

AGENCY UNDERWRITING GUIDE

New York Personal Lines Underwriting Guidelines

UTICA FIRST INSURANCE COMPANY

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UTICA FIRST INSURANCE COMPANY
HOMEOWNERS GUIDELINES – NEW YORK



ELITE PROGRAM

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

- The dwelling must be 20 years or newer.
- The dwelling is within 1,000 feet of a fire hydrant and five miles of a fire department, or qualifies for Suburban Rating
- Generally loss free in prior three years – refer to underwriter for exceptions
- Roof must be 20 years or newer
- Insurance-to-value – Minimum 100% of Replacement Cost
- Thermostatically controlled central heating system required. Supplemental heating systems (wall heaters, wood burning/pellet stoves) cannot be primary heat source.
- Mandatory E2Value estimator (or equivalent) using at least Average/Standard quality of construction required.
- Minimum deductible of $500 for all perils ($1,000 for downstate territories). A mandatory wind and hail deductible of $1,000 applies. A 1% premium reduction will apply for the wind and hail deductible. Applicable to Upstate only.
- For a higher Upstate all perils deductible:
  $1,000 – 15% Credit
  $2,500 – 25% Credit
  $5,000 – 35% Credit
- For counties of Orange (territory 155) and Westchester (territories 147 & 148)
  $2,500 – 10% Credit
  $5,000 – 15% Credit
- *True Protected – Does not include Suburban Rating – Must meet distances as noted above

SPECIAL PROGRAM

Minimum	$100,000	For Territories: 130-139, 141-144, 155, 291 and 292
Minimum	$150,000	For Territories: 145-150 and 103-107 (Downstate)
Maximum	$700,000	All Special Eligible Risks in a Suburban Rating Protected Area
Maximum	$500,000	All Special Eligible Risks in a Partially Protected Area
Maximum	$1,200,000	All Special Eligible Risks in a True Protected*Area

- The dwelling was built 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 Average/Standard quality of construction required
- *True Protected – Does not include Suburban Rating – Must meet distances as noted above





CLASSIC PROGRAM

Minimum	$150,000	For All Territories
Maximum	$500,000	For All Eligible Risks in a Partially Protected Area
Maximum	$1,200,000	For all Territories



- The dwelling was built between 1920 and 1969
- Form 3 or Form 5 coverage available
- Roof must be 20 years old or less
- Generally loss free in the prior three years – refer to underwriter for exceptions
- 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 Average/Standard quality of construction required
- No lead piping allowed



STANDARD PROGRAM

Minimum	$100,000	For Territories: 130-139, 141-144, 155, 291 and 292 (Upstate)
Minimum	$150,000	For Territories: 145-150 and 103-107 (Downstate)
Maximum	$500,000	All Standard Eligible Risks in a Partially Protected Area
Maximum	$700,000	All Standard Eligible Risks in a Suburban Area
Maximum	$1,200,000	All Standard Eligible Risks in a True Protected* Area

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

UTICA FIRST INSURANCE COMPANY
HOMEOWNERS GUIDELINES – NEW YORK



TENANT AND CONDO PROGRAM

Minimum	**$20,000**	**Tenant and Owner Occupied Condominium**
Maximum	**$100,000**	**Tenant Policies**
Maximum	**$400,000**	**Owner Occupied Condominium Policies**

SEASONAL AND SECONDARY

Minimum	$25,000	Must Contact Underwriter for Approval

- Form 2 Coverage Only
- Utica First Must Write Primary Homeowner Policy
- Must be written in Standard Program subject to supplemental underwriting



Binding Authority for All Programs

Up to the 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 bound via binder cannot 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 sending the required application via US Mail addressed to the Company or via fax or email, your uploading in quoting system. 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 are permitted only during first 30 days of the policy term.

