Commercial Lines Playbook

Bringing Value to Winning Agents
To Our Partner Agents:

You’ve come to know The Hanover for being committed to Partner Agents. A big part of our focus on you is delivering a steady stream of distinctive products and capabilities. Our hard work is paying off—over 15% of our new written premium last year came from products that weren’t even in our portfolio during the previous year!

During 2010, we introduced new products at an unprecedented pace. Some highlights from the year include:

- completing over 1,500 product filings
- launching more than 16 industry-specific Middle Market products
- offering new Technology Insurance capabilities
- adding three new Healthcare products
- introducing new Marine programs and enhancing our Ocean Cargo offering
- offering 30+ industry-specific Professional Liability products, including Architects & Engineers

Our Partner Agents asked if we could showcase all of our capabilities information in one simple document to have at their fingertips. We’re glad to oblige by releasing The Hanover’s “Commercial Lines Agency Playbook.” We think it’s going to go a long way toward strengthening our relationship.

Our “Agent Playbook” provides you with a wealth of information about The Hanover’s products, target markets, what makes our offerings unique, key coverage advantages, information on underwriting and appetite, cross-sell opportunities, marketing tools, local Middle Market appetite guides, and key company contacts. It’s all here and easy to access.

To develop this valuable tool, we worked closely with a group of agents that included principals, producers, marketing staff, and customer service representatives. We thank them for their guidance and commitment in helping us build a powerful, comprehensive marketing tool.

Many agents requested real-time access to our information to help speed their sales process, so we created an electronic version of The Hanover Playbook, organized so you can quickly find the information you need. We think you’ll like one feature in particular—you can access marketing tools you want by simply clicking hyper-links and downloading them instantly! As we deliver new products, updating this online version will be fast and easy.

Please take some time to familiarize yourself with this valuable new resource. I would also ask that you register online, so that we can alert you when the Playbook is updated with a new or enhanced product capability. With our track record, you can expect many new products to come your way!

In closing, I thank you for all your support and partnership with The Hanover.

Jim Griesing
Vice President Marketing & Distribution
The Hanover Insurance Group
Hanover At A Glance
Celebrating 160 years of inspiring confidence

Over the course of its 160-year history, The Hanover has established one of the longest and proudest records in the industry.

Today, The Hanover offers a wide range of property and casualty insurance products and services to businesses, individuals and families through an extensive network of some of the very best independent agents in the country.

Headquartered in Worcester, Mass., The Hanover is the holding company for a group of insurers that includes The Hanover Insurance Company, also based in Worcester, Citizens Insurance Company of America, based in Howell, Michigan, Chaucer Holdings plc, based in London, and their affiliates. The company is ranked among the top 25 property and casualty insurers in the United States and has been meeting its obligations to its agent partners and their customers since 1852. Through Chaucer, the company also underwrites business at Lloyd’s of London in several major insurance and reinsurance classes, including property, marine and aviation, energy, U.K. motor and casualty.

The Hanover provides its partner agent, brokers and their customers with the product and service capabilities of the best national carriers, together with the local market knowledge, accessibility and responsiveness of the best regional carriers. In short, the best of both.

FINANCIAL SUMMARY

<table>
<thead>
<tr>
<th>Year Ended December 31</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>$3,932</td>
</tr>
<tr>
<td>Net Income</td>
<td>37</td>
</tr>
<tr>
<td>Income From Continuing Operations</td>
<td>32</td>
</tr>
<tr>
<td>Segment Income After Taxes¹</td>
<td>15</td>
</tr>
<tr>
<td>Total Assets</td>
<td>12,624</td>
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<tr>
<td>Shareholders’ Equity</td>
<td>2,510</td>
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<tr>
<td>Per Share Data</td>
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<tr>
<td>Net Income Per Share — Diluted</td>
<td>$0.81</td>
</tr>
<tr>
<td>Income From Continuing Operations Per Share</td>
<td>$0.70</td>
</tr>
<tr>
<td>Book Value Per Share</td>
<td>$56.24</td>
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¹ Segment income after taxes is a non-GAAP measure. A definition and reconciliation to the closest GAAP measure, income from continuing operations, can be found on page 43 of the enclosed Annual Report on Form 10-K.

The Hanover’s business strategy focuses on providing stability and financial strength to its agents and their customers, while prudently growing and diversifying its product and geographical business mix. The Hanover conducts its business with an emphasis on strong agency partnerships, disciplined underwriting and pricing, quality claims handling, and dedicated customer service.

The Hanover’s value proposition to agents and brokers provides for selective agency appointments to deliver meaningful franchise value, relevance and breadth of the product portfolio, and a flexible and responsive operating model.

This unique value proposition and focused strategy has allowed the company to consistently outperform the industry in terms of top-line growth and underwriting profitability.
The Power of Partnership

By choosing to work closely with a select group of independent agents and brokers, The Hanover unites its energy, people and resources with the talents, drive and savvy of winning agents, creating a powerful alliance for mutual and unprecedented success.

Making its product available to the best partner agents is a critical component to The Hanover’s strategy. By creating franchise value, The Hanover enables partner agents to further differentiate themselves in the marketplace, helping to bolster customer satisfaction, productivity and profitability above industry averages.

At the same time, The Hanover is dedicated to product innovation, committing to making more investments than any other carrier in distinctive product enhancements, giving partner agents more to sell. And, the company’s offering is backed by unparalleled responsiveness, locally aligning people and capabilities around agents to be the most efficient and responsive carrier to do business with for its partners.

BROAD PRODUCT MIX

<table>
<thead>
<tr>
<th>2011 NET WRITTEN PREMIUMS: $4.18¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners 13%</td>
</tr>
<tr>
<td>Auto 23%</td>
</tr>
<tr>
<td>UK Motor 6%</td>
</tr>
<tr>
<td>Reinsurance 3%</td>
</tr>
<tr>
<td>Middle Market 13%</td>
</tr>
<tr>
<td>Small Commercial 13%</td>
</tr>
<tr>
<td>U.S. Specialty Lines 15%</td>
</tr>
<tr>
<td>International Specialty Lines 14%</td>
</tr>
</tbody>
</table>

The Hanover’s commitment to appoint fewer agents and extend greater franchise value, deliver innovative products, and provide responsive service through experienced professionals in local markets, has resonated with the best agents in our industry and has created great momentum. In 2012, for the first time in its history, gross written premiums exceed $4 billion, and $3 billion of that is with top partners. The depth and quality of the company’s relationships with partners continues to grow, creating even more opportunities for the future!

¹Net written premiums with Chaucer pro forma assuming acquisition of Chaucer at January 1, 2011. Actual net written premiums totaled $3.6 billion.

BUSINESS INSURANCE

SMALL COMMERCIAL AND MIDDLE MARKET CORE PRODUCTS
- Business Owner’s Policy
- Commercial Package
- Property
- General Liability
- Commercial Automobile
- Workers’ Compensation
- Umbrella

PERSONAL INSURANCE

AUTO INSURANCE
HOMEOWNERS INSURANCE
COMPANION PRODUCTS
- Umbrella
- Identity Integrity
- Valuable Items
- Watercraft
- Dwelling Fire
- Home Care Services

SPECIALTY INSURANCE

SPECIALIZED PRODUCTS
- Marine (inland and ocean)
- Surety (commercial and contract)
- Industrial Property Risk
- Professional Liability
- Management Liability
- Healthcare
- Commercial Umbrella and Excess
- AIX Specialty Programs
- Lloyds of London Syndicate

The Hanover Insurance Group, Inc. | 440 Lincoln Street, Worcester, MA 01653

www.hanover.com
The National Company with a Regional Approach

I. Intense Focus on Product Innovation
We sell a unique product mix; broader and more relevant to agents than any other carrier.

We commit to unprecedented amounts of distinctive product enhancements over the next five years.

II. True Commitment to Partnership
We create franchise value by limiting the availability of our products much more than the leading regional and national companies.

We invest in products and services that enhance an agent’s economics (e.g., investments in building total accounts).

III. Unparalleled Responsiveness and Expertise
We deliver our offerings through local capabilities with significant authority.

We align our people and technology to be the most efficient and responsive company to work with to capitalize on local market opportunities.

