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Hummel Group Newsletter: December 2011

*Let Us Celebrate the Birth of Our Savior!
Wishing you Love, Peace & Happiness that the true meaning
of Christmas brings!*

Dear Jolene,

Thanks for taking the time to check out our newsletter! Check out what information we will cover this month:

- 1.) Hummel Group Now offers Cincinnati Insurance
- 2.) Weather in 2011 is Causing Home Insurance Rate Changes
- 3.) A Message to Our Commercial Clients regarding BWCs
- 2.) Hummel Group Desk Calendars Have Arrived

For more information about Hummel Group or Taylor Agency, visit our website by clicking on either company website below:

www.hummelgrp.com

www.taylor-ins.com

Cincinnati Insurance Appoints Hummel Group as Independent Agency Representative

Hummel Group is very pleased to announce that they have been appointed with Cincinnati Insurance and now can sell and service Cincinnati Insurance products.

Hummel Group is a full service insurance and financial services agency with offices in Berlin, Orrville and the Taylor Agency in Wooster. They offer a full range of insurance services including auto, home, farm, commercial, health, life, and financial services.

Cincinnati markets insurance exclusively through a select group of local independent agents that know their local community, businesses and people in order to offer the appropriate products. With local Cincinnati claims representatives, Cincinnati Insurance has built their reputation for claim service excellence.

"This partnership with Cincinnati presents us with an opportunity to reach out to new customers and add to our selection of quality products while continuing to provide clients with value added customer service that supports long-term relationships," said Vaughn Troyer, President of Hummel Group.

For more information about Cincinnati Insurance visit www.cinfin.com. For more information about Hummel Group, visit www.hummelgrp.com.

About Cincinnati Insurance

Four independent agents formed The Cincinnati Insurance Company in 1950; their commitment to the independent agency system became their core strength and continues as their most important competitive advantage. Their mission places independent agents at the center of their identity, recognizing that locally based agents have the relationships that lead to satisfied, loyal policyholders and profitable business. This approach has produced above average profitability and growth of shareholder dividends, benefiting from our low expense field structure. Empowered field representatives work out of their homes in the same communities as the agents and policyholders they serve. The Cincinnati Insurance Companies continuously strengthen service by offering agents and policyholders a stronger local presence, unparalleled claim service, work-saving technology initiatives and competitive products, rates and compensation.

Our 2012 Desk Calendars have arrived!!!

Please stop by any of our locations to pick one up or give us a call and we can mail them out to you!

A Fun Christmas Song Picture Game!!

Check out the links below for game & answers:

[Christmas Song Picture Game](#)

[ANSWERS for Christmas Song Picture Game](#)

A Note From Hummel Group Regarding Your Homeowners Insurance

As your insurance agency, we want you to be aware that you may soon have an increase in your homeowner's insurance rates. If you experience an increase, this is most likely due in part to the ongoing state of the economy and increased incidents of storm damage throughout Ohio and the entire country.

This is a widespread issue and is not limited to one insurance company, however, if you are concerned about significant increases and would like to discuss your options, please know we are here to help. We would be happy to review your policy with you as there may be additional discounts available and higher deductibles for you to consider.

Even with the increase looming, the cost of coverage remains considerably lower in Ohio than in most other states. **Ohio is 7th Lowest in the U.S. for Homeowners Insurance Premium!**

For additional information on storm losses, take a look at this link:

[Weather in 2011 Causing Home Insurance Rate Changes](#)

To Our Commercial Clients

The Ohio BWC has increased the maximum savings to 53% for the 2012 Group Rating Year! There is still time to submit an AC-3 (BWC required quote request form) and if they are received before the end of January, 2012 there should still be time to get it reviewed and/or approved before



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the final selection date of February 28th, 2012.

Below is a link to an online form option that you can complete and issue from your own computer to save time!

[http://resources.compmgt.com/AC3/GroupRating.aspx?
Organization=HummelBerlin](http://resources.compmgt.com/AC3/GroupRating.aspx?Organization=HummelBerlin)

All you need to do is click the link, click the green box in the middle of the resulting webpage and then simply input your data and submit!

Feel free to contact us with any questions. We can be reached at 330.893.2600.

Sincerely,

Jolene Taggart
Hummel Group

Coverage you need with service you can depend on.

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