

MAKING OUR STRENGTH YOUR FUTURE

THE CINCINNATI INSURANCE COMPANIES

Cincinnati's standard market property casualty insurance group serves businesses, families and individuals in 37 states. Their policies are backed by Cincinnati's strong surplus, assuring that resources will be there to pay policyholder claims.

Ratings

Each company in Cincinnati's standard market group earns high insurer financial strength ratings:

A.M. Best Co. – A+ (Superior)

This independent provider of insurer ratings since 1899 awards its A+ (Superior) financial strength rating to Cincinnati's property casualty group. A.M. Best awards only about 10 percent of property casualty insurer groups with its A+ or A++ rating in the Superior category. Best's outlook on the ratings of all of our companies is stable. Best comments on the group's rating: "The stable outlook on all the ratings reflects the enhanced risk management processes, sound liquidity, superior risk-adjusted capitalization of its operating entities and successful business profile within its targeted regional markets, which centers on a distribution system developed through strong relationships with local independent insurance agencies."

Fitch Ratings – A+ (Strong)

Fitch Ratings cites Cincinnati's strong capitalization, rebalanced investment portfolio and ample liquidity to meet our policyholder and debt servicing obligations in awarding its A+ insurer financial strength rating. Fitch has a stable outlook.

Moody's Investors Service – A1 (Good Financial Security)

Moody's A1 rating of the standard market property casualty group is "based on strong risk-adjusted capitalization, reflecting consistent reserve strength and manageable peak-level catastrophe exposure, and strong regional franchise, emphasizing a relationship-oriented strategy with agents." Moody's outlook on the rating is stable.

Standard & Poor's Rating Services – A+ (Strong)

S&P cites Cincinnati's rating characteristics supporting its A+ (Strong) rating as an "extremely strong and loyal agency force, strong competitive position, improved technological efficiencies and improved and adequate enterprise risk management." S&P has a negative outlook.

Service

Cincinnati markets insurance exclusively through a select group of local independent agents. This means you can rely on someone who knows your community, its businesses and people.

These local agents deliver superior products and service, working hard to earn your loyalty and continued business over the long term. Together with local Cincinnati claims representatives, they have built Cincinnati's reputation for claim service excellence, confirmed time after time in independent surveys of agents and consumers.

Cincinnati's business is helping people recover financially after losses, working to preserve their dignity in the process. Cincinnati prospers as a company by responding to claims person to person, paying all that is due under each policy, preventing false claims from unfairly adding to overall premiums and building financial strength to meet future obligations. The ability to pay claims is fully supported by conservative reserving practices that have historically produced redundancies, with claims liabilities covered by a highly-rated diversified bond portfolio.

For information, quotes or policy service, please contact your local independent agent representing The Cincinnati Insurance Companies.

Chris Boyle
Johnston Fiss Insurance
5225 W. 75th Street
Shawnee Mission, KS 66208
913-396-0804

"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 or □ The Cincinnati Casualty 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.

Adv. 336 (8/09)

THE
CINCINNATI
INSURANCE COMPANIES

