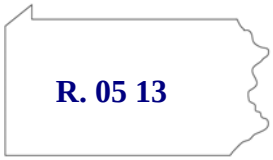


AGENCY UNDERWRITING GUIDE

UNDERWRITING GUIDELINE MANUAL

For Pennsylvania

Personal Lines Department



UTICA FIRST INSURANCE COMPANY

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UTICA FIRST INSURANCE COMPANY
1903 100 Years of Service 2003

UTICA FIRST INSURANCE COMPANY
HOMEOWNER GUIDELINES – PENNSYLVANIA
(Mobilehomes Excluded)

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 the last 20 years**
- **The dwelling is within 1,000 feet from a fire hydrant and five miles from a fire department, or qualifies for Suburban Rating**



- **Seasonal Properties are not eligible**
- **Single Family homes only**
- **No more than one loss under $20,000 within the last three years**
- **Minimum deductible of $500 for all perils. A mandatory wind and hail deductible of $1,000 applies. A 1% premium reduction will apply for the wind and hail deductible.**
- **For a higher all perils deductible:**
  - **$1,000 – 10% Credit with a maximum of $125.00**
  - **$2,500 – 15% Credit with a maximum of $375.00**
- ***True Protected – Does not include Suburban Rating – Must meet distances as noted above**





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 1960 or newer for Form 3 Coverage**
- **The dwelling was built in 1980 or newer for Form 5 Coverage with a minimum coverage amount of $150,000**



- **One and Two Family risks only**
- **Seasonal Properties are not eligible**
- **The dwelling is within 1,000 feet from a fire hydrant and five miles from a fire department, qualifies for Suburban Rating, or is Partially Protected (Please see Page 6 to view definitions)**
- **No more than one loss under $20,000 within the last three years**
- ***True Protected – Does not include Suburban Rating – Must meet distances as noted above**





VINTAGE PROGRAM

Minimum	$175,000	All Vintage Eligible Risks
Maximum	$1,200,000	All Vintage Eligible Risks in a True Protected* Area



- **The dwelling was built between 1920 and 1959**
- **Form 3 Coverage Only**
- **One and Two Family risks only**
- ***True Protected – Does not include Suburban Rating – Must be within 1,000 feet from fire hydrant and within five miles from fire department**
- **Roof must be 20 years old or newer**
- **Central heat, heating system must not be over 20 years old. No supplemental heating e.g. space heaters, wall furnaces etc.**
- **Circuit breakers with 100 amp service. No fuses, knob and tube wiring etc.**
- **Plumbing, either copper and/or PVC piping to code, no lead pipes**
- **No more than one loss under $20,000 within the last three years**



STANDARD PROGRAM



Minimum	$100,000	All Standard Eligible Risks
Maximum	$700,000	All Special Eligible Risks in a Suburban Rating Protected Area
Maximum	$500,000	All Standard Eligible Risks in a Partially Protected Area
Maximum	$800,000	Three and Four Family All Standard Eligible Risks in a True Protected* Area
Maximum	$1,200,000	One and Two Family Only All Standard Eligible Risks in a True Protected* Area

- **The dwelling was built prior to 1960**
- **Any risk that does not qualify for Special or Elite due to loss history**
- **Form 2 and 3 Coverage Only**
- **One through Four Family risks**
- ***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**

- **Form 1 and 2 Coverage Only**
- **Utica First Must Write Primary Homeowner Policy**



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

No cancellation notices are to be sent by agents other than for non-payment. We would prefer you send the non-pay request through. Flat cancellations allowed only during first 30 days.

HOMEOWNER GUIDELINES – PENNSYLVANIA
(Continued)

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:

- Forms 3 and 5
- 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

UTICA FIRST INSURANCE COMPANY

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.

Prohibited Classes: Do Not Bind

1. Dwellings with more than two mortgagees or loss payees on contents.
2. Dwellings within 1,500 feet of Lake Erie.
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. Multi-housing units where there is NOT a parapet firewall, Company will only insure one unit per fire division.
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.
12. Log homes.
13. Horses. Only one horse allowed per family, used solely by family members.
14. Pit Bull, Rottweiler, German Shepard, Doberman, or mixed breeds of these dogs. All other breeds must have a "no bite" history.
15. More than two dogs of any breed.
16. Prior losses for "**insured**"
    a. Any risk with two losses – must refer to underwriter.
    b. Any risk with more than two losses in prior three years.
    c. Any risk with a loss in excess of $20,000 in prior three years.
17. Broadening of coverage from December 1st through April 1st. For example, adding back-up of sewers and drains coverage.
18. Dwellings with underground fuel storage tanks.
19. New business where the insured's previous policy was cancelled or non-renewed by another carrier.
20. New business with a lapse in coverage.
21. Risks with trampolines, ponds, tree forts/houses, or any other questionable liability exposures.
22. Unfenced in-ground pools and any pool with a diving board, diving rocks, or slide.
23. Dwellings with open foundations.
24. Dwellings with knob and tube wiring and/or amperage service below 100.
25. Dwellings with electric serviced by circuit breakers exclusively must be minimum 100 amps
26. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
27. Dwellings with flat roofs or tar and gravel roofs.



