

# FULFILLING OUR **INSURANCE PROMISE**



Cincinnati  
**Private Client**<sup>SM</sup>

## KNOWING WHAT YOU CAN EXPECT

Since 1950, we have been ready when disaster strikes – helping policyholders recover financially; helping families and businesses restore their lives; helping communities regain a sense of stability.

**More than 90% of policyholders are highly satisfied with the overall claim process.<sup>1</sup>**

Our A+ (Superior) financial strength rating from A.M. Best Co. demonstrates our ability to keep our promises. Enhanced by our culture, our claims handling experience and risk management services lead to satisfied policyholders.

Best's ratings are under continuous review and subject to change and/or affirmation. To confirm the current rating, please visit [www.ambest.com](http://www.ambest.com).



## MINIMIZING YOUR RISK BEFORE A CLAIM

**Evaluating the proper cost to rebuild** by risk management experts to ensure adequate coverage to replace the special features unique to your home.

**Providing expert advice and services** to prepare and limit damage from a catastrophe like a hurricane or flood and to reduce the chance of damage due to water leaks or frozen pipes.

**Offering protection and loss mitigation services against wildfires** for your home and property in AZ, CA, CO, ID, MT, ND, NV OR, TX, UT, WA or WY at no additional charge. The service is not available for homes insured on a condominium, tenant or dwelling fire policies.

## HANDLING YOUR CLAIM

**Complementing the service that you receive** from your independent agent by employing local field representatives who live in or near your community.

**Empowering field claims representatives**, who understand your coverages, to make decisions and to collaborate with specialized experts if needed.

**Delivering prompt and personal service** with honesty, integrity and empathy to get you back on track.

**Activating storm teams when a natural disaster strikes** to restore your life style and peace of mind as quickly as possible.

**Providing options to help you recover after a loss** by choosing your own vendor or letting one of our in-house experts help you. Choose from leading service providers to restore collections, fine art and unique features in your home, or to repair damage to your yacht, everyday luxury car, or collector auto.

<sup>1</sup>Based on more than 73,000 standard lines auto and property policyholders responding via electronic claim satisfaction survey between February 29, 2016, and December 31, 2021, with an 8, 9 or 10 on a 10-point scale.



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## EARNING YOUR TRUST

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Consider a few service stories showing our expertise and demonstrating how we treat others with empathy and compassion.

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### Saving and restoring **fine art and heirloom jewelry**

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*“My parents lived in their home for many years and collected some fine antiques and artwork during their world travels. After submitting a claim due to a large fire, the Cincinnati Insurance field claims representative immediately set up a meeting.*

*After an extensive search through debris, heirloom jewelry pieces scheduled on the policy were saved. Multiple pieces of artwork hanging from the walls of the home were damaged by the smoke. The field claims representative had them securely packaged and shipped to the Chicago Conservation Center for a thorough damage inspection and professional restoration.*

*One of the paintings was deemed to be beyond repair, but when the Cincinnati people learned that the work had personal sentimental significance to my mother, they found a way to perform enough restoration for it to be made presentable again.”*

– **Jim, Alabama**





## Replacing Custom Millwork and Smart-Home Features

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*“It is not often in our world of voice mails and unreturned messages that I can support as fine a compliment as I can for a Cincinnati field claims representative. His willingness to assist could not have been more sincere or efficient.*

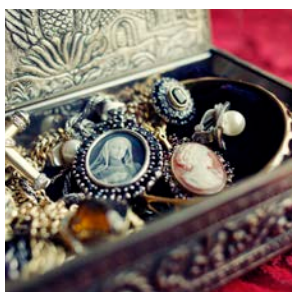
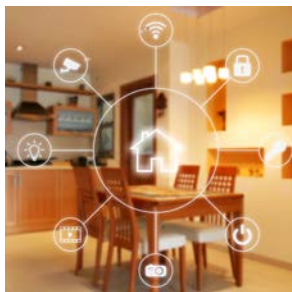
*A water leak on an upper floor New York condo unit made its way to our condo, causing significant damage to a bathroom, bedroom and other things. Cincinnati sprang into action and helped to make this very stressful situation as tolerable as possible. Our custom millwork was replaced. Some of our clothing was affected and being able to choose our preferred cleaner made us happy. We had to replace our smart-home system that supported our lighting and speaker systems.*

