



LET'S TALK ABOUT OUR MIDDLE MARKET CLASSES!

We want to partner with you on your Middle Market business. Some of you might think of us only for our specialty classes, but **we write more than you think!** While we have specialty products, we're not a specialty company – we want a broad mix of high-quality commercial business.

Industry Sectors

Contractors

We target established full-time contractors who work primarily indoors (i.e., no roofing, street, and road work, etc.) who generally sub out less than 25% of their work. We target safety-conscious contractors with construction defect awareness and risk transfer procedures. We have a variety of specialty endorsements, including Contractors E&O for CPP. Look to us to meet the needs of your electricians, concrete flatwork, and HVAC contractors, to name a few.

Manufacturing & Machine Shops

We write a wide range of manufacturing classes that produce consumer goods like food, electronics, fabricated metal and wood products, and much more. Our optional specialty endorsements include coverages like Theft of Precious Metals, Patterns & Molds, as well as Manufacturers Selling Price. We also offer optional coverage for Manufacturers E&O. We offer these same coverages for a variety of machine shops or "job shops."

Restaurants

We're hungry for your restaurant business – whether it's family style, fine dining, or casual dining. We can write the Liquor Liability as part of our package and umbrella. We're okay with catering up to around 20% of total receipts, and valet parking exposures, too.

Our Restaurant "Plus" Endorsement includes Business Income 12-Month ALS, along with class-specific coverages like Spoilage, Food Contamination, and many more.

Services

We're a market for a number of service-oriented businesses such as real estate, general repair services for office equipment, household goods and electronics, lawn and garden equipment, personal care such as hair and nail salons, tax preparation, advertising services, and laundry and dry cleaning.

Plus, we write support services such as commercial janitorial operations as well as commercial landscape service operations who have a stable clientele and operate locally (but we're not a market for Workers' Compensation for these support services).

Wholesalers

We like wholesalers who distribute goods to your local community and have ensured that there is active U.S. Products Liability Coverage in place for the importer of goods not manufactured in the U.S., distribute low-hazard end-use goods such as food, beverage, and construction material, and have a defined local-to-intermediate travel radius.

Specialty Divisions

Auto Dealers

We've specialized in auto dealerships for decades and we have a dedicated team of Underwriters in our Dealers Division. We write large, multi-location dealerships and small, local dealerships – and can tailor a program to fit any dealership's needs, including integrated claims and risk management plans.

We write:

- Franchised (new) auto dealers that sell private-passenger-type cars, SUVs, and trucks with active franchise agreements.
- Non-franchised (used) auto dealers with full-time operations that sell private-passenger-type cars, SUVs, and trucks.
- Franchised motorcycle & powersport dealers that sell motorcycles and vehicles such as ATVs, UTVs and side-by-sides. Vehicle modification is not acceptable.

Note: Our program is primarily available for select agents who have expertise in the class and another market available for Dealers Physical Damage coverage, which we generally do not write. Workers' Compensation is available only for franchised (new) auto dealers.

Specialty Classes

Craft Breweries

Our program targets craft brewers that manufacture up to 25,000 barrels (750,000 gallons) of beer a year, and we have an all-lines appetite including Liquor Liability and Bonds. Our New Brewers Uni-Flex endorsement provides valuable specialized coverages including Food and Product Contamination, Master Brewer/Key Employee Replacement Coverage, and much more!

Our Limited Product Rework Expense Coverage allows a brewery to be creative because if the insured deems a batch of beer to be of poor quality, unsellable, inadequate, or deficient, this coverage may reimburse them up to \$10,000.

Energy Dealers (no WC)

This specialty program is for fuel oil and liquefied petroleum gas (LPG) dealers, and we can include dealer-owned convenience stores with gasoline sales. Our target risk delivers within a 50-mile radius and doesn't handle/haul waste oil or biodiesel. We offer optional specialty coverage and endorsements such as **Auto Business Income, Energy Dealers Truck Replacement Cost, Auto Pollution Coverage, the Energy Dealers Extension Endorsement**, and much more. At present, we are not a market for Workers' Compensation for this class.

Educational Institutions

Our team of school Underwriters – who work exclusively on school business – are here and ready to work with you on your next school account. They are focused on helping you grow your book of educational institutions – whether a community college, charter school, or private school. Our target appetite is as follows:

- Public, Private, and Charter Schools (100-5,000 students)
- Junior & Community Colleges (100-5,000 students)
- Colleges, Professional Schools, Business Schools (100-2,500 students)
- Montessori Kindergarten to 8th Grade (100+ students)

Graphic Communications

We've been insuring Graphic Communications professionals since 1914, so we have over 100 years of experience with this class. We target businesses with a variety of operations including publishing newspapers, books, or periodicals, or commercial printing and/or screen-printing. Our Publishers Liability includes coverage for electronic content, not just print media, optional coverage for independent contractors, and defense costs within the limit. Additional class specialty coverages include Errors & Omissions, Limit Recall & Rework Expense, Correction of Work, Infringement of Intellectual Property, and more.

Libraries

Our program is for full-time, year-round libraries that buy insurance independently from their municipality. We target rural and suburban libraries, and our appetite includes public and special libraries - i.e., Medical, Law, Research, and other special collections.

Specialty Classes (Cont.)

Religious Institutions

While many are BOP eligible, more complex risks such as child care on premises, a building over 25,000 square feet or higher property values are written on a CPP for more coverage flexibility. We've been writing them for decades and have the specialized know-how and resources to successfully write this class of business and specialty coverages such as D&O, Clergyperson Professional, and Abuse or Molestation.

Volunteer Fire Departments

Our program is available for VFDs that buy insurance separately from the municipality, and whose primary purpose is community firefighting. Their other responsibilities can include emergency medical responses, emergency operations/hazardous materials, and vehicle accidents including medical first aid and emergency watercraft or aircraft use. Paid members are acceptable. We target departments with up to 2,000 calls annually. At present, we are not a market for Workers' Compensation for this class.

Septic Services (Wastewater)

Our program* is for residential and commercial Septic Tank Cleaning, Installation, Service and Repair. We also write operations that rent and maintain porta potties. Risks that haul wastewater to treatment plants or that haul industrial waste are not eligible.

**Program not available on Long Island in New York*

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- ✓ Promotional materials
- ✓ Specialty endorsements
- ✓ Supplemental applications/questionnaires

Plus, look for information on value-added services like Risk Management, our most popular coverages, a link to our social media library, and much more!

**Contact your Marketing Representative or Underwriter today
and let's partner for your next Middle Market account!**

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.