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:

1. Forms 3 and 5
2. Must be primary residence with the following minimums, built after 1980 with a minimum dwelling amount of $150,000, unless the risk sk is eligible for Elite Program then the dwelling must be built after 1990 with a minimum of $250,000.
3. 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.
4. The dwelling must be within 150 yards of a paved road and accessible year-round to firefighting equipment over all-weather roads, including the driveway to the residence.
5. Dwelling must have minimum security of smoke detectors and a serviceable extinguisher.
6. Alternative solid fuel heating sources such as coal stoves, wood stoves, etc are not permitted.
7. 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.
8. 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

UTICA FIRST INSURANCE COMPANY
HOMEOWNERS GUIDELINES – NEW YORK

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. Distance to Water Rules - Dwellings within
    a. 1,500 feet of Lakes Erie and Ontario
    b. 3,000 feet from ALL shorelines for the counties of : Queens, Kings, Bronx, Richmond, New York and Westchester.
    c. One mile from either North or South Shore Nassau County.
    d. Two miles from South Shore Suffolk and one mile from North Shore Suffolk County.
    e. Dwellings on the barrier islands are not permitted.
2. Dwellings with more than two mortgagees or loss payees on contents.
3. Dwellings with other than central heat (or with coal furnaces, or those heated entirely by wood stoves or wood burning furnaces/boilers). Portable space heaters are not acceptable.
4. Dwellings more than 5 miles from responding fire department.
5. Dwellings undergoing major renovation or in need of upkeep and maintenance.
6. Binding a dwelling when hurricane watch/warning alert is posted in the territory where the risk is located.
7. Dwellings that are vacant, unoccupied by named insured, or up for sale.
8. Dwellings located in frame rows.
9. Multi-housing units where there is NOT a parapet firewall. Company will only insure one unit per fire division. No attached frame structures.
10. Seasonal/Secondary properties or weekend homes – Refer to company for consideration.
11. Dwellings under construction where completion date will be beyond six months from inception date. Please note exclusion for theft of building materials.
12. Log homes.
13. Tenant Homeowners with student occupancies.
14. Horses. Only one horse allowed per family, used solely by family members.
15. Dogs must have a "no bite" history.
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. New business where the insured's previous policy was cancelled or non-renewed by another carrier should be referred to the underwriter
18. New business with a lapse in coverage should be referred to the underwriter.
19. Isolated Risks: Must be within eyesight of other dwellings or no more than 200 yards from another home if located on a paved highway setting.

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 or aluminum wiring and/or amperage service below 100 amps.
24. Dwellings with electric serviced by circuit breakers exclusively must be minimum 100 amps or 200 amps if electric heat. No Federal Pacific breakers permitted.
25. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
26. Dwellings with flat roofs or tar and gravel roofs.

UTICA FIRST INSURANCE COMPANY
PERSONAL INLAND MARINE – NEW YORK

GUIDELINES AND RATES PER $100

PERSONAL INLAND MARINE: Written in conjunction with Homeowners Policy (Form IM -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	1.62
Stamps	0.63
Furs	0.90
Silverware	0.45
Jewelry	1.20
Musical (non-professional)	0.63
Photographic (non-professional) (Maximum $5,000)	1.40
Fine Arts	
Protected	0.18
Partially Protected	0.27

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

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

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

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

UTICA FIRST INSURANCE COMPANY
BOATOWNERS – NEW YORK

BOATOWNERS PHYSICAL DAMAGE COVERAGE
UNDERWRITING GUIDELINES – NEW YORK

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 ML-75).

These Physical Damage rates are on a per $100 basis and based on all perils deductible of $500 per occurrence.

Fresh water rates are to be used for exposures above the Tappan Zee Bridge; Salt water rates are to be used for exposures below the Tappan Zee Bridge.