The Hanover Value Proposition

The National Company with a Regional Approach
Partner Distribution Strategy
Partner Distribution Strategy

Hanover’s Distinctive Proposition for Agents who Value Partnership

The Hanover is a unique company offering its selective group of agents a compelling value proposition. We are the National company with a Regional approach for winning independent agents.

The Hanover Promise

The Best Partner Because:

I. Intense Focus on Distinctive Product Innovation
II. True Commitment to Partnership
III. Unparalleled Local Responsiveness and Expertise

We believe that The Hanover is the Best Partner for winning agents because of our:

1. Intense focus on distinctive product innovation— investing in unprecedented amounts of relevant products for our agents to grow and write the total account
2. True commitment to true Agency partnership— creating franchise value through a selective distribution focused on winning agents and delivering value to them and their customers
3. Unparalleled local responsiveness and expertise— delivering our broad capabilities through local professionals empowered with significant authority

We are the National company with a Regional approach for winning agents.
Commitment to Partnership with Winning Independent Agents

The Hanover’s promise is to distribute our distinctive products solely through the independent agent channel. We further refine that commitment by selectively choosing to distribute our products through a select number of winning agents in each of the local markets where we compete.

The Hanover is fully committed to doing business in the Independent Agency system.

- We believe that independent agents create and sell a distinctive value to Personal and Commercial Lines customers. Independent Agents’ ability to sell value and differentiate products, capabilities, and services aligns perfectly with our value-oriented business strategy.

We believe that every Hanover Agent is a partner.

- All appointed agents are in various stages of partnership with our organization. Some agents are just starting the journey, while more are actively committed to building stronger partnerships, and many have already attained a level of being deeply partnered with us. Our Partner Agents get access to our distinctive products and are among the first to get access to new capabilities, providing them more of a local market advantage.

Selective Distribution is a competitive advantage—Providing access to Hanover’s products and services to only a selective group of agents, creates more value for our agents to offer their customers distinctive value and unique products.

Ability to focus our attention, resources, and efforts on a small number of agents.

- Because we have a smaller agent distribution plan, we have the ability to know our agents better than any of our competitors and can work more closely with them than any other carrier. Our ability to focus our efforts and be ultra responsive with a small number of agents further adds to our distinctive franchise value proposition.

Setting a context of what selective distribution really looks like and how that creates value.

- The Hanover has on average less than 75 agents appointed in a given state.
- Our most highly Partnered Agents receive access to our most distinctive product offerings.
- Contrast that against National Carriers that seek very broad distribution, with 400-500 agents representing them in any given state. Similarly, many Regional Carriers have a broad distribution approach—with 300 or more agents appointed in each state.
- We believe the wider undifferentiated distribution approach of many of our competitors actually commoditizes and dilutes an agent's value. And, that is further diluted because many carriers allow all their agents to be able to access all their products.
- Our approach is different. We seek to create unique franchise value with our selective group of winning agents.

A focus on winning agents and helping them to achieve success—Our strategy is grounded in an intense focus on understanding and helping agents succeed and to work to improve their financial strength.

- We focus on doing business and partnering with winning agents because they sell value and consistently outperform other agents in terms of growth and profit.
- Winning agents come in a variety of sizes and types; they can be small, mid-sized, or large. Winning is really more about how agents professionally manage their business, not just about their size.
- All agents who work with The Hanover and want us to be in a winning and profitable position with them are relevant to our success.
Summary of The Hanover’s Key Distribution Strategy Points

- Focused solely on the Independent Agent Channel
- Developing Agent Partners is foundational
- Selective distribution that is geared towards winning agents
- Unique company focus aimed at improving our agents’ economics
- Commitment to unprecedented growth of relevant products for our agents
- Local professionals with significant authority, delivering distinctive capabilities

Key Marketing Tools

We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts:

- The Hanover “Right Partner” Agent Brochure (116-1028)
- New Agent On-Boarding Kit (113-1033)

Contacts

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Marketing & Distribution
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jgriesing@hanover.com
Small Commercial
Marketplace Overview

According to the U.S. Small Business Administration Office of Advocacy, there are more than 29 million small businesses operating in this country. Small businesses employ just over half of the country’s private sector workforce. It’s estimated that approximately one half are “cottage industries,” which means very small, home-based businesses.

From an insurance buying perspective, small businesses range from sole proprietors to entities with up to 25 employees. They typically have sales of less than $5 million, with many less than $1 million. The wide range of industries basically mirrors that of the U.S. economy. Small businesses are located everywhere, but are more concentrated in areas where the population is also concentrated. The industry changes rapidly in response to consumer wants and is viewed as a growth engine for jobs.

Target Market

Hanover targets a wide range of small businesses, ranging from sole proprietors to growing enterprises, to the larger spectrum of small business. We generally define small business as accounts with less than $25,000 in premium, but this varies by state.

Hanover’s broad industry appetite includes over 500 business classes, most of which are what we refer to as “Green Thumbs Up” (GTU) classes, meaning that we typically desire to write the Total Account—BOP/Package, Commercial Auto, Workers’ Compensation, Umbrella, etc.—making them eligible for fast, straight-through processing.

While we are open to a wide range of classes, we seek to write more of our business in Office, Retail, Service, and Wholesale classes. Our Top 75 means our current list of “hot” classes, which are aggressively marketed because of high win rates, Total Account focus, and high rates of profitability. This group evolves over time as market and economic conditions change.

Key Competitive Advantages

- “A” rated financially strong company (stability, with ongoing investment in our business)
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace
- Total Account Solutions (one-stop shopping by agents)
  - Covers all lines, plus a wide range of broadening endorsements to offer customers enhanced protection with increased limits at a fraction of the cost if purchased separately
  - BOP or Package capabilities (customized for each unique business; most competitors only offer BOP)
  - Ongoing commitment to continuous enhancement of appetite, products, and services

continued →
Key Competitive Advantages (continued)

- Clearly defined appetite (improves agents’ operating efficiencies)
  - Over 500 business classes, with Top 75 hot classes
  - Continually updated with new classes and market opportunities (e.g., Tech Industry)
- Strong agency partnerships and selective distribution (increases franchise value)
  - We prioritize our resources and special offerings to our Partner Agents
- Local professionals who know the market and focus on helping agents grow their business
  - Dedicated Small Commercial Sales Managers with authority to underwrite and issue business
  - Responsive team of Small Commercial Underwriters focused on specific territories
- Attractive agency compensation programs
  - Small Commercial Partner Programs, Market Consolidation Program, etc.
  - CSR incentives
- Ease of doing business and enabling technology
  - Product line fully supported by automation (POS system) providing fast quote and issuance (many completed quickly via straight-through processing)
  - “Attach Application” Tool transmits information electronically, submits Commercial Package Policy application for fast and easy underwriting response
  - Rapid turnaround for all POS new business quote referrals for Small Commercial Partner Program participating agents
  - Enhanced underwriting authority in POS for qualifying agents for all lines
  - Continued investment in automation/technology (e.g., TAP redesign, POS enhancements, etc.)
- Unique services and capabilities
  - Experienced Shave Shift Team focused on increased conversions and seamless book transfers. Small Commercial along with Middle Market and Specialty Underwriting.
  - Dedicated Small Commercial Underwriters work to provide you with responsiveness and expertise
- Customer Service Center
  - Provides strong retention, proactive cross-selling, and reduced costs via actively managed client relationships and consistently delivering excellent customer service
  - Ability to service Affinity Programs and Middle Market Accounts for agents who want to play in this space and grow rapidly

Who Can Access

Available to all Hanover Agents

We focus our Small Commercial Sales Manager resources on Partner Agents, thereby contributing significant Small Commercial production. Territories are approximately 25 agents per Small Commercial Sales Manager in order to enable them to focus and really know each agent deeply, working closely with Small Commercial staff.

