



 *Hanover Professional Portfolio*

Solutions to suit clients' needs

We know that professionals take their liability coverage very personally. They consider their reputation as their most valuable asset and it's always on the line, so protecting it becomes an emotional issue as well as financial. They want an insurance agent, and an insurance company, that understands the risks and issues surrounding their business and livelihood—someone who's looking in all directions to protect them.

The Hanover is ready to protect your customers with Hanover Professional Portfolio, a comprehensive, flexible line of errors and omissions products that allows agents to meet clients' needs in a wide variety of professional industries. It's a solid piece of our Commercial Lines products and capabilities that enable you to write not just the professional liability, but the total account—winning solutions for you and your customers.

A proud reputation in Professional Liability

When it comes to offering comprehensive professional liability protection, The Hanover delivers. We offer a set of specialized insurance coverages, valuable risk management services, expert underwriting, and exceptional claims

handling. We're experts in professional liability, creating unique products and programs that can be tailored to meet a wide variety of needs. In today's highly litigious society, with risks multiplying almost daily, your clients will rest easier knowing they have the superior reputation of The Hanover behind them.

Expand your customer reach

Hanover Professional Portfolio provides stand-alone professional liability coverage for professionals in four primary categories:

Hanover Lawyers Professional Advantage

- Small and mid-sized law firms

Hanover Architects & Engineers Advantage

- Architecture
- Electrical Engineering
- Mechanical Engineering
- Heating, Ventilation & Air Conditioning Engineering
- Civil Engineering
- Traffic Engineering
- Interior Design
- Aerial Mapping
- Landscape Architects

Hanover Accountants Professional Advantage

- Bookkeepers
- Enrolled agents

- Tax preparers
- Small and mid-size accounting firms

Hanover Professional Advantage for Personal, Business, and Professional Services

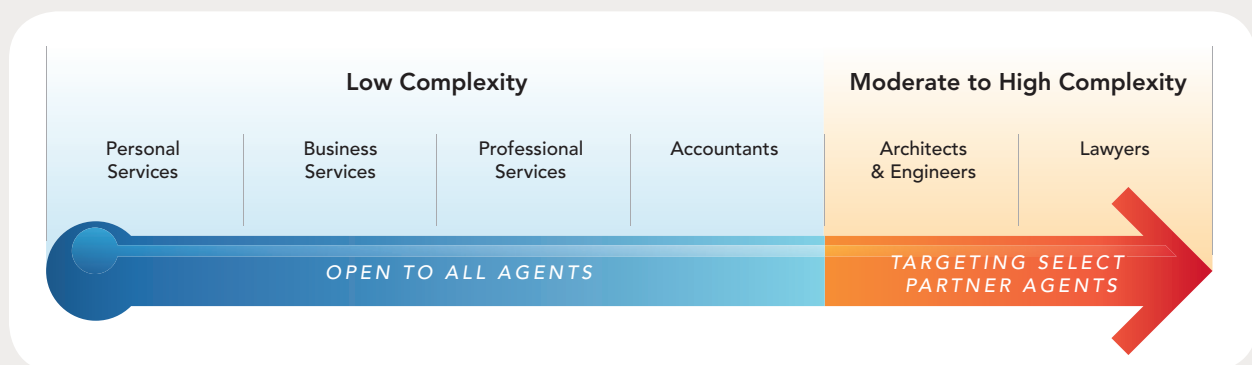
For professionals who perform a wide range of services in the fields listed below, Hanover Professional Portfolio offers stand-alone professional liability coverage (businesses requiring broader coverages and higher limits than what is commonly available through an endorsement).

Personal Services

- Beauty & Barber Shops
- Executive Search/Recruiters
- Funeral Directors
- Home Inspectors (includes termite and lead paint)
- Interior Decorating Services
- Manicurist & Nail Salons
- Mortgage Brokers
- Travel Agents

Hanover Professional Liability Continuum

The Hanover's professional spectrum ranges from businesses with low hazard to those that have higher risks. Hanover Professional Portfolio offers you and your clients industry-leading errors & omissions coverage, complementing Hanover's full line of property and casualty coverages. Your customers benefit from broad protection, expert underwriters dedicated to each line, and value-add risk management services.



Business Services

- Advertising Agencies/Marketing Companies
- Appraisers (real estate, fine arts, equipment & personal property)
- Arbitration & Mediators
- Auctioneering Services
- Business Associations
- Claims Adjusters
- Event & Meeting Planners
- Expert Witness
- Forensic Analysts (non-medical)
- Graphic Designers
- Lease Brokers
- Medical Billing
- Notaries (public)
- Payroll Services
- Printer & Publishers (non-financial)
- Private Investigator Services
- Process Servers
- Record Storage & Destruction
- Translation Services

Professional Services

- Consultants (agricultural, communications, educational, energy, human resources, management, marketing, public relations, research & development, telecommunications & training)
- Property Managers
- Real Estate Agents
- Real Estate Leasing

Unsurpassed claims expertise and risk management services

Professionals can experience very sensitive claims issues. At The Hanover, we understand that and respond with claims experts who have deep experience in professional liability. Your customers can have peace of mind knowing that our claims staff will defend their claims with the same kind of tact and professionalism as your clients. What's more, we provide expert risk management

advice to help your clients avoid or minimize claims in the first place.

Why The Hanover?

Financial Strength

The Hanover, a leading Property & Casualty Insurance company founded in 1852, is backed by a financial strength rating of "A" (Excellent) from A.M. Best, Standard and Poor's and Moody's. Our commitment is to deliver the products, services, and technology of the best national companies with responsiveness, market focus, and local decision making of the best regional companies.

Limited Distribution

The Hanover partners only with the best agents, offering them access to comprehensive, innovative products and services reserved for the few. This gives our agents a distinct competitive advantage in their local marketplace.

Specialized Experience

Expert protection, designed by experts— The Hanover's underwriters have decades of experience in insuring and defending professionals. They have a complete understanding of your clients' specific risks and challenges.

Customizable Protection

Hanover Professional Portfolio provides a completely customizable solution based on the overall needs of businesses and organizations, no matter what their size. We provide superb professional liability protection, along with a variety of customizable options and insurance coverages that you can tailor to meet your clients' individual needs.

Expert Claims Professionals

Our highly experienced claims teams are specialists in helping customers with professional liability claims. They understand this industry and are well equipped to respond to any challenges.

Robust Risk Management Services

One of The Hanover's many strengths is providing value-added services that go far beyond our superior coverage. Our innovative risk management services help clients mitigate and prevent claims, often resulting in lower insurance premium.

Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A.M. Best Company.



Let's start a professional conversation today.

Your local Hanover representative stands ready to help you capture a bigger share of the professional liability market. Contact the Professional Lines CORE Underwriting Center at 1-800-799-6973, or visit www.hanover.com/agentsolutions



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