Outboard Boats and Motors

	Fresh	Salt
Value $0 - $4,999		
Rate up to 150 HP	1.90	2.38
Rate over 150 HP	2.38	3.32
Value $5,000 - $50,000		
Rate up to 150 HP	1.43	2.38
Rate over 150 HP	1.90	3.32

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

Rate up to 200 HP	1.43	3.32
Rate over 200 HP	1.90	3.80
Sailboat(s) (Including Mast)	1.90	2.85
All Trailers	1.19	1.19

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 – NEW YORK

BOATOWNERS PHYSICAL DAMAGE COVERAGE UNDERWRITING GUIDELINES – NEW YORK

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
$1,000 All Perils	15 %
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. Any boat with more than one loss in prior three years



UTICA FIRST INSURANCE COMPANY
PERSONAL UMBRELLA– NEW YORK



UNDERWRITING POLICY REQUIREMENTS

BINDING AUTHORITY – NONE

SIGNED APPLICATIONS MUST BE SUBMITTED TO THE COMPANY AND APPROVED BEFORE BOUND

A. **Automobile:**
Bodily Injury Each Person/ Each Occurrence -$250,000/500,000 or $300,000/$300,000 Property Damage Each Person/Each Occurrence - $100,000 or
Combined Single Limit- $300,000.
We prefer that you control the auto, however, if this is not the case, we will require a copy of the insured's current automobile policy every year showing mandatory underlying liability limits.

Note: We will not write Umbrella over Assigned Risk, Sub-Standard Market Coverage, or if an underlying auto carrier has less than a B+ rating.

B. **CPL or Homeowners** - $300,000 – We must write the underlying Homeowners on CPL coverage. NO FARM liability will be written. If secondary locations, they must also be covered under primary policy. We also require that you attach the Personal Injury Endorsement (ML-46) to the Homeowners.

C. **Watercraft** - $300,000 – You must control this line and if it meets our underwriting criteria, then Utica First preferably must write it.

D. **Residences Rented to Others** - $300,000 – We want to control this underlying either with the ML-70 on the Homeowners or with a Landlords Package Policy.

E. **Recreational Vehicles** - $300,000 – This is limited to named insured. The **MINIMUM** age of the insured is 25.

F. **Office Occupancies and/or Business Pursuits** - $300,000 – The ML-42 or ML-71 or ML-450 must be attached to the Homeowners as we wish to determine the acceptability of the underlying exposure. We will not write any Gunsmiths under the ML-42. With Bed and Breakfast Exposures: (a) Each risk must be inspected, (b) Each room must contain a smoke detector, (c) No Liquor Liability provided.

G. **Personal Umbrella Risks** – Motor Vehicle Reports (MVR's) will be required on each operator on every new risk and at renewal.

SELF-INSURED RETENTION: $500

UTICA FIRST INSURANCE COMPANY
PERSONAL UMBRELLA– NEW YORK

EXCLUSION LIST

A. Automobile Drivers

1. Assigned Risk Drivers or Drivers who have primary coverage in a sub-standard market or a Best Rated company below B+.

2. Drivers with a DWI or DWAI or more than one (1) moving violation, at fault accidents or any convictions for reckless driving in the last three years.

B. No coverage available for policies written with restrictions on individual drivers. Drivers in household over age 70 may be subject to obtaining a Medical Statement on the Supplemental Physical Condition Application if there appears to be sound underwriting reasons for request of either.

C. Any driver under 21 with less than three years experience. No principal operators under 25. (this also would apply to Recreational Vehicle use).

D. Politicians.

E. Public Lecturers.

F. Radio and TV broadcasters and telecasters.

G. Newspaper or magazine reporters, editors or publishers, authors or journalists.

H. Labor leaders.

I. Prominent Figures – actors, actresses, professional athletes or others in the public limelight.

J. School Board members.

K. Law enforcement Officials.

L. Watercraft over 260 HP or 26 feet in length, any inboard, or boat requiring a crew.

M. No aircraft liability.

N. No professional liability.

O. Any coverage for auto's, watercraft or recreational vehicles in an organized racing or speed contest or other competition.

P. Recreational Vehicles – Coverage written on limited basis for 4-Wheel ATV's, snowmobiles, mopeds only.

1. Only 1 unit.
2. Principal operator must be insured or spouse who must be 25 years of age (will not accept if any family member below 21 has any operation).
3. No 3-Wheel ATV's.
4. No motorcycles.