Core Product Offerings

- Business Owners Policies
- Small Commercial Package Policies
- Workers’ Compensation
- Commercial Auto
- Commercial Umbrella

Special/Value-Add Coverages

We offer numerous broadening endorsements as well as specialized coverages that small business owners can tailor to meet their specific needs, plus many optional coverage add-ons, such as:

- Property & Liability Broadening Endorsements (Liability Special, Property Special, Deluxe Property, Deluxe Bronze Property, etc.)
- Industry-Specific Options (Accountants, Architects and Engineers, Dental Offices, Distributors, Florists, Law Offices, Medical Offices, Pet-Related Business, Printers, etc.)
- Specialty Coverages
  - Miscellaneous Professional Liability (MPL) for consultants and 30+ other classes and available as a BOP endorsement
  - Employment Practices Liability Insurance (EPL) for most businesses with up to 25 employees available as an endorsement option on a Business Owner’s Policy or Commercial Package Policy
  - Tech Errors & Omissions
Potential Cross-Sell Opportunities

- Stand-alone Employment Practices Liability also available
- Stand-alone MPL also available
- Inland and Ocean Marine
- Fidelity & Crime

Underwriting Model
Underwriting is done in a “hub and spoke” approach with Small Commercial Underwriters located in four Regional Underwriting Centers (Worcester, Atlanta, Michigan & Buffalo) as well as local branches (NY, NH, NJ, NC, MN & TX). Agent customer service representatives can quote, issue, and endorse business online via Hanover’s Point of Sale system. Small Commercial Sales Managers also have underwriting authority.

Customer Service Center
Hanover’s Commercial Lines Customer Service Center provides highly personalized, comprehensive and responsive customer service to the clients of 360 participating agents representing more than $80 million in premium.

- Located in Michigan and servicing all 50 states, the Customer Service Center maximizes client satisfaction and increases revenue through enhanced cross-selling and improved retention techniques than are generally available at the agency level.
- Agents are enabled to pursue significant growth opportunities and focus on sales while maintaining client satisfaction, account retention, agency reputation, and referrals while offering staffing flexibility and increased overall productivity for the agency.
- Concentrates on developing relationships with agents who are focused on containing costs while enhancing their ability to drive growth.
- Great for agencies who have segmented small business units within their agency model, are focused on their middle market accounts, and are looking for a comprehensive solution to service their smaller clients.
- Open to all agents with current or potential volume of greater than 100 policies.

Customer Service Center Benefits

- Agency Personalized Communication—Our specialists answer agent’s client calls live, with agency name, and printed materials sent to agent’s clients carry agency branding.
- Exceptional Customer Service—Agent’s clients’ experience is positive and personal: Our licensed professionals, trained for months before handling client calls, receive continuous, ongoing training. They’re dedicated to agencies by region and client base, have real-time access to agent’s client profiles, and coordinate servicing with agency staff. Over 90% of client inquiries are resolved on the first call. We can also instantly warm transfer a client call to agency staff, at the client’s or agent’s request.
- Improved Customer Retention—We deliver more revenue for agents: our carefully designed, tested, and proven renewal and retention programs produce 2% to 4% higher retention than books of business not in The Hanover Customer Service Center. Our higher book roll conversion rates lead to enhanced account rounding and overall revenue growth compared to agencies not using our Customer Service Center.
- Increased Productivity and Staffing Flexibility—Customer Service Center complements and extends the agency’s best capabilities. Agents can be proactive, focusing on higher value contacts while the day-to-day transactional processing, account rounding, and cross-sell are handled by Customer Service Center.
- Our Service Center’s extended hours—7 a.m.–7 p.m. (EST)—allow for more flexibility for our agent’s customers
- On-Going Communication—We keep agents informed: when agent’s clients make modifications or major policy changes, we send the agent email alerts to keep the agent in the know. Every call is recorded, and the agent receives detailed reports of phone and policy activity, quarterly customer satisfaction surveys, and scorecards with monthly agency financials.
Affinity Programs
Hanover Affinity creates customizable total account solutions for members of sponsored groups. An agency must be endorsed by a group or the group must be attached to an association. Additional Target Market characteristics include:

- **Target Market**
  - Existing Affinity Group Program
  - Homogenous classes
  - Classes not in Hanover’s Small Commercial Appetite (not green thumbs)
  - Ability to place a minimum of $500,000 of premium within 12 months and grow to > $1 million within 24 months

- **Desirable Risk Characteristics**
  - Multi-line program
  - Agency has expertise in the class
  - Agency has endorsement of association/group
  - Program with track record of growth and profit
  - Regionally based, (as opposed to National)

- **Program pre-qualifications**
  - Understand demographics of group: size of group, geography, size of accounts
  - Complete program questionnaire
  - Obtain and review premium and loss data information
  - Secure competitors’ forms
  - Test quoting

- **Examples of Existing Programs**
  - Surveyors, Engineers, and Architects
  - Car Washes
  - Dry Cleaners
  - Auto Repair
  - Janitorial
  - Carpet Cleaners
  - Venture Capitalists
  - Franchised Restaurants (with limited cooking)
  - Power Washers
  - Portable Sanitation

Value-Added Services
- Aside from the basic services such as billing inquiries, policy changes, insurance certificates, and replacement ID card requests and coverage questions, our Service Center is able to provide many additional optional services.
  - Customer-Initiated Collateral New Business
  - Warm Leads from Agent (50% reduction in first-year commissions)
  - Cross-Selling/Account Rounding
  - Renewal Questionnaire. Underwriting and Processing
  - Share Shift Team for seamless Book Roll Facilitation
  - Client Referrals (50% reduction in first-year commissions)
  - BOP to Package Conversions
  - Specialty products to write the total account

Key Marketing Tools
We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts:

- **New Agent On-Boarding Kit (113-1033)**
- **Small Commercial Appetite & Product Guide (113-1034)**
- **Small Commercial Product Guide (113-1315)**
- **Point of Sale How to Guide (113-1317)**
- **CPP Risk Appetite (113-1276)**
- **Top 75 Classes (113-1326)**

Contact Information
Contact your Small Commercial Sales Manager or Underwriter to learn about our products, appetite, capabilities, and customer service center.
Marketplace Overview

The technology sector, as we define it, is comprised of four major sub-sectors—1) Information Technology Services; 2) Electronics Manufacturing; 3) Telecommunication Services; and 4) Life Sciences. The total insurance market for this industry is estimated at $9 billion in premium, with over a million individual companies. Technology business exists across the country, but opportunities are more concentrated in CA, FL, GA, IL, MA, MD, MI, MN, NC, NJ, NY, OH, OR, PA, TX, VA, and WA. California is, by far, the largest opportunity with over 20% of the available market, followed by Texas at roughly 10%.

The technology industry is in a constant state of flux. Portions of the industry are mature and stagnant, while others are emerging and dynamic. Overall, the market can be characterized as mature with innovation. Size of firms range from one-person operations to large, publicly traded, multinational firms, although the vast majority of businesses are under $15 million in sales. It is not uncommon for a small minimum premium startup to experience rapid growth within the industry and turn into a much larger account.

Target Market

Hanover Small Business Technology Insurance targets a range of technology industries, offering a wide variety of customizable products to companies providing IT and Tech Manufacturing related services.

IT Services
- Computer Consultants
- Custom Programmers
- Prepackaged Software
- Systems Integration

Electronic Manufacturers
- Component Manufacturers

Telecommunications
- Telecommunications Service Providers
- Internet Service Providers

Key Competitive Advantages

Built from the ground up to be tech industry specific with best-in-the-business products, the Hanover Small Business Technology Insurance program offers multiple advantages.

- **Broad Appetite** includes 33 technology classification codes
- **Innovative products** (including a revision to the professional services exclusion to broaden general liability coverage for technology companies), enhanced website protection, an online option for Technology
- **Errors & Omissions** coverage and Technology Deluxe and Deluxe Gold Broadening Endorsements, Worldwide Liability offerings, and more
- **Industry expertise** includes dedicated claims specialists, dedicated loss control engineers, and underwriting expertise
Key Competitive Advantages (continued)

- **Ease-of-doing business** includes a fully automated solution for BOP, E&O, Auto, and Workers’ Compensation (we simplify the quoting process by asking just 10 need-to-know E&O underwriting questions versus multiple pages, and responding to NB quote requests within two hours)

- **Comprehensive and flexible product portfolio** designed to meet the evolving needs of tech companies, dedicated teams in place to support book roll or book thinning opportunities, and an industry-leading service center

- **Competitive, low minimum premiums**

Potential Cross-Sell Opportunities

- Inland & Ocean Marine
- Employment Practices Liability
- Crime & Fidelity

We also have a solution for Middle Market technology accounts. Hanover Technology Advantage for Middle Market picks up where Small Commercial Technology leaves off, with the same level of thoroughness, accommodation, and broad range of classes and products. Please refer to the Middle Market section for information.

