



NEWS *from the Top* Spring 2010

Rates and Information on Excess / Surplus Lines for Insurance Professionals from

CONNECTICUT UNDERWRITERS, INC.

Product Growth and Strong Relationships = Writing Flexibility

In the tradition of being a leading excess and surplus lines broker in New England for over 40 years, Connecticut Underwriters continues to improve departments and products to make it easier for agents to place business with us. Over the last three years, we have established a solid Brokerage Division for risks that do not fit our Online Products or Binding Markets.

Recently, we increased capabilities in our Professional Lines Division. Under the direction of Darren Valencia, we have expanded our Professional Liability Lines and Management Liability Lines. (See page 2). We look forward to further growth with our agents as the Brokerage Unit continues to expand in conjunction with our newly strengthened Professional Lines Unit.

Furthermore, we have enhanced our online services with a new and improved Homeowners Product. Limits include \$6M TIV and Personal Liability up to \$1M. Primary, Secondary, Seasonal and Coastal Homes are eligible. (See page 3).

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!

Inside This Issue...

New Professional Lines • Homeowners Program • Recent Successes

CONNECTICUT UNDERWRITERS, INC.

421 Wadsworth St., P.O. Box 2784, Middletown, CT 06457-9284

PHONE: (860) 347-9600 • CT WATS (800) 982-3881 • WATS (800) 243-3712 • FAX: (860) 347-9611

www.ctunderwriters.com

CONEXCO INSURANCE AGENCY

114 Turnpike Rd, Suite 109, P.O. Box 5200
Westborough, MA 01581

(508) 616-0016 • FAX (508) 616-0066

MA WATS (800) 888-7830

www.conexcoins.com

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116 South River Road, Building D, Suite 6A
Bedford, NH 03110

(603) 622-2231 • FAX (603) 622-2655

WATS (800) 562-2254

www.nhunderwriters.com

CONNECTICUT UNDERWRITERS, INC.-PA

600 W. Germantown Pike, Suite 400
Plymouth Meeting, PA 19462-1046

(610) 260-1499 • FAX (610) 828-8257

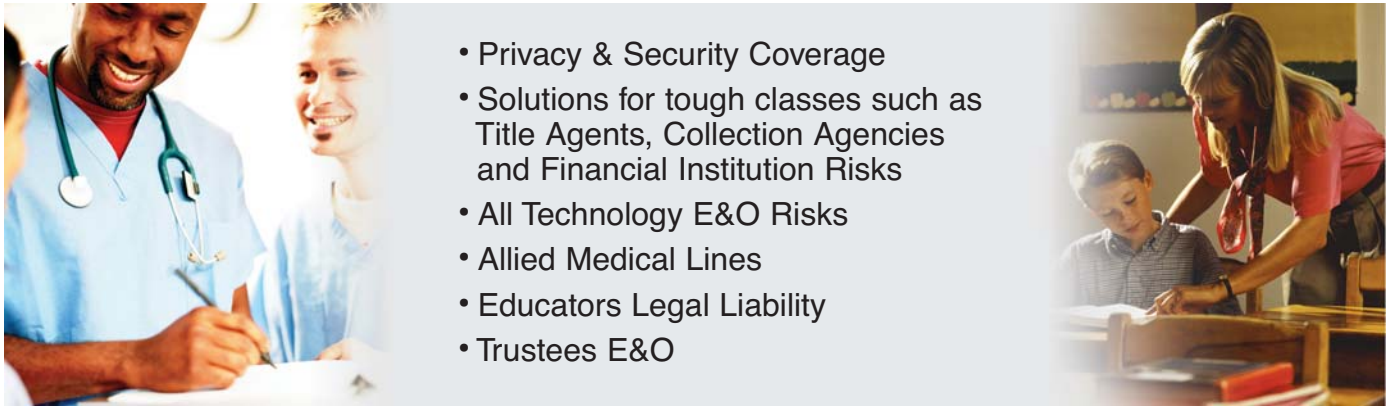
WATS (800) 736-7157

www.ctunderwriters-pa.com

Bigger and Better!