Q. Persons who represent a moral hazard or anyone who has been sued for Libel or Slander.

R. Home Day Care Exposures.

S. Unfenced in-ground pools or above ground pools (including temporary inflatable) without a removable ladder or deck without a locked gate. Any pool with a slide.

T. Trampolines

U. Skateboard Ramps

V. Bed and Breakfast exposures unless the following conditions have been met:

1. Each risk shall be inspected by the Company
2. Each Room must contain a smoke detector
3. Liquor Law Liability is to be excluded

W. Jet Skis

X. Any risk which the underlying policy contains restrictive endorsement or exclusions, such as animal liability, that would cause the umbrella policy to drop down to provide primary coverage

BINDING AUTHORITY – NONE
SIGNED APPLICATIONS MUST BE SUBMITTED TO THE COMPANY AND APPROVED BEFORE BOUND

UTICA FIRST INSURANCE COMPANY
LANDLORD PACKAGE POLICY– NEW YORK



UNDERWRITING GUIDELINES

Coverage A Line Limits – Protected/Semi-Protected

	Minimum	Maximum
Zones 1 & 2 except Nassau, Suffolk, Westchester & Rockland		
1-4 Family – Coverage A (Protected)	$100,000	$1,200,000
1-4 Family – Coverage A (Semi-Protected)	$100,000	$500,000
Zone 3, (NYC), Nassau, Suffolk, Westchester & Rockland Counties		
1-4 Family – Coverage A (Protected)	$200,000	$1,200,000

Maximum Liability Limits: Coverage L - $1,000,000/$2,000,000
Coverage M - $1,000 / $50,000

BINDING AUTHORITY: Up to $750,000. No new coverage or increases in coverage to be bound while hurricane watch alert is in effect. Coverage bound via binder cannot 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 sending the required application via US Mail addressed to the Company or via fax or email. 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).

NOTE: An Estimator is required for Replacement Cost provision.



UTICA FIRST INSURANCE COMPANY
LANDLORD PACKAGE POLICY– NEW YORK

PROHIBITED – DO NOT BIND

1. Distance to Water Rules - Dwellings within
   a. 1,500 feet of Lakes Erie and Ontario
   b. 3,000 feet from ALL shorelines for the counties of : Queens, Kings, Bronx, Richmond, New York and Westchester.
   c. One mile from either North or South Shore Nassau County.
   d. Two miles from South Shore Suffolk and One mile from North Shore Suffolk County.
   e. Dwellings on the barrier islands are not permitted.
2. Dwellings with more than two mortgagees or loss payees on contents.
3. Exposures with a woodstove or space heater.
4. Dwellings more than 5 miles from responding fire department.
5. Dwellings undergoing major renovation or in need of upkeep and maintenance.
6. Binding a dwelling when hurricane watch/warning 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. Multi-housing units where there is NOT a parapet firewall. Company will only insure one unit per fire division. No attached frame structures.
10. Seasonal properties.
11. Any entity which owns more than five properties. No corporations, real estate brokers, commercial partnerships, etc.
12. Log construction.
13. Student-occupied risks.
14. 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
15. Broadening of coverage from December 1st through April 1st.
16. Dwellings with underground tanks that are over 10 years old and are not of fiberglass in construction.
17. Exposures with no central heating system
18. Absentee landlords (insured must reside within 50 miles from property or use a local property management company)
19. In multi-unit housing where there is NOT a parapet fire wall, Company will only insure one unit per fire division.
20. New business where the insured’s previous policy was cancelled or non-renewed by another carrier – refer to underwriter.
21. New business with a lapse in coverage must refer to underwriter
22. Isolated Risks (Must be within eyesight of other dwellings)
23. Swimming pools, trampolines, ponds, tree forts/houses or any other unusual liability exposures.
24. Personal Property limit beyond $5,000 – Refer to Underwriter.
25. Dwellings with knob and tube or aluminum wiring and/or amperage service below 100.
26. Dwellings with electric serviced by circuit breakers exclusively must be minimum 100 amps. No Federal Pacific breakers permitted.
27. Any animals – Refer to underwriter.
28. Dwellings with open foundations.
29. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.