Underwriting Model

Underwriting is done by Small Commercial underwriters in each center. Specially trained underwriters within each center act as a lead from an authority and guidance standpoint and Regional Tech Specialists provide underwriting and industry expertise.

Target Risk Characteristics

We anticipate that the majority of small technology business will be acceptable from an indemnity perspective. However, products and/or services with end uses or applications that are likely to give rise to catastrophic Bodily Injury and/or Property Damage should be identified and weeded out to prevent adverse selection. Below are some unique technology-related exposures that we do not want to pursue.

- Aerospace or avionic technologies, aircraft, automobiles or trucks (if critical to their operation or safety), marine vessels, any military vehicle/device/or weapon system
- Chemical, energy production, alternative energy, power supply systems, batteries, pollution detection/control/or remediation, mining, utilities, waste management/treatment
- Industrial machinery, process control, assembly line equipment, factory automation, robotics, and engineering services (CAD, CAM)
- Cell phone manufacturers or distributors, manufacturing of cell phone components, other than keyboards and displays, microphones, and speakers
- Physical security including biometrics, building access, etc.
• Medical equipment, pharmaceuticals, life sciences, biotechnology, nanotechnology, EMR systems (Electronic Medical Records software or patient records), emergency response, or public safety
• Computer and video games (non-educational), gaming sites (including massive multiplayer games, e.g., World of Warcraft, The Mafia Boss, etc.)
• Virtual reality game developers/manufacturers
• Gambling, adult-oriented sites, or other vice-related sites
• Freeware (fully functional software available for an unlimited time at no cost)
• Content aggregation/distribution, online auctions, mass email development/distribution and file sharing or distribution (e.g., Napster, Gnutella, eDonkey 2000, Kazaa, or BitTorrent)
• Intellectual property licensing only (no sale of actual products or services)
• Development of social networking sites (personal or business related)
• Telecomm utilities (laying the cable outside of buildings, site development, etc.)

Ineligible Operations for E&O exposures include:
• Development of network security products
• Development of financial software with end uses for funds transfer, financial trading, or financial modeling
• Managed Network Security or development of network security (may consider if it is related to value added reselling of third party network Security HW/SW)

Key Marketing Tools
We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts.
• Small Business Tech Insurance Agent Kit (113-1393) (includes the items below)
  – Small Business Tech Insurance Agent Brochure (113-1385)
  – Small Business Tech Insurance Target Classes (113-1386)
  – Small Business Tech Insurance Agent Coverage Guide Form (113-1392)
  – Small Business Tech Insurance IT Customer Brochure (113-1387)
  – Small Business Tech Insurance IT Customer Sales Letter (113-1395)
  – Small Business Tech Insurance Electronic Manufacturing Customer Brochure (113-1396)
  – Small Business Tech Insurance Customer Claims Scenarios (113-1391)

Contact Information
Contact your Small Commercial Sales Manager or Underwriter to learn about our products, appetite, capabilities, and customer service center.
Marketplace Overview

At The Hanover we define Middle Market as accounts that generate at least $25,000 in premium for the lines of business that we write. There is approximately $120 billion in total premium available in the United States. The Middle Market accounts for 76.5% of our agents’ commercial business revenue with their carriers, and therefore is an area of great opportunity and importance to our agents.

Our Target Market

Our target market is defined by the 26 industry specific Niches and Segments we have developed. The target account size in Middle Market is $25,000 to $250,000; however, we can write accounts with higher premiums. Differentiated Industry Segments and Niches represent more than 60% of the Middle Market business Hanover Agents write across all carriers. We also have the ability to write business not defined by those classes that we label as General Accounts. We limit our new business capacity for General Accounts to our Partner Agents.

Key Competitive Advantages and Capabilities

- Selective distribution allows Hanover Agents to have a unique offering versus their competitors
- Segment products are designed for classes of business that all of our agents can successfully write. We have industry specific, distinctive product enhancements and services that agents can offer their customers
- Niche products are designed for classes of business that are specialized and need underwriting expertise. We have designed unique products and services especially for this group of customers and offer these through a select group of Partner Agents.
- We have local front-line underwriters, loss control, and claims specialists who know their territory and have the authority and tools they need to respond quickly to our agents
- We continue to invest in specialized, industry-specific products and services to help our agents be successful in their local market

Who Can Access

Our distribution strategy foundation is our corporate strategy of limited distribution and focus with Partnered Agents. The strategy then varies by type of business as follows:

- **Industry Niches**—Very limited distribution, and in some cases our niches are “closed” or state specific. Niches are reserved for Partner Agents who have expertise, a significant book of business, and a commitment to working closely with The Hanover. Our Commercial Lines Regional Vice Presidents locally determine who has access to the niche products.
- **Industry Segments**—All segments are available to all agents and in all states. Segments should be considered a great opportunity for growth among all of our agents.
Who Can Access (continued)

- **General Accounts**—There is good General Account business, and we will selectively pursue this. However, our focus is on higher conversions and profit business represented by Segment and Niche industries. We are very focused on retaining all our quality General Accounts’ business regardless of agency source. We do not want to write a book of primarily General business with any of our agents, but will write good general account business mainly with Partner Agents.

**Cross-Sell**

Our Middle Market accounts typically have cross-sell potential to one of our specialty lines of business. The Middle Market Underwriter can help “quarterback” to identify the opportunity and refer the agent or account to the right specialty area. Please refer to each product overview in this playbook for potential cross-sell opportunities.

### Middle Market Industries

- Amateur Sports Organizations & Fitness Centers
- Chauffeured Transportation & Limousine
- Craft Brewers
- Cultural Institutions
- Education
- Elder Care
- Food Industries
- Hospitality
- Human Services
- Media
- Medical Facilities
- Metal Workers
- Moving & Storage
- Plastic Product Manufacturers
- Printers
- Professional Services
- Real Estate
- Records Storage & Destruction
- Religious Institutions
- Restaurants
- Retail
- Special Trade Contractors
- Technology
- Wholesalers
The Hanover offers agents the capabilities of a national carrier combined with the localized service, quick decision making, and on-the-ground expertise of a regional carrier. Our highest priority is helping our agents win in their local marketplace, so our focus is on products and services that do just that. We offer over 20 distinctive industry products and, when you include our general business offering, an even broader appetite. While we bring you our expertise for all of our industries, we are also focusing on those businesses that are most relevant in our local marketplace, working closely together with you to create a winning partnership for your customers. This Local Appetite Guide focuses on those businesses where we know we have the highest potential of making a difference in our local market.