*While my thanks were extended directly, I especially wanted the company to know how grateful I am to the Cincinnati field claims representative assigned to our claim. After being with another well-known carrier for more than 25 years, I am so glad that my broker suggested Cincinnati as a replacement.”*

**– Marci, New York**

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## Following the Golden Rule

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*“I commend my field claims representative for the personal and outstanding attention he paid regarding our accident. It has been a great comfort to know that he was there to see that nothing fell through the cracks. We’ve been with Cincinnati, both in business and personal, for over 35 years because of people like our field claims representative, who have taken a personal interest in us. We have had many opportunities to save premium dollars by switching insurers. We have found greater value in knowing that the folks at Cincinnati Insurance have our back and will continue to serve our best interest, even at an inconvenience to themselves.”*

**– Kenneth, Ohio**



## Making It Right and Treating People With **Respect**

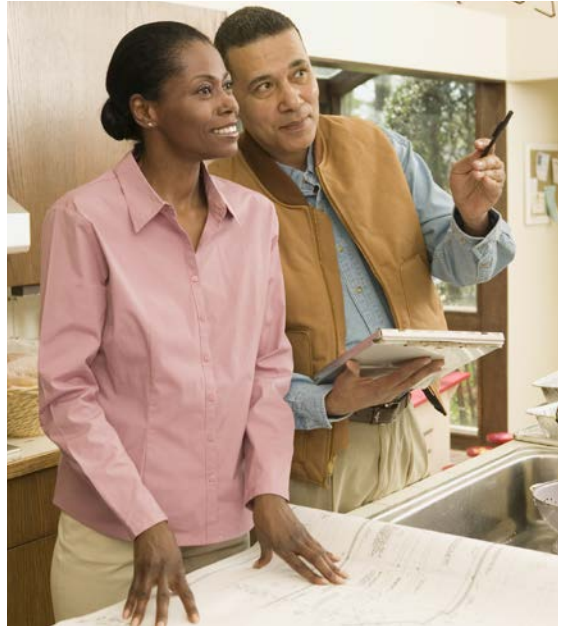
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*"I want you to know the amazing experience I've had with your field claims superintendent. From the first day he met with me at our home to the last smallest detail, he's been a pleasure to work with in every way! Our situation was involved, challenging, time consuming and expensive.*

*It was difficult for me to see the light at the end of the tunnel. He made an immediate property visit, was most polite, professional and compassionate. He assured me everything was fixable and would be okay. He provided me with much needed technical support. He kept me calm and focused throughout the entire process. My satisfaction and happiness were always paramount to him! I am one of the lucky ones to have had Cincinnati Insurance."*

– Susan, Pennsylvania

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*"We can't thank our field claims representative enough for all that she did and for being there for us during a very difficult time. She was great to work with, but most importantly, she treated us as people rather than a claim. We'll be forever grateful."*

– Steve, Minnesota

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## EVERYTHING INSURANCE SHOULD BE®

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Our culture, financial strength and claims service help us to be Everything Insurance Should Be® for the people in the communities we serve. Please visit [cinfin.com/service](http://cinfin.com/service) to learn more about the Cincinnati experience directly from our policyholders. Or, to see our latest financial strength ratings, please visit [cinfin.com/financial-strength](http://cinfin.com/financial-strength).



Everything Insurance Should Be®

*Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with the underwriting guidelines of The Cincinnati Insurance Company and its subsidiaries or with any federal, state or local law, regulation or ordinance.*

Due to the unpredictable nature of wildfire, limitations of resources, safety considerations and instructions from federal, state and local fire officials there may be instances in which Cincinnati Insurance and WDS may not be able to provide these services. Cincinnati Insurance and its representatives will use commercially reasonable efforts to provide these services and if services are provided there is no guarantee that these services will prevent damage.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Products are not available in all states. "The Cincinnati Insurance Companies", "Cincinnati Insurance" 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 or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. Best's ratings are under continuous review and subject to change and/or affirmation. To confirm the current rating, please visit [www.ambest.com](http://www.ambest.com). © 2022 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496.

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