E&O Claim-handling Guidelines
Not sure how to handle a claim situation?
Use this checklist as a guide and call Utica National.
Your concerns are important to us!

You should...

› Promptly report any claim, error, or concern. Utica National’s professional E&O Claims Specialists will determine whether the matter qualifies as an actual claim or as an incident.

› Report a matter of concern:
  • by phone: 800/274-1914; ask for E&O Claims
  • by mail: Utica Mutual Insurance Company, Attn: E&O Claims, P.O. Box 5310, Binghamton, NY 13902
  • by fax: 888/538-2018

› Submit your policy number, name, address, and phone number.

› Submit name, address, and phone number of client/customer/claimant and a detailed description of the claim or incident.

› Submit specific dates, as follows:
  1) month, day, and year that error allegedly was made;
  2) month, day, and year claim was made against your agency or suit was served;
  3) effective/expiration dates for client’s policy.

› Refer to your policy for detailed information about insuring agreements, conditions, and exclusions.

› Comply with policy agreements and conditions to avoid jeopardizing coverage. When in doubt, please call and inquire.

› Refer all inquiries to Utica Mutual Insurance Company.

› Stay calm. Utica National is an experienced provider of Errors and Omissions coverage, serving our agent/customers since 1966.

You should never...

› Provide any recorded or written statements concerning an error or claim involving your agency.

› Make any admissions of liability.

› Make or commit to payment without consulting Utica National.

› Alter or make changes to records involving the claim or incident.

› Discuss the matter with anyone other than your own personal counsel or a Utica National representative.

› Allow the inspection, copying, or removal of your records without consulting Utica National.