### Target Industries

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<tr>
<th>INDUSTRY</th>
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| Chauffeured Transportation | Professionally Chauffeured Transportation and Limousine Businesses, including private, 24 hour pre-arranged limousine operators, corporate transportation services, and airport limousines. Examples are:  
- Executive Sedans  
- Luggage or Transportation Vans  
- Luxury or Classic  
- Private Limousines | Select Agents |
| Craft Brewers | Craft Brewers that import, brew, package, and deliver their goods to a variety of markets  
- Contract Breweries  
- Micro Breweries  
- Regional Breweries  
- Regional Craft Breweries  
- Selected Brew Pubs | All Agents |
| Cultural Institutions | We target a wide variety of smaller Cultural Institutions whose total insured value, including collections, is less than $50 million. Included are:  
- Botanical Gardens & Arboreta  
- Historical—Including Sites, Buildings, Societies  
- Libraries—Including Public, Private, Law, Corporate, Research and others  
- Museums—Including History, Art, Children’s, Science, Transportation and others | All Agents |
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| Education | Wide range of Educational Institutions, including  
- K–12 Schools (Public and Private)  
- Charter Schools  
- Colleges and Universities (Small, Private, and Public)  
- Specialty Schools (e.g., Private Instruction in Music or Art)  
- Vocational/Trade Schools | Select Agents |
| Elder Care |  
- Assisted Living Facilities  
- Continuing Care Facilities  
- Nursing Homes | All Agents |
| Food Industries | Food Industries engaged or involved in the processing and packaging as well as wholesale and retail distribution of food, produce, and beverages ranging in size from multinational corporations to family owned businesses.  
- Bakeries  
- Beverage Manufacturers  
- Candy Manufacturers  
- Cereal Manufacturers  
- Coffee & Tea Processing  
- Cookie & Cracker Manufacturers  
- Dairy Products  
- Fruit & Vegetable Processing  
- Seasonings & Dressing Manufacturers | All Agents |
| Hospitality |  
- Mid to high-priced hotels that are franchise-owned and cater to the business traveler  
- Boutique Hotels  
- 150 rooms or less | All Agents |
| Human Services | Wide range of Human and Social Service agencies, including:  
- Developmental Disabilities  
  – Day Programs, Workshops, Vocational Services, Group Homes, and Supportive Services  
- Addiction Treatment  
  – Outpatient Counseling, Residential Treatment Facilities, Supportive Services, and Detox and Recovery Services  
- Mental Health  
  – Outpatient Counseling, Supported/Transitional Living, Residential Treatment Facilities, and Crisis Intervention  
- Youth Services  
  – Youth Groups/Services, Head Start Programs, Foster Care, and Mentoring Programs  
- Aging Services  
  – Senior Centers, Meals on Wheels, Adult Day Care, and Non-medical Home Care  
- Community Services  
  – Food Banks, Soup Kitchens, Thrift Stores, Homeless Shelters, and Community Action Organizations | Select Agents |
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<td><strong>Media</strong></td>
<td>We offer Media Service Businesses comprehensive insurance solutions that include standard lines as well as specialized coverages, including Printers’ Errors &amp; Omissions, Property Broadening Endorsement and Broadcast Equipment and Towers Property. We offer Media Service Businesses comprehensive insurance solutions that include standard lines as well as specialized coverages, including Printers’ Errors &amp; Omissions, Property Broadening Endorsement and Broadcast Equipment and Towers Property.</td>
<td>All Agents</td>
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<tr>
<td><strong>Medical Facilities and Hospitals</strong></td>
<td>We offer Medical Facilities (Outpatient Care Facilities) comprehensive insurance solutions that include Commercial Package, Auto, Workers’ Compensation and Umbrella, plus specialized coverages, including the Medical Office Property Broadening Endorsement, E-commerce Endorsement and Data Breach Coverage. In addition, we offer Hospitals (Inpatient Care Facilities) property and auto coverage.*</td>
<td>All Agents</td>
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<tr>
<td><strong>Metalworkers</strong></td>
<td>We offer Metalworkers comprehensive insurance solutions that include standard lines as well as specialized coverages, including Manufacturer’s Property Broadening Endorsement, E-commerce Endorsement, Foreign Dependent Properties, General Liability Broadening Endorsement, Manufacturer’s Errors &amp; Omissions, Product Withdrawal Services, and Global General Liability.</td>
<td>All Agents</td>
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<tr>
<td><strong>Plastic Product Manufacturers</strong></td>
<td>We offer Plastic Product Manufacturers comprehensive insurance solutions that include standard lines as well as special property and liability endorsements specific to the plastics market, including Manufacturer’s Property Broadening Endorsement, E-commerce Endorsement, Foreign Dependent Properties, General Liability Broadening Endorsement, Manufacturer’s Errors &amp; Omissions, Product Withdrawal Insurance, and Global General Liability.</td>
<td>All Agents</td>
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<tr>
<td><strong>Professional Services</strong></td>
<td>We offer businesses that provide Professional Services comprehensive insurance solutions, including standard lines as well as specialized coverages. These include a Property Broadening Endorsement, E-commerce Endorsement, Data Breach Coverage, Tenant’s Improvements and Betterments included in Personal Property, General Liability Broadening Endorsement, Global General Liability Broadening Endorsement, Electronic Data Processing, and Valuable Papers. Accounts that provide Professional Services, primarily operating from an office environment, including:</td>
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*Package and Umbrella exclude Professional Liability.
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<td>Records Storage &amp; Destruction</td>
<td>• Independent Contractors&lt;br&gt;• Mobile Shredding Equipment&lt;br&gt;• Premises based Shredding and Baling Equipment&lt;br&gt;• Records Storage in connection with Moving and Storage Operations&lt;br&gt;• Storage Warehouses&lt;br&gt;• Transportation Equipment including Document Courier Services provided in connection with storage</td>
<td>Select Agents</td>
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<tr>
<td>Religious Institutions</td>
<td>• Independent Contractors&lt;br&gt;• Mobile Shredding Equipment&lt;br&gt;• Premises based Shredding and Baling Equipment&lt;br&gt;• Records Storage in connection with Moving and Storage Operations&lt;br&gt;• Storage Warehouses&lt;br&gt;• Transportation Equipment including Document Courier Services provided in connection with storage</td>
<td>Select Agents</td>
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<td>Restaurants</td>
<td>A wide range of establishments that have been in business for a minimum of five years and with liquor sales less than 30% of overall sales, including:&lt;br&gt;• Family Style&lt;br&gt;• Full Table Service&lt;br&gt;• White Linen&lt;br&gt;• And Others</td>
<td>All Agents</td>
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<td>Retail</td>
<td>Retailers of merchandise generally used for personal or household consumption.&lt;br&gt;Examples are:&lt;br&gt;• Automotive Parts &amp; Accessories Stores&lt;br&gt;• Book &amp; Magazine Stores&lt;br&gt;• Clothing Stores&lt;br&gt;• Furniture Stores&lt;br&gt;• Nursery &amp; Garden Centers&lt;br&gt;• Shoe Stores&lt;br&gt;Service, repair, and installation exposures must be only an incidental portion of the operation.</td>
<td>All Agents</td>
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<td>Technology</td>
<td>A wide range of Technology Businesses, including:&lt;br&gt;• Electronics Manufacturers such as printed circuit board assembly, computers and computer peripherals, telecommunication equipment, and consumer electronics manufacturing&lt;br&gt;• Information Technology (IT) Service Providers such as programmers, computer consultants, prepackaged software and systems integrators&lt;br&gt;• Telecommunications Service Providers such as voice, video, and Internet communications services</td>
<td>Select Agents</td>
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## Wholesalers

We offer Wholesalers comprehensive insurance solutions that include standard lines as well as specialized coverages. These include Wholesale Property Broadening Endorsement, General Liability Broadening Endorsement, Foreign Dependent Property Coverage, E-commerce Coverage Endorsement, Inland & Ocean Marine.

A broad range of Wholesalers and Distributors, with more of our appetite in the durable goods area. Here is a sampling of our target classes for wholesalers.

- Books, Periodicals & Newspapers
- Clothing
- Electronic Parts
- Flowers, Nursery Stock & Florists
- Furniture
- Medical, Dental & Hospital Equipment
- Motor Vehicle Parts
- Office Equipment
- Plumbing & Heating Equipment
- Printing & Writing Paper
- Refrigeration Equipment

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<td>• Refrigeration Equipment</td>
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## Contractors

We provide Contractors with comprehensive insurance solutions that include standard lines as well as specialized coverages, including the Property Broadening Endorsement and General Liability Contractors Broadening Endorsement.

Selected Trade & Artisan Contractors including:

- Electrical Contractors
- Floor Laying
- Furniture/Fixture Installation
- Glass & Glazing Contractors
- HVAC—Commercial & Residential
- Irrigation/Drainage System Construction
- Landscape
- Masonry & Stone Contractors
- Painting—Interior
- Plumbing—Commercial & Residential
- Tile, Marble, Terrazzo & Mosaic
- TV, Radio, Home Theater Installation
- And Others

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## Moving & Storage

We offer Moving & Storage Companies comprehensive insurance protection that includes standard lines, Marine products, and specialized coverages, such as Transportation of Household Goods within the coverage territory, storage in transit at unnamed locations, storage of household goods at described locations, moving equipment owned by the Insured and equipment leased to, rented by or borrowed by the Insured and many more.

Companies focused on house-to-house, office-to-office or other specialized moves. We also target Records Storage & Destruction companies.