Professional Lines Department

Our newly appointed Director of Professional Lines, Darren Valencia, brings 10 years of Professional Lines expertise to CT Underwriters. We work with the top Professional Lines Markets and are ready to assist and service your Professional needs. In addition to our existing Professional Liability Lines, we now offer:



- Privacy & Security Coverage
- Solutions for tough classes such as Title Agents, Collection Agencies and Financial Institution Risks
- All Technology E&O Risks
- Allied Medical Lines
- Educators Legal Liability
- Trustees E&O

Our expertise and capabilities include the most comprehensive and service-oriented Management Liability Lines and access to the top Management Liability Carriers in the marketplace.

We also provide:

- Detailed coverage analysis
- Personalized proposals for agents and clients
- Specifically tailored coverage for your client
- \$50MM + in D&O Capacity
- Side A Excess Lines (Including DIC Coverage)
- Access for all industries including Not-for-Profit, Private Company, Public and Financial Institutions

Let us know how we can help!

For more details on our capabilities and newly formed services, please contact:

**Darren Valencia, Director of Professional Lines, Connecticut Underwriters
421 Wadsworth Street • P.O. Box 2784 • Middletown, CT 06457
Phone: 860-347-9600 x223 • Fax: 860-347-9611 • DValencia@ctunderwriters.com**

New & Improved Homeowners Program

- Values up to \$6,000,000* TIV
MA: \$5,000,000
- Personal Liability up to \$1,000,000
- \$750 Minimum Premium

* TIV includes coverages A+B+C+D+ Replacement Cost Increased Limits, Other Structures Increased Limits, Inland Marine Schedules and Ordinance or Law Coverage.

Eligibility

- Primary, Secondary and Seasonal Homes
- One Through Four Family Dwelling
- Optional Deductibles
 - Up to \$25,000
 - Low wind deductibles
(Within one mile of water)



- Coastal Property
 - Waterfront
 - Storm shutters not required
 - Homes on cement pilings/piers
 - Homes on Cape Cod
 - Homes on islands
 - * Nantucket
 - * Martha's Vineyard
 - * Block Island

- Trusts
- All Ages of Homes
- All Construction Types
- All Protection Classes
- Canine
- Swimming pools
- Trampolines (\$25,000 sublimit)



- Wood/Coal or Pellet Stoves
(Secondary heat source)
- Consider Risks With
 - History of losses
 - Lapses in coverage
 - Cancellation for non-payment
 - Non-renewals



- Direct Billing •

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!



For more information contact:

Jason Ryczek • 1-800-243-3712 • JRyczek@ctunderwriters.com
Or check out our website: www.ctunderwriters.com

Childrens Toy Manufacturer

Coverage: Products
Premium: \$2,500
Limit: \$2M/\$2M



Steel Fabricator

Coverage: GL/ Umbrella
Premium: \$26,507
Limit: GL \$1M/\$2M/\$2M
Umbrella \$3M

Construction Equipment Dealer



Coverage: GL
Premium: \$65,000
Limit: \$1M/\$2M/\$2M

Vacant School

Coverage: Property/Liability
Premium: \$12,000
Limit: P \$11M,
GL \$1M/\$2M



Nutritional Products

Coverage: Products
Premium: \$5,250
Limit: \$1M/\$1M claims made



RECENT SUCCESSSES

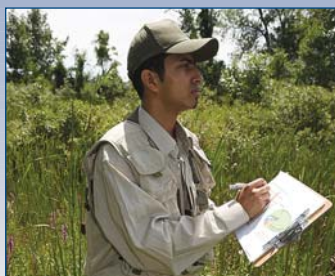
Builder's Risk / Inland Marine

Coverage: Property/GL
Premium: \$47,000
Limit: P \$25M
GL \$1M/\$2M/\$2M



Environmental Consultant

Coverage:
GL/PL/Pollution
Premium: \$13,000
Limit: \$1M/\$2M/\$2M



Textile Mill Renovation



Coverage: Property/GL
Premium: \$16,000
Limit: \$1M/\$2M/\$2M



Sprinkler Contractor

Coverage: GL
Premium: \$28,000
Limit: \$1M/\$2M/\$2M