

The Cincinnati Insurance Company

Business Protection

SECURE YOUR RATES FOR THREE YEARS

Keeping Your Focus on What Matters



You deserve value beyond what you pay today

Your hard work isn't the only reason your business is a success. Your smart business decisions have helped to secure your company's financial future. Selecting insurance coverage from a carrier that shares your company's high standards makes good sense, and saving time and money while protecting your business makes your good choice even better.

Keep your focus on what matters

While you're running your business, The Cincinnati Insurance Company can take away the task of annual renewals and ease your concerns about rate changes. We offer a unique benefit to qualifying commercial accounts. Our three-year package policy has rates that won't increase for the duration of your policy term, letting you keep your focus on your business instead of on annual renewals. Cincinnati makes this commitment to you and your business to support a relationship built on delivery of value and service.

Secure your rate

On specified lines of business – including property, general liability, crime and inland marine – rates calculated at policy inception do not change for the three years your policy is in force. This allows you to:

- better project and budget your insurance costs for the three-year term
- avoid repeating the renewal process annually
- enjoy stability of your three-year rate even if trends in the insurance market cause current rates to increase

Other lines of business – automobile, professional liability, commercial and personal umbrella and workers' compensation – are rated annually.

Rate and premiums

While your rate (cost per dollar of coverage) is set for three years, please note that your premium (total dollars paid) may change during your three-year policy period if:

- **there are changes to your insured premium basis such as property values, payroll or sales estimates.** Your rate doesn't change, but if the basis to which the rate is applied changes, your total premium will increase or decrease. While your premium basis for liability insurance may be audited annually, you are protected from increasing rates.
- **the nature of your business changes.** If you expand or change the scope of your business by offering new services that generate a different rate, your total premium could increase or decrease.
- **your business location(s) change during the policy term.** These changes may generate a different rate and could cause your premium to increase or decrease.

Thank you for trusting your agent and Cincinnati to protect your business.

We may cancel prior to the policy expiration date for one of the permissible reasons listed in the Common Policy Conditions and state amendatory endorsements on the policy. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2014 The Cincinnati Insurance Company.

For information, quotes or policy service, please contact your local independent agent recommending coverage.

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Everything Insurance Should Be®