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| **Printers** | **Printers** that perform printing services for commercial and private customers primarily using:  
• Flexography  
• Graphic Artists  
• Gravure & Relief Printing  
• Inkjet and Laser Digital Printing  
• Letterpress  
• Lithography (offset)  
• Photo Engraving  
• Quick Print  
• Screen Printing  
• Typesetting | All Agents |
|              | **We offer Printers comprehensive insurance solutions that include standard lines as well as specialized coverages.**  
These include Property Broadening Endorsement, Graphic Arts Coverage Extension, E-commerce Endorsement, Foreign Dependent Properties, Global General Liability, Printers’ Errors & Omissions, Cost to Correct Services, General Liability Broadening Endorsement, and Direct Mailing. |             |
| **Real Estate** | **Commercial Real Estate Companies with a majority of their income generated by rents and fees from the following real estate types:**  
• Office  
• Retail  
• Light Industrial Properties (examples include the manufacture of clothes, shoes, furniture, consumer electronics, household items; excluded are properties with any type of heavy machinery, welding operations, cranes or hazardous materials)  
• Incidental higher hazard real estate exposures that are part of an otherwise eligible schedule, including residential properties | All Agents |
|              | **We offer Real Estate Companies and high-end condo/co-op owners associations comprehensive insurance solutions that include standard lines as well as specialized coverages, including Contingent Property Coverage, Builders Risk and Emergency Event Management Coverage.** |             |
Start a conversation with The Hanover today.

The lucrative Middle Market is ripe with opportunity, and The Hanover has just the right mix of expertise, appetite, and specialty products to help you take maximum advantage of it. Contact your Middle Market Underwriter listed below for more information or to submit accounts for quotation.

MIDDLE MARKET UNDERWRITERS

Central TX
(Austin/San Antonio)
Wendy Garza
Senior Middle Market Underwriter
210-477-8577
wgarza@hanover.com

Dallas

Mike Weems
Territory Underwriting Manager
214-750-3954
lweems@hanover.com

Ryan Neal
Senior Executive Sales Underwriter
214-750-3950
rneal@hanover.com

Alexandra Wilson
Senior Executive Sales Underwriter
214-750-3943
awilson@hanover.com

Houston

Carolyn Thomas
Territory Underwriting Manager
713-243-7056
cacthomas@hanover.com

Brenda Rains
Senior Middle Market Underwriter
713-243-7055
brains@hanover.com
Why The Hanover?

- Selective distribution allows Select Agents to have a unique offering
- Specially-designed products and services for Niche and Segment classes
- Broad product enhancements and services help write more classes
- Experienced team offers expertise in each Niche and Segment
- Local front-line underwriters, loss control experts, and claims professionals who know their territory
- Continuous investment in Middle Market products and services to help agents be more successful
- Financially stable carrier with national reach and broad appetite

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
645 West Grand River Avenue, Howell, MI 48843

www.hanover.com
The Agency Place (TAP)—https://tap.hanover.com
Target Market

Hanover Chauffeured Transportation Advantage targets quality, professionally chauffeured transportation and limousine businesses, including pre-arranged (generally 24 hours ahead) limousine service, corporate transportation services, and airport limousines.

These are owned fleet operations (<14 units) which provide local services (up to 125 miles). Specifically, our program covers businesses that use the following vehicles:

- Executive Sedans
- Luxury or Classic
- Stretch Limousines (up to 130”)
- Luggage or Transportation Vans

Focus is on metropolitan areas, but can be made available in most states where we do business.

Refer to your local Middle Market Underwriter for a complete list of state availability.

Key Competitive Advantages

In addition to offering a complete suite of top-quality insurance products (for all lines excluding Workers’ Comp) for chauffered transportation & limousine businesses, Hanover Chauffeured Transportation Advantage offers the following advantages:

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Fidelity & Crime)
- A fully integrated risk management program that combines underwriting, claim, and loss control services—all services provided by one company—The Hanover
- Specially trained, field-based underwriters who have a proven track record in this industry, can make decisions on the spot, and can help you market this program
- Over 15 years of experience writing Chauffeured Car business and being a go-to standard market for our Partner Agents
- Typically pay higher commissions, including premium in annual profit sharing (versus Wholesalers & Specialists)
- Locally marketed and underwritten, by people who know you and the territory
- Extensive Loss Control expertise and resources for all size accounts including a customer portal with access to a variety of risk management aides, onsite loss control consultation, Loss Control services that institute or supplement the client’s risk reduction techniques associated with driver hiring/monitoring/controls, accident investigations, employee safety, building safety, risk transfer management, and exposure assessments
- Financial strength writing on “A” rated admitted paper
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

continued
Who Can Access
Available to Select Partner Agents.

Core Product Offerings
Hanover Chauffeured Transportation Advantage
offers a broad range of products (except Workers’ Compensation) that provide chauffeured car businesses complete protection. These include:

- Commercial Auto
- Commercial General Liability
- Commercial Property
- Commercial Umbrella or Excess

Special/Value-Add Coverages
We offer a broad array of coverage with high limits and value-added services that chauffeured transportation and limousine businesses can tailor to meet their specific needs, including:

- Business Owner’s Policies or Broadened Commercial Package Policies
- Auto coverage with primary limits to $1.5 million including a package of available broadened coverages
- Umbrella limits to $5 million
- Loss Control information portal for agents & customers on prevention insights

Potential Cross-Sell Opportunities
- Employment Practices Liability
- Commercial Surety

Underwriting Model
Underwriting is limited to local Middle Market and Small Commercial Niche Specialist Underwriters.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Chauffeured Transportation Agent Information Sheet (114-1158)
- Chauffeured Transportation Advantage Kit (117-1146KIT) includes the following items:
  - Chauffeured Transportation Advantage Agent Brochure (117-1046)
  - Chauffeured Transportation Agent Talking Points (117-1138)
  - Chauffeured Transportation General Eligibility Guidelines (117-1133)
  - Chauffeured Transportation Auto Broadening Endorsement (117-1132)
  - Chauffeured Transportation Prospecting & Lead Generation (117-1082)
  - Chauffeured Transportation Customer Brochure (117-1047)
  - Chauffeured Transportation Customer Prospecting Letter (117-1084)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The U.S. contractors industry includes approximately:

- $492,500 special trade contractors with 4.5 million employees
- $500 billion in construction cost for special trade contractors
- $198 billion in payroll for the special trade contractors
- The contractor market in the U.S. is estimated at $40 billion in premiums.

While the recent recession has slowed growth and spiked construction unemployment, there are signs that the U.S. Construction market is starting to come back to life. Recently, the Architecture Billing Index (a leading contractor indicator) has been up slightly across many of the country’s regions, indicating increased demand for A & E services ahead of actual construction. This indicator gives The Hanover confidence that the construction market is about to rebound and will be hitting on all cylinders over the next several years. The Hanover will continue to follow a state strategy, avoiding states with high regulatory issues or legal restrictions.

Target Market

Hanover Contractor Advantage targets a wide range of commercial and light industrial contractors, who are committed to job safety, willing to work with us to manage risk and understand the benefits of a long term relationship in controlling loss costs.

We target selected general contractors and larger commercial trade contractors. Eligible Contractors include:

- Commercial and Industrial Building
- Plumbing and HVAC
- Electrical
- Painting—Interior/Exterior
- Masonry and Stone
- Tile, Marble, Terrazzo and Mosaic
- Concrete—selected classes
- Glass and Glazing
- Excavation
- Equipment Installation
- Janitorial
- Lawn Care and Landscaping
- Other Trade Contractors

Ineligible Contractors—(generally presenting significant severity exposures)

- Heavy Construction
- Airport
- Street and Road
- Pipeline
- Transmission Lines—High Wire

continued
Target Market (continued)
(Ineligible Contractors—continued)
• Roofing
• Large Industrial/Commercial Construction
• Railway/Subway
• Marine
• Tunneling
• Sewers, Gas Mains
• Dredging/Pile Driving
• Insulation Installation
• “Wrap ups”

Key Competitive Advantages
In addition to offering contractors a broad array of customizable, industry-specific coverages, Hanover Contractors Advantage offers the following advantages:
• Complete suite of Contractors products, handling many of their insurance needs—all available directly through one carrier—The Hanover
• Highly tailored insurance products and rates designed specifically for contractors
• A fully integrated risk management program that combines underwriting, claims, and loss control services, all provided by one company—The Hanover
• Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
• Comprehensive Loss Control services that help contractors minimize their risks
• Loss Control Customer Portal providing agents and customers with a convenient location for value-add information on loss prevention
• Access to additional specialty coverages for Total Account Solutions (e.g., Inland Marine, Employment Practices Liability, Commercial Surety, etc.)
• Financial strength writing on “A” rated admitted paper
• Turnkey agent-to-customer marketing tools
• Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access
Our appetite is reserved for those agents who have experience in profitably writing contractors.