UTICA FIRST INSURANCE COMPANY
PERSONAL INLAND MARINE – PENNSYLVANIA
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 $1,000.
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

Forms 2, 3, or 5	$100,000 – Total Schedule $25,000 – Any Single Item, Silverware, Stamp/Coin Collection $10,000 – Any one piece of Men's Jewelry $20,000 – Total Schedule on Men's Jewelry

Forms 4 & 6	$30,000 – Total Schedule $10,000 – Any Single Item $3,000 – Any one piece of Men's Jewelry $10,000 - Total Schedule on Men's Jewelry



UTICA FIRST INSURANCE COMPANY
BOATOWNERS PHYSICAL DAMAGE COVERAGE
UNDERWRITING GUIDELINES - PENNSYLVANIA

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 $250 per occurrence.

Fresh water rates only.

Outboard Boats and Motors

		Fresh
Value $0 - $4,999		
Rates up to 150 HP	($500 deductible)	2.01
Rates over 150 HP	($500 deductible)	2.52
Value $5,000 - $50,000		
Rates up to 150 HP	($500 deductible)	1.52
Rates over 150 HP	($500 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	($500 deductible)	2.01
Rates over 200 HP	($500 deductible)	2.52
Value $5,000-$50,000		
Rates up to 200 HP	($500 deductible)	1.52
Rates over 200 HP	($500 deductible)	2.52

Sailboat(s) (Including Mast)		2.01

All Trailers	($500 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 - PENNSYLVANIA
(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
$1000 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.
17. Any boat with more than one loss in prior three years.



UTICA FIRST INSURANCE COMPANY
LANDLORDS PACKAGE POLICY PROGRAM
PENNSYLVANIA

UNDERWRITING GUIDELINES



Coverage A Line Limits

	Minimum	**Maximum**
1-4 Family – Coverage A (Protected)	$100,000	$750,000
1-4 Family – Coverage A (Semi-Protected)	$100,000	$350,000

Maximum Liability Limits: Coverage L - $500,000 / $1,000,000 and Coverage M - $1,000 / $50,000

BINDING AUTHORITY: Up to $500,000. 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).

NOTE: The photo and the completed Questionnaire (back of application) must be included with the submission. An Estimator is also required for Replacement Cost provision.



UTICA FIRST INSURANCE COMPANY
LANDLORDS PACKAGE POLICY PROGRAM
UNDERWRITING GUIDELINES - PENNSYLVANIA

PROHIBITED – DO NOT BIND

1. Unprotected risks
2. Any entity which owns more than five properties. No corporations, real estate brokers, commercial partnerships, etc.
3. Exposures with a woodstove or space heater.
4. Seasonal properties.
5. Log construction.
6. Properties on the market – for sale.
7. Dwellings undergoing major renovations.
8. Dwellings that are vacant or unoccupied.
9. Exposures with no central heating system
10. Absentee landlords (if insured does not reside in same town or within 15 miles)
11. Broadening of coverage from December 1st through April 1st, for example, no change from a Form 2 to a Form 3.
12. Prior losses for "**insured**"
    a. Any risk with two losses – must refer to underwriter
    b. Any risk with more than two losses in the prior three years.
    c. Any risk with a loss in excess of $20,000 in prior three years.
13. In multi-unit housing where there is NOT a parapet fire wall, Company will only insure one unit per fire division.
14. New business where the insured's previous policy was cancelled or non-renewed by another carrier – refer to underwriter.
15. New business with a lapse in coverage.
16. Isolated Risks (Must be within eyesight of other dwellings)
17. Swimming pools, trampolines, ponds, tree forts/houses or any other unusual liability exposures.
18. Dwellings within 1,500 feet of Lake Erie.
19. Personal Property limit beyond $5,000 – Refer to Underwriter.
20. Dwellings with knob and tube wiring and/or amperage service below 100.
21. Dwellings with electric serviced by circuit breakers exclusively must be minimum 100 amps
22. Any animals – refer to underwriter.
23. Dwellings with underground fuel storage tanks.
24. Dwellings with open foundations.
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 UMBRELLA UNDERWRITING GUIDELINES
PENNSYLVANIA

1. UNDERWRITING POLICY REQUIREMENTS

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 prefer that you attached the Personal Injury Endorsement (HO 4001) 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 HO6270 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 HO 3542 or HO 3571 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 HO 3542. 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.

H. **Pools** - $500,000

2. SELF-INSURED RETENTION: $500

3. 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 or 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.

UTICA FIRST INSURANCE COMPANY
PERSONAL UMBRELLA UNDERWRITING GUIDELINES
PENNSYLVANIA
(Continued)

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. Anyone who represents 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 a temporary inflatable) without a removable ladder or deck without a locked gate. Any pool with a diving board or 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