

Tip Sheet



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Congratulations to Our Third-Quarter 2024 Contest Winner!



Rich Sabo with Columbia River Insurance Inc. in Hood River, Oregon, won the third-quarter prize in our 2024 New Submissions contest and selected the \$3,500 cash prize option. Rich, we appreciate your valued business!

You might be our next quarterly winner! Continue to drive submission count as we launch our 2025 contest. Commercial new business accounts of any size submitted to C-SUPR and quoted by CSU are eligible, including special events and short-term policies. New accounts do not have to be bound or issued to be entered. For more information and full contest details, please contact your E&S underwriter.

From left: Scott Reynier, president, Columbia River Insurance; Tim Benner, senior regional director, Cincinnati Insurance; Rich Sabo, producer, Columbia River Insurance; Christian Stefanut, production underwriter superintendent, Cincinnati Specialty Underwriters; Jon Davies, vice president, Columbia River Insurance; Jeff Harting, assistant vice president, CSU.

CSU Leadership Transition Announced

After a distinguished career spanning more than 35 years, Don Doyle, Jr., senior vice president, Excess & Surplus Lines, has announced his intent to retire by year-end 2025. In preparation for Don's retirement, Dawn Chapel, formerly vice president of brokerage operations, assumed leadership of Cincinnati Specialty Underwriters effective January 1. Dawn joined Cincinnati Insurance in 2000 starting her career as a commercial lines underwriter. Then in January 2008, she came to CSU as one of our first dedicated E&S underwriters. Dawn has led our brokerage operations since 2019 and played a pivotal role in the development of new products that are available to you through Lloyd's of London.

The success of Cincinnati's E&S business is fully dependent on how well we serve you and your agency. Under Don's leadership, CSU's team has grown from a small group of six to more than 350 associates, producing nearly \$700 million in annual direct written premium at year-end 2024 with an impressive 87% combined ratio since inception. We're proud of this growth and excited about how much more we will accomplish together in the coming years. Thank you for your continued support!

Benefits You Appreciate

Superior financial strength

The Cincinnati Specialty Underwriters Insurance Company has a rating of A+ (Superior) by A.M. Best, reflecting our superior ability to meet ongoing insurance obligations and strong agency relationships. In addition, we only broker with other highly rated specialty carriers.



Direct access to your underwriter – When you place E&S risks through C-SUPR, you speak directly to the underwriter who decides terms, conditions and pricing. Direct access allows you to convey the unique characteristics and advantages of any account.

Nominal brokerage fees – C-SUPR has a nominal, nonrefundable brokerage fee. This relatively small fee, as compared to standard brokerage fees in the E&S industry, applies to all policies written by CSU except those with risks located in New Hampshire and South Dakota. The broker fee for policies written by other specialty carriers will vary by state and line of business.

Local focus – Our E&S claims and underwriting departments work closely with the local Cincinnati Insurance field representatives you already know to deliver the same fast, fair and personal attention that your standard market clients enjoy.

Fair compensation – You receive 15% standard commission on commercial risks placed with CSU through C-SUPR. A credit for your CSU production is also included in your Cincinnati Insurance profit sharing calculation. Risks placed through C-SUPR with other specialty carriers will have varying commission amounts and are not included in profit-sharing calculations.

Direct bill options – Direct bill is an option for all risks placed with CSU. A unique offering in the excess and surplus market, direct bill helps your agency gain efficiencies, offer additional value to your client and gain additional revenue. Choose the direct bill option that best fits your client's needs at binding or at renewal – no minimum premium applies.

Broad Appetite Roundup

While our appetite is broad, we evaluate each risk on its individual merits. This list is a sample of accounts and premiums we have successfully written together in the last quarter.

