



NEWS *from the Top* Summer 2009

Rates and Information on Excess / Surplus Lines for Insurance Professionals from
CONNECTICUT UNDERWRITERS, INC.

Brokerage Division Celebrates 2nd Anniversary

For the past 40 years, Connecticut Underwriters has been a leading excess and surplus lines broker in New England. Two years ago, we launched a new Brokerage Division to help complete our array of product offerings. As a company, we now pride ourselves on being able to handle any submission that crosses our desks. If a risk doesn't fit our Online Products or Binding Authority Markets, we move it into our Brokerage Markets.

Our Brokerage Markets generally handle higher risk and corresponding premium exposures. The majority of our brokerage markets have minimum premiums starting around \$25K, though we do have a few markets with aggressive appetites and low minimum premiums starting at \$5K. The lower minimum premiums allow us to write high hazard businesses that may have "light" receipts. We will work with our producers to find a reasonable rating basis that allows room for growth with the customer.

Strong relationships with our companies and underwriters allow for greater flexibility and the ability to design new products. Let us know if there is a class of business you need help writing.

We look forward to our Brokerage Unit growing with our agents. We will continue to stand behind the 5 fundamental principles that have led to our success:

- **Flexibility** – Through strong relationships with companies and underwriters, we are able to maintain a high level of flexibility with audits, pricing and deductibles.
- **Maintain Reasonable Growth** – We don't overextend ourselves with too many markets.
- **Honesty** – We will always try to pre-qualify and inform agents on the competitiveness of our quotes. If we cannot service a need, we recommend alternative sources.
- **Efficiency** – We provide quick turnaround! The more information we receive, the more rapid the response time.
- **Stand Behind Company Motto** – Open to all agents, no matter what size!

For more information about Brokerage Products, contact Tom Crawford or Bryan Kiley at 800-243-3712. CT Underwriters is dedicated to providing excellent products and service and maintaining our position as the Northeast's leading independent insurance broker.

Coming Soon...



N.O.R.A.

Inside This Issue...

Commercial Watercraft

- Rental Program
- Passenger and Non-Passenger

Environmental Insurance

**High-Value
Homeowner Insurance**

**Personal Care Asst. /
Homemaker Program**

M.I.C.K.

Environmental Insurance



General Liability and Pollution Liability for companies whose operations could impact or have impacted the environment.

Multiple Markets Available • Limits: Capacity varies • Premiums start at \$2,500

Products:

- General Liability
- Products Pollution
- Pollution Legal Liability
- Contractor Pollution Liability
- Errors & Omissions

Target:

- Commercial and Industrial Contractors
- Emergency Response and Restoration
- Environmental Consultants
- Asbestos and Lead Abatement
- Property Owners, Brownfields
- Chemical Manufacture, Mix and Blend

For more information and quotes contact:

Tom Crawford
tcrawford@ctunderwriters.com

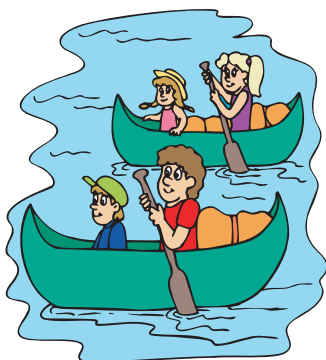
1-800-243-3712

Bryan Kiley
brykiley@ctunderwriters.com

Commercial Watercraft Rental Program

*Program for owners of a watercraft rental business.
Rentals for pleasure use only.*

- Designed to cover single-boat operations to large rental fleets
- Numerous types of boats acceptable:
PWC, fishing boats, canoes, runabouts, ski boats, house boats, pontoons, sail boats, kayaks and more...



Liability limits are offered up to \$1M CSL.

Fleet discounts available.

Commercial Watercraft – Passenger and Non-Passenger

***** Passenger Charter Operators must be **
licensed USCG Captains.***

- Charters up to 100 passengers
- 6-Pack Charters
- Sail Schools
- Boat Clubs
- Commercial Fishing
- Client Entertainment



Up to \$1 million water liability limit:

- \$50K/\$100K or \$100K/\$300K split limits
- \$300K, \$500K or \$1M CSL

**For more information on Commercial Watercraft Products,
contact Jason Ryczek at jryczek@ctunderwriters.com • 800-243-3712**



High-Value Homeowner Program

Coverage for primary, secondary and seasonal homes; coastal homes including waterfront property; homes on pilings/piers; Cape Cod and the Islands; swimming pools; canine and low wind deductibles.

Values up to \$6M TIV,
Personal liability up to \$1M

- 10-25% guaranteed replacement cost on dwelling
- Replacement cost on contents
- Water back-up and sump pump overflow
- Personal injury
- Scheduled personal property

Telephone quotes available. Competitive rates. 24 hour turnaround with friendly, knowledgeable service.

Personal Care Assistant – Homemakers Program

This program provides coverage for individuals or companies who perform non-medical or non-fiduciary duties in the customer's home only.

Duties may include, but are not limited to:



- meal preparation
- laundry
- light housework
- companionship
- grocery shopping
- errands, etc.

Minimum premium as low as \$500 for \$300K / \$600K limits. \$2M limits available. Receipts-based rating.

Optional coverages include:

Hired auto and non-owned auto – \$100K sub limit
Sexual molestation – Limits up to \$100K/\$300K
Employees as insureds – Professional.



Competitive Rates



One-page application



For more information on the High-Value Homeowner and Personal Care/Homemakers Programs, contact Anne Matt at amatt@ctunderwriters.com • 800-243-3712

M.I.C.K.[®] Multiple Insurance Calculator Kit

- Designed to address agents' need for quick/efficient online quoting
- Portfolio of products developed through historical need
- No Acord forms or other applications needed
- CUINCO financing available to accounts over \$1,000
- **New!** Pay any account or agency statement online, with a credit card!

Products include:

- 25 classes of Artisan Contractors (Max. limit \$1M/\$2M)
- Over 30 Special Event Classes (Max. limit \$1M/\$2M)
- LRDs, Apartments, Restaurants easily quoted online
- Vacant Dwellings rated on 6 months
- Commercial umbrellas up to \$3M limit
- **New Products:** Nurses and Truckers

For more information contact:

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Or check out our website: www.ctunderwriters.com



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