

The Cincinnati Insurance Companies

shine the light for you

You study safety and performance ratings before buying a car. You have your prospective home professionally inspected from basement to roof. You read labels and select the best foods for your family's table.

Why should insurance purchases be any different? Yet even the most conscientious consumer may balk at the complexity of this purchase and just take a shot in the dark, hoping to luck onto the right policies by going with a company whose name sounds familiar.

The Cincinnati Insurance Companies invite you to come out of the dark and allow us to light your way as you search for the best insurance for your needs.

Basic Insurance Myths:

Myth # 1

All insurance policies and companies are basically alike.

Truth # 1

While many insurance policies contain similar coverages, each company provides unique coverages and limitations. Policies that look alike can be changed by a single exclusion or endorsement.

Insurance companies also vary in the financial strength that backs your policy, assuring they can meet their obligations to pay claims.

Look for an insurer that is financially strong. Cincinnati consistently gets the highest rating from A.M. Best Company, a leading insurance analyst that measures financial strength. Cincinnati also earns high marks for claims satisfaction from consumer organizations.

Myth # 2

No one cares if you understand your insurance or get full value from it.

Truth # 2

Don't feel forced to choose a large, impersonal or unresponsive company. Independent insurance agents make a living by knowing which companies act responsibly and which policies are best for a specific client's needs.

Local independent agents live with their families in your community. They have a long-term stake in protecting you by following through to your satisfaction. The Cincinnati Insurance Companies market personal and business insurance only through these professionals.



Shining a
light on
common
insurance
myths

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Myth # 3

You have to jump through hoops and fight when you make a claim.

Truth # 3

Your state department of insurance can tell you which companies have the fewest complaints and resolve them effectively. Some companies specialize in excellent claims service. The Cincinnati Insurance Companies have provided personal treatment, prompt contact and fair settlement for more than 50 years. The claims representative we send to your door usually lives in your community and knows your agent well. He or she cares about what you'll tell all of your friends, neighbors and business associates.

Myth # 4

You have no control over premiums.

Truth # 4

An independent agent can pinpoint exactly how changes in your deductible or your lifestyle can lower your insurance costs. He or she can propose safety measures that earn discounts or tell you how to package one policy with another to save money and improve coverage.

For stability, quality and convenience, make your informed insurance purchase from the independent agent who represents The Cincinnati Insurance Companies in your area.