U.S. CONSUMER PRIVACY NOTICE  
Last Updated: 1/1/2024

Utica National respects your concerns about privacy. This U.S. Consumer Privacy Notice is provided by the member insurance companies of the Utica National Insurance Group listed in the “Who Is Providing This Notice” section below (collectively, “Utica National”).

This U.S. Consumer Privacy Notice applies to current and former policyholders of Utica National and describes the kinds of nonpublic personal information we collect about you in connection with providing you a financial product or service. We also describe how we use the information, with whom we may share it, and the measures we take to protect the information.

Utica National also provides certain individuals with supplemental privacy notices, as described below:

- **Notice of Information Practices**: If you are a Utica National insurance applicant or policyholder, please also see our Notice of Information Practices, which applies to personal information we obtain about applicants and policyholders in connection with transactions involving insurance primarily for personal, family or household needs.

- **Online Privacy Notice**: Our Online Privacy Notice applies to personal information we collect on our relevant websites and mobile apps (“Online Services”), and includes details on the types of information we collect on our Online Services, how we may use the information, and with whom we may share it.

**Information We Collect**

The types of nonpublic personal information we collect depend on the financial product or service you have with us. The information may include:

- Information we receive from you on applications or other forms, such as your (and, in some cases household members) contact information, date of birth, Social Security number, driver license information, vehicle information, and assets;
- Information about your transactions and experiences with us, our affiliates or others, such as your policy coverages, premiums, limits and rates, claims information, and payment history;
- Information we collect when you visit our websites and mobile apps (please refer to our Online Privacy Notice for more information about our information practices in connection with our websites and mobile apps);
- Information we receive from consumer reporting agencies, insurance support organizations, our insurance company affiliates, and other entities, such as your creditworthiness and credit history, driving records and claims history with other insurers.
How We Use Your Information

We use the nonpublic personal information we collect about you to:

- Provide policy and premium quotes;
- Underwrite applications;
- Establish and manage your policies and accounts;
- Verify your identity;
- Process and fulfill claims and transactions;
- Communicate with you (including providing you with offers and other communications about our products and services), respond to inquiries and offer customer support;
- Market our products and services;
- Perform analytics (including market research, trend analysis, financial analysis);
- Operate, evaluate and improve our business (including developing new products and services; enhancing, improving and analyzing our products and services; managing our communications; and performing accounting, billing, auditing and other internal functions);
- Maintain and enhance the safety and security of our products and services and prevent misuse;
- Protect against, identify and prevent fraud and other criminal activity, claims and other liabilities;
- Exercise our rights and remedies and defend against legal claims; and
- Comply with and enforce applicable legal requirements, relevant industry standards and Utica National policies and procedures.

How We Share Your Information

We may share the nonpublic personal information described in the “Information We Collect” section for our and our insurance company affiliates’ everyday business purposes, such as to (1) process your transactions; (2) service or process a product or service you request or authorize (e.g., administer your policy); (3) service or maintain your account; (4) protect against fraud or unauthorized transactions; (5) protect the confidentiality and security of our records; (6) report to credit bureaus; (7) respond to court orders and legal investigations; and (8) comply with legal obligations and exercise or defend our legal rights.

We may share the information described in the “Information We Collect” section for such everyday business purposes with:

- Our insurance company affiliates within the member companies of the Utica National Insurance Group;
- Entities who perform certain services on our behalf, such as claims investigations and adjustments, appraisals, inspections or fraud detection;
- Financial services companies, such as banks, other insurance companies, reinsurers, insurance agents and payment processors;
• Non-financial companies, such as automobile repair shops or persons or organizations conducting analytics;
• Consumer reporting agencies and insurance support organizations; and
• Government agencies, such as insurance regulators, state motor vehicle departments, or law enforcement agencies.

We may also share nonpublic personal information about you with nonaffiliated third parties with your consent or otherwise as permitted by law.

Unless you agree otherwise, we do not share your nonpublic personal information with non-affiliated companies for them to market their products and services to you.

How We Protect Your Information

To protect your nonpublic personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.

How To Contact Us

If you have any questions regarding this U.S. Consumer Privacy Notice, please email us at Compliance.Officer@uticanational.com or write to us at

Utica National Insurance Group
Attn: Compliance Officer
180 Genesee Street
New Hartford, New York, 13413

Who Is Providing This Notice?

This U.S. Consumer Privacy Notice is provided by the following member companies of the Utica National Insurance Group:

Utica Mutual Insurance Company
Republic-Franklin Insurance Company
Utica National Insurance Company of Texas
Utica Lloyd's of Texas
Graphic Arts Mutual Insurance Company
Utica National Assurance Company
Utica Specialty Risk Insurance Company
Utica National Insurance Company of Ohio
Founders Insurance Company
Founders Insurance Company of Michigan