Primary Homeowner Policy**
- **Must be written in Standard Program subject to supplemental underwriting**



Binding Authority

Up to Maximum limits as noted for that specific program for which it refers to . No new coverage or increases in coverage to be bound while hurricane watch alert is in effect. Coverage not to exceed 30 days. Use ACORD or Homeowners Application binders. In order to avoid any possible conflict with back-dating or late receipt of binder, the agent must notify the Company within three (3) working days of all business which the agent has bound pursuant to the authority granted herein. This notice is to be accomplished by depositing the required report in the United States Mail addressed to the Company. In the event that the Company shall for any reason grant any individual exception(s) to this time limit requirement, such exception(s) shall not be deemed to apply to any other or any subsequent submission(s), or to extend the time for notice with respect to any other or any subsequent submission(s), or to waive this time limit requirement with respect to any other or any subsequent submission(s).

Cancellations

Flat cancellations allowed only during first 30 days.

CONSTRUCTION DEFINITIONS

Masonry: A dwelling with walls of masonry or masonry veneered construction

Frame: A dwelling with walls of frame, or metal-sheathed or stuccoed frame construction, or with walls of metal or metal lath and plaster on combustible supports.

Mixed: A dwelling is classified as frame construction when the wall area of frame construction (including gables) exceeds one-third of the total wall area.

SUBURBAN RATING & FIRE PROTECTION DEFINITIONS

Protected: Building is located within five road miles of a responding fire department and:

a. within 1,000 feet of a fire hydrant; or

b. Suburban Rating Plan: Dwellings located in Partially Protected class qualify for Suburban Rating if the following eligibility criteria are met:

- HO 0003 and HO 0005
- Must be primary residence with the following minimums:
  1. Built after 1980 with a minimum dwelling amount of $150,000.
  2. If risk is eligible for Elite Program dwelling must be built within the last 20 years with a minimum of $250,000.
- Dwellings must be within eyesight of other homes either in sub-division, gated community or no more than 200 yards from another home if located on a paved highway setting.
- The dwelling must be within 150 yards of a paved road and accessible year-round to fire fighting equipment over all-weather roads, including the driveway to the residence.
- Dwelling must have minimum security of smoke detectors and a serviceable extinguisher.
- Alternative solid fuel heating sources such as coal stoves, wood stoves, etc are not permitted.
- Located within 1,000 feet of a public hydrant or within 600 feet of an alternative water source, or responding department(s) located within 5 miles in a fire district designated as protection Class 9 or better must respond within 10 minutes of first alarm with a minimum of 3,500 gallons of water. Mutual Aid by multiple departments will satisfy this requirement as long as water capacity and time standards are met. The water source may include hydrants connected to a public water works, a year round heated swimming pool (minimum 3,500 gallons), lakes, ponds or private water systems.
- Two photos are required (front and rear).

Partially Protected: Building is located within five road miles of a responding fire district but does not otherwise qualify for protected status

Unprotected: All others

Inspections:

Interior inspection required for the following exposures:

1. Homes built prior to 1964
2. Coverage A – Dwelling limit $450,000 or higher
3. Risks with alternate heat sources
4. Canine present in household

Prohibited Classes: Do Not Bind

1. Dwellings with more than two mortgagees or loss payees on contents.
2. Dwellings within two miles of the coast.
3. Dwellings with other than central heat (or with coal furnaces, or those heated entirely by wood stoves). Call underwriter if coal furnace.
4. Dwellings more than 5 miles from responding fire department, including dwellings isolated from view of other dwellings.
5. Dwellings undergoing major renovation or in need of upkeep and maintenance.
6. Binding a dwelling when hurricane watch alert is posted in the territory where the risk is located.
7. Dwellings that are vacant, unoccupied, or up for sale.
8. Dwellings located in frame rows.
9. Tenant Homeowners with student occupancies
10. Multi-housing units where there is NOT a parapet firewall, Company will only insure one unit per fire division.
11. Seasonal/Secondary properties or weekend homes – Refer to company for consideration.
12. Dwellings under construction where completion date will be beyond six months from inception date.
13. Log homes.
14. Horses. Only one horse allowed per family, used solely by family members.
15. Pit Bull, Rottweiler, German Shepherd, Doberman, or mixed breeds of these dogs. As this is not all inclusive please call underwriter on any other questionable breeds.
16. Prior losses for "**insured**"
    a. Any risk with two or more losses in last three years – must refer to underwriter.
    b. Any risk with one loss of $20,000 or more in last three years
17. Dwellings with underground fuel storage tanks.
18. New business where the insured's previous policy was cancelled or non-renewed by another carrier – Refer to underwriter
19. New business with a lapse in coverage – Refer to underwriter
20. Risks with trampolines, ponds, tree forts/houses, or any other questionable liability exposures.
21. Unfenced in-ground pools and any pool with a slide.
22. Dwellings with open foundations.
23. Dwellings with knob and tube wiring and/or amperage service below 100. No Federal Pacific Breakers
24. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
25. Dwellings with flat roofs or tar and gravel roofs.



UTICA FIRST INSURANCE COMPANY
PERSONAL INLAND MARINE – NEW JERSEY
GUIDELINES AND RATES PER $100

PERSONAL INLAND MARINE: Written in conjunction with Homeowners Policy (Form 175)

We need current appraisals (within last 4 years) on any item over $20,000.
You must issue for appraisal value.
Minimum Premium - $35

PERSONAL INLAND MARINE	RATE PER $100
Coins	1.80
Stamps	.70
Furs	.50
Silverware	.30
Jewelry	1.50
Musical (non-professional)	.70
Photographic (non-professional) (Maximum $5,000)	1.55
Fine Arts	
Protected	.20
Partially Protected	.30

Jewelry (Blanket) *Maximum $5,000 per item

Limit	Premium
$5,000	**$50**
$10,000	**$90**
$15,000	**$130**
$20,000	**$170**

Homeowner 2, 3, or 5	$100,000 – Total Schedule $25,000 – Any Single Item, Silverware, Stamp/Coin Collection

Homeowner 4 & 6	$30,000 – Total Schedule $10,000 – Any Single Item



UTICA FIRST INSURANCE COMPANY
BOATOWNERS PHYSICAL DAMAGE COVERAGE
UNDERWRITING GUIDELINES – NEW JERSEY

Boatowners Physical Damage Coverage: Boats, motors, trailers, and accessories may be added to the Homeowners Policy by the Outboard Motor Coverage Form IM-300. Coverage for sailboats and inboard/outboards (I/O's) can also be provided by the IM-300. To add to Homeowners, you need to complete Boatowners Policy application and reference Homeowner policy to attach to.

Liability rates are shown on the Homeowners Optional Coverage pages (see HO-3801).

These Physical Damage rates are on a per $100 basis and based on all perils deductible of $250 per occurrence.

Fresh water rates only.

Outboard Boats and Motors

		Fresh
Value $0 - $4,999		
Rates up to 150 HP	($250 deductible)	2.01
Rates over 150 HP	($250 deductible)	2.52
Value $5,000 - $50,000		
Rates up to 150 HP	($250 deductible)	1.52
Rates over 150 HP	($250 deductible)	2.52

Inboard/Outboard – No pre-1975 I/O's Maximum HP260.
We will not write JUST liability on I/O.

Value $0 - $4,999		
Rates up to 200 HP	($250 deductible)	2.01
Rates over 200 HP	($250 deductible)	2.52
Value $5,000-$50,000		
Rates up to 200 HP	($250 deductible)	1.52
Rates over 200 HP	($250 deductible)	2.52

Sailboat(s) (Including Mast)		2.01

All Trailers	($250 deductible)	1.26

Accessories (Coverage D)

- You must list a specific amount for this.
- This includes such items as radios, depth finders and other accessories. It does not include sports equipment..



UTICA FIRST INSURANCE COMPANY
BOATOWNERS PHYSICAL DAMAGE COVERAGE
UNDERWRITING GUIDELINES – NEW JERSEY
(Continued)

Boatowners:

Note: There is no charge for occasional use on either the Great Lakes or salt water.

Minimum Premium 1 Year $35

(Minimum Earned $10. There is no lay-up endorsement available). All coverages must be written for full terms.

Deductible Credits	Credit
$500 All Perils	10 %
Power Squadron or Coast Guard Course	2 %

PROHIBITED CLASSES: DO NOT BIND

1. Jet skis.
2. Inboards or jet boats.
3. Boats used commercially or rented, chartered or leased to others.
4. Boats with value in excess of $50,000.
5. Boats over 10 years of age will not be bound without prior approval. We will not accept an Inboard/Outboard built prior to 1975.
6. Boats with Outboard Motor H.P. in excess of manufacturer's suggested H.P. rating.
7. Insured with more than one boating loss in last 3 years.
8. Any Inboard/Outboard with H.P. in excess of 260 H.P. and any Outboard with H.P. in excess of 200 H.P.
9. Any Outboard, Inboard/Outboard or Sailboat having a length in excess of 26 feet.
10. Homemade, kit boats or boats altered from manufacturer's design or boats with non-marine engines.
11. Risk where primary operator is under 21 years of age.
12. Power boats used for racing, also hydroplanes, air propelled crafts.
13. Any person who has poor driving record.
14. Boats built for speed or racing.
15. Boats to be written in the name of business or any other profit or non-profit organization, or partnerships on boats.
16. Boats with advertised speed (maximum speed) in excess of 45 mph.
17. Any boat with more than one loss in prior three years.