General Liability

• Apartments	\$2,193,407
• Supermarkets	629,924
• Hotels	591,165
• Roofer	394,222
• Property Manager	294,126
• Geotechnical Contractor	268,063
• Restaurants	190,360
• General Contractor	157,739
• Forestry Contractor	146,640
• Student Housing.....	121,740
• Overhead Crane Contractor	115,954
• Camper Manufacturer.....	110,112
• Rope Manufacturer	84,248
• Family Entertainment Center.....	80,950
• Rental Dwellings.....	71,407
• Ambulance Outfitter.....	67,560
• Non-Power Tool Manufacturer.....	67,526
• Equipment Dealer.....	62,559
• Commercial Plumber	57,925
• Modular Home Manufacturer	57,840
• Tree Trimmer.....	54,328
• Swimming Pool Contractor.....	49,980
• Foundation Contractor.....	49,564
• Solar Energy Contractor.....	45,675
• Security Guard Contractor.....	44,546
• Demolition Contractor.....	42,236
• Welder	33,773
• Bowling Alley.....	30,957
• Tire Retreading.....	19,081
• Window Cleaner	14,811
• Distillery.....	13,757
• Power Line Contractor.....	13,602
• Propane Dealer	13,328
• Owners Interest	12,246
• Skin Care Product Manufacturer	11,351
• Sawmill.....	9,642
• Insulation Contractor	7,157
• Day Care	7,020
• Fabrication Contractor	6,990
• Parking Garage	6,774
• Amusement Rentals.....	4,636
• Debris Removal Contractor	2,429

Property

• Residential Buildings and Dwellings	\$256,029
• Condominiums	124,911
• Hotel	89,927
• Golf Courses and Country Clubs.....	64,153
• RV Campground.....	55,265
• Funeral Homes and Funeral Services	47,713
• Shopping Center.....	36,901
• Bar.....	34,034
• Electroplating	26,185
• Pet Care Services	25,216
• Sound Recording Studios	21,469
• Nursing Care Facilities	21,276
• Gasoline Stations with Convenience Stores	15,659
• Breweries.....	13,327
• Hardware Stores	5,040

Professional/E&O

• Real Estate Agents and Brokers.....	\$30,128
• Fitness and Recreational Sports Centers	11,500
• Interior Design Services.....	11,025
• Physical, Occupational and Speech Therapists	10,833
• Pharmacies and Drug Retailers.....	8,750
• Marketing Consulting Services	8,568
• Power and Communication Line and Related Structures Construction.....	7,372

Professional/E&O (continued)

• Display Advertising	6,592
• Building Material Dealers	6,195
• Lawyers	6,000
• Water & Sewer Line; Related Structures Construction ..	5,940
• Accountants.....	4,250
• Pet Care Services	3,992
• Glass Product Manufacturer.....	3,291
• Publishers	3,123

Excess Liability

• Tire Installer	\$62,165
• Cafeterias	57,004
• Playground Equipment Installer	32,816
• Janitorial Service	31,231
• Trade Show	28,501
• Fire Protection Company.....	22,367
• Custom Home Builder	18,468
• Trade School.....	16,875
• Interactive Museum	16,065
• Retail Marine Supplier.....	15,950
• Refrigeration Contractor.....	15,576
• HVAC Contractor	12,000
• Fire Hydrant Repair.....	11,909
• Golf Course.....	10,000
• Homeowners Association.....	6,578
• Beauty Salon.....	6,303
• Pest Control	4,479
• Glamping.....	2,100

Inland Marine

• Jewelry Retailers	\$12,438
• Warehouse Operator.....	12,059
• Laser and Lighting Display.....	4,104
• Inflatable Rentals	1,647
• Dumpster Rentals	1,601

Wind Hail Deductible Buyback (brokered with Lloyd's of London)

• Buy down 5% deductible to \$75,000.....	\$33,595
• Buy down 5% deductible to \$200,000.....	12,156
• Buy down 2% deductible to \$25,000.....	6,353
• Buy down 2% deductible to \$10,000.....	2,122
• Buy down 5% deductible to \$5,000.....	1,249

Other Property (brokered with Lloyd's of London)

• Recreational and Vacation Camps	\$110,192
• Restaurant.....	13,266
• Amusement and Recreational	12,964
• Lessors Risk	6,007
• Gas Station	5,577

Event Cancellation (brokered with Lloyd's of London)

• Global Association Meeting and Trade Show	\$138,107
• Civic and Social Organization Trade Show	12,277
• Fitness and Recreational Sport Centers	3,150
• Dinner Theater	2,100
• Colleges, Universities and Professional Schools	1,625

Thank you for all the great business you entrust to us! Please contact us by email: CSUPR@cinfin.com, fax: 513-371-7263 or phone: 513-870-2565.

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