Core Product Offerings
• Commercial Package Policy
• Commercial Property
• Commercial General Liability
• Commercial Automobile
• Commercial Umbrella
• Workers’ Compensation
• Inland Marine (e.g., Contractors Equipment Coverage, Builders Risk)
• Employment Practices Liability
• Private Company Management Liability
• Contract Surety

Special/Value-Add Coverages
We offer a broad array of specialized coverage that contractors can tailor to meet their specific needs, including:
• Property Broadening Endorsement—Four Levels of Coverage
• Contractors General Liability Special Broadening Endorsement (adds 18 important GL coverages including aggregate per project)

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.
Target Risk Characteristics

Hanover will be most competitive on Special Trade Contractors and selected General Contractors that have the following risk characteristics:

- Operating in states where the legal climate and construction defect issues are moderate/minimal
- Involved primarily in commercial and light industrial work
- Involved in new construction and light renovation projects (avoid total gutting and rebuilding)
- Not involved or have never been involved in residential development or tract housing construction
- Committed to a strong program of risk transfer
- Engaged primarily in suburban and rural operations, avoiding congested urban areas
- Commitment to following a comprehensive Loss Control Program focused on managing job sites, managing risk transfer, and employee safety
- Financially successful to ensure continued investment in safety and quality work
- Five years in business with an exceptional package (particularly General Liability) loss ratio (e.g., <25%)

Key Marketing Tools

Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:

- Contractors Agent Information Sheet (114-1151)
- Contractors Advantage Customer Prospecting Letter (114-1386)
- Contractors Advantage Customer Information Sheet (114-1387)
- Contractors Advantage Risk Review Checklist (114-1388)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The U.S. brewery industry includes nearly 1,600 breweries with combined annual revenue of over $21 billion. The industry is highly concentrated with large breweries dominating the marketplace. However, regional brewers, producing craft brewed beverages, account for $6.3 billion on sales of 8.6 million barrels. Currently there are 456 microbreweries, 84 regional craft breweries, and 962 brew pubs. For 2010, U.S. beer sales were down 2%, imported beer sales were down 9.5%, but craft beer sales were up 9%. The craft brewer marketplace is estimated at $100 million in size, with Hanover Agents having significant upside headroom to grow.

Target Market

Hanover Craft Brewers Advantage targets craft brewers that brew, package, and deliver their goods to a variety of markets. These include:

- Regional Craft Breweries
- Contract Breweries
- Microbreweries
- Regional Breweries
- Selected Brew Pubs

*Note: we are not a market for the Mega Breweries.* Mega breweries are typically large-scale brewing operations utilizing a number of locations throughout the country and overseas. These mega breweries produce hundreds of millions of barrels of beer per year (e.g., Anheuser-Busch, Pabst Brewing Company, Miller/Coors Brewing Company, etc.)

Key Competitive Advantages

In addition to offering craft brewers a complete suite of products that protect their property, autos, employees, and customers, Hanover Craft Brewers Advantage offers the following advantages:

- Local expertise in underwriting and claims
- Ability for Hanover Agents to write this directly with us versus using a wholesaler (fairly common) providing agents with strong product, service, and compensation
- Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services
- Full-service risk management combining underwriting, claims, and Loss Control services all provided through one company
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.
Core Product Offerings
• Commercial Package Policy
• Commercial Property
• Equipment Breakdown
• Commercial General Liability
• Products Liability
• Liquor Liability
• Commercial Automobile
• Commercial Umbrella

Special/Value-Add Coverages
We offer a broad array of specialized coverage that agents working with craft brewer clients can tailor to meet their specific needs, including:
• Advantage Property Broadening Endorsement
• Brewers and Vintners Spoilage and Contamination Coverage
  – $500,000 Limit
• General Liability Special Broadening Endorsement (adds 20 important GL coverages) including:
  – Aggregate per location
  – Product Recall Expense—$25,000 per occurrence
    $50,000 aggregate (additional increased limits available)
• Special Events Coverage (available with proper underwriting information)
• Liquor Liability Coverage (offered to qualifying risks)

Potential Cross-Sell Opportunities
• Inland Marine (Transit Coverage)
• Ocean Cargo
• Miscellaneous Professional Liability
• Employment Practices Liability
• Fidelity & Crime

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.

Target Risk Characteristics
Hanover will be most competitive on accounts in this segment that have the following risk characteristics:
• Regional Craft Breweries, Contract Breweries, Microbreweries and Regional Breweries, Brew Pubs
• 15K–2M Barrels (<15K for Microbreweries)
• Packaging Craft Brewers—brew, keg, bottle, and ship the beer to market
• Sound Building Construction—if in older mill buildings then want wiring, electrical, sprinkler, and burglar alarms to be updated
• Less than one month of raw materials on hand (wheat, hops, yeast, grains, malt, rice, corn, and barley)
• Limited access to the production floor by tours (tours may also be provided limited samples)
• All tour guides have certified alcohol awareness training
• Limited delivery of product to local retail establishments, restaurants, and taverns (Contract/Common carriers generally bring in the raw materials and take the products to market)
• Written in a state with a Dram Shop score of less than six

Key Marketing Tools
Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:
• Craft Brewers Agent Information Sheet (114-1150)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.

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Marketplace Overview

There are 16,000 museums in the U.S. that receive more than 850 million visitors each year. These institutions provide four million hours of educational programs annually. Fees account for 65% of a museum’s operating budget, with 35% generated from fundraising activities. In addition, there are 117,418 libraries in the U.S., staffed by 149,000 librarians. Museums range in size from relatively small to very large. While art may be what comes to mind for many people—in reality, the types of museums run across a very wide variety of interests.

Target Market

Hanover Cultural Institutions Advantage targets smaller cultural institutions whose total insurance value, including collections, is less than $50 million. We estimate that there are approximately 10,000 smaller museums. These institutions may include:

- Museums
  - History
  - Art
  - Children’s
  - Science & Technology
  - Maritime
  - Military
  - Sports
  - Photography
  - Transportation
- Libraries
  - Public
  - Private
  - Law
  - Corporate
  - Research
- Botanical Gardens & Arboreta
  - Nature Conservation
- Historical
  - Sites
  - Buildings
  - Societies

Key Competitive Advantages

In addition to offering cultural institutions a complete suite of industry-specific coverages, Hanover Cultural Institutions Advantage offers the following advantages:

- A fully integrated risk management program that combines underwriting, claim, and Loss Control services all coordinated through one company—The Hanover
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety programs
Key Competitive Advantages (continued)

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Inland Marine, Ocean Cargo, Miscellaneous Professional, etc.)
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access
Available to all Hanover Agents.

Core Product Offerings

- Commercial Package Policy
- Commercial Property
- Commercial General Liability
- Commercial Automobile
- Commercial Umbrella
- Workers’ Compensation

Special/Value-Add Coverages

We offer a broad array of specialized coverage and services that cultural institutions can tailor to meet their specific needs, including:
- Cultural Institutions Property Broadening Endorsement (adds 55 tailored coverages):
  - $250,000 Blanket Limit over eight vital Coverages
  - Broadened Building Coverage
  - Broadened Business Personal Property Coverage
  - Fundraising Business Income
  - Employee Theft
  - Property Off Premises—Domestic and Worldwide
  - Property in Transit
- Emergency Event Management Coverage
- Additional Supplementary Payments
- Hospitality Services E&O
- Special Events Coverage
- Historic Building Valuation Clause
- Commercial General Liability Broadening Endorsement (adds 20 important General Liability coverages including Per Location Aggregate)
- Loss Control customer portal to provide agents and customers with value-add information

Potential Cross-Sell Opportunities

- Inland Marine
  - Collections Coverage/Transit
- Ocean Cargo
  - Worldwide Transit
- Miscellaneous Professional Liability
  - Curators E&O
- Management Liability (Private Company and Nonprofit)
- Employment Practices Liability

Underwriting Model

Underwriting is done through specially trained local Middle Market Underwriters.

Target Risk Characteristics

- Target account characteristics include:
  - Properties are generally Historic Buildings with updated systems—HVAC, plumbing, and electrical
  - Integrated Security System using motion detection, anti-theft deterrents, vibration sensors, zone/layer protection, among others (the best also employ 24-hour security staff who make irregular rounds)
  - Limited restaurant or cooking capabilities
  - Limited amount and storage of chemicals used in the restoration process
  - Formal program for floor inspection and keeping on top of spills, carpet tears, worn marble, and other floor coverings
  - Special Events are a general occurrence; proper risk transfer procedures for all independent vendors, as well as TIPS training
  - Well-rehearsed plan for emergency evacuation
  - Formal employee safety plan, including lifting techniques, proper construction of exhibits, and exposure to chemicals
• Submission Requirements
  – ACORD Apps for all lines written
  – Statement of Values (for Blanket and/or Agreed Amount)
  – Recent appraisal for all historic buildings and collections
  – Cultural Institutions Supplemental Application, including Restaurant Supplement

Key Marketing Tools
Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:

• Cultural Institutions Agent Information Sheet (114-1152)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
**Marketplace Overview**

Professional Records & Information Services Management (PRISM), the industry association that represents owners and operators of commercial information management facilities, estimates there are 3,000 establishments worldwide engaged in records storage and destruction, with approximately one-half of those located in the U.S. (Other sources have estimated as many as 6,000 to 7,000 establishments worldwide.) Twenty to thirty percent of moving and storage contractors also provide these services. The average contractor produces an estimated $1.5 million+ in annual revenues for destruction alone. Those engaged in storage will generate higher annual revenues. Although the industry has a limited number of national or regionally based firms with multiple locations and large employee forces (e.g., Iron Mountain, Cintas, Shredex, Hanna Paper, and Retrievex), many smaller, locally owned, and/or individually franchised opportunities with nationally based companies exist.

**Target Market**

**Hanover Document Management Advantage** targets businesses engaged in the secure pickup and delivery, storage, cataloging, retrieval, and/or complete destruction of confidential information contained on a variety of mediums, including a range of electronic and recorded media. Large capacity electronic media storage businesses are not targeted. A records storage services provider may offer professional advice or assistance to their client on matters concerning federal or state document retention requirements and compliance.

- **Records Storage**
  - All types of physical records including paper, microfilm, microfiche, computer tapes, and hard drives
- **Records Destruction Contractors**
  - Mobile or premises fixed
- **Franchised and Non-Franchised records storage and destruction operations**

*continued*
Key Competitive Advantages

In addition to offering document management businesses a complete suite of products that protect their property, autos, employees, and customers, **Hanover Document Management Advantage** offers the following advantages:

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, including professional liability with coverages that go beyond our competition.
- Well-designed, highly relevant coverages, including Professional liability with coverage features that go beyond our competition.
- Data Breach Endorsement presents a unique additional advantage to Hanover’s Professional Liability coverage.
- A fully integrated risk management program that combines underwriting, claims, and Loss Control services, all provided by one company—The Hanover.
- Marine exposures are specifically, consistently, and uniquely addressed through a combination of AAIS and Hanover-developed forms, including important Equipment Breakdown Coverage on critical equipment.
- Specially trained, Middle Market underwriters.
- Robust Loss Control program, including in-house Loss Control experts and a Loss Control portal which allows customers and agents to access valuable Loss Control information.
- Support and consultation through our Loss Control and Claims Services (specialized Inland Marine claims).
- Underwriting experience and expertise—a natural addition to our established expertise in Moving & Storage.
- Financial strength writing on “A” rated admitted paper.
- Turnkey agent-to-customer marketing tools.
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling them to provide differentiation in the marketplace.

Who Can Access

Available to Select Partner Agents.

Core Product Offerings

- Commercial Property
- Commercial General Liability
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella
- Equipment Umbrella
- Miscellaneous Professional Liability
- Inland Marine

Special/Value-Add Coverages

We offer a broad array of specialized coverage that can be tailored to meet specific needs, including:

- Marine coverages, including Schedule of Coverages:
  - Records Storage & Destruction Contractors
  - Customers Goods Coverage Agreement to Insure
  - Joint Deductible
  - Hartford Steam Boiler EBC

Potential Cross-Sell Opportunities

- Fidelity & Crime
- Commercial Surety
- Employment Practices Liability
- Marine

Loss Control Education

Document Management microsite (documents.hanover.com) links to our Loss Control portal which allows customers and agents to access valuable information.

Underwriting Model

Based upon account premium size, underwriting is limited to Small Commercial Niche Underwriters or local Middle Market Underwriters with a strong Commercial General Liability and Commercial Auto background to handle this specialized business. (Each underwriter handles Miscellaneous Professional, Employment Practices Liability, General Liability, Commercial Auto, Workers’ Compensation, Commercial Umbrella, and Commercial Crime.)
On larger premium accounts, Marine and Property Underwriting is done by experts in our Worcester office.

Target Risk Characteristics

Target Account characteristics include:

- Established, profitable, full-service records storage and/or destruction contractor in business at least one year or with management having five or more years of experience operating a similar business
- Membership in good standing with NAID (National Association for Information Destruction) or PRISM (Professional Records & Information Services Management) is considered highly desirable
- Subcontracted work done only through adequately insured (same limits and coverage) subcontractors
- Established employee selection, training, certification, and monitoring program or willingness to implement these programs based upon Hanover guidelines
- Modern, secure, and well-maintained single occupant warehouse designed for or appropriately modified for record storage (storage of other property should be limited to no greater than 25% of the building area and be of the type that does not increase hazards beyond the building’s capabilities)
- Automatic sprinkler protection, smoke detection equipment, and heat alarm systems may be required
- Separate (fire division and access) storage facilities for self storage
- Use of appropriate Bill of Lading, Warehouse Receipts, or Rental Agreement
- Established and documented equipment and vehicle maintenance/replacement program
- Contractors with at least one commercial type auto
  - Average age of vehicles, ten years or less
  - Established driver hiring, training, and monitoring program
- Receptive toward the implementation of a Loss Control program

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts, including:

- Hanover Document Advantage Agent Sell Sheet (114-1201)
- Hanover Document Advantage Customer Risk Review Checklist (114-1194)
- Hanover Document Advantage Customer Prospecting Letter (114-1203)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Education Advantage

Marketplace Overview

The educational institution marketplace represents an enormous opportunity. The total education industry represents significant opportunity with $770 million of premium within Hanover’s footprint states. Hanover Education Advantage is now available in most states. There are 27,000 private schools (K-12) with $25 billion in revenue—and 80% of these have a religious affiliation. There are also 17,000 public school districts, which include 90,000 schools serving 50 million K-12 students. (Note that the 100 largest districts serve 25% of those students.) In higher education, there are 4,300 colleges and universities (60% state; 40% private) receiving $400 billion in revenue. Refer to your local Middle Market Underwriter for state eligibility.

Target Market

Hanover Education Advantage targets a wide range of educational institutions, including:

- Private K-12 Schools
- Colleges and Universities (Small, Private, and Public)
- Charter Schools
- Vocational/Trade Schools
- Specialty Schools (e.g., Private Instruction in Music or Art)
- Schools Associated with Religious Institutions
- Public K-12 Schools (availability varies by state)

Key Competitive Advantages

In addition to offering educational institutions a complete suite of school insurance products, including special property and liability endorsements specific to the education market, Hanover Education Advantage offers the following:

- Specially trained local underwriters who have a proven track record in this industry and can make decisions on the spot
- Over 25 years of experience writing institutional businesses
- A fully integrated risk management program that combines underwriting, claim and loss control services all coordinated through one company—The Hanover
- Loss Control and claims expertise and resources, including a customer portal, onsite surveying, and school loss control services
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

continued
Who Can Access
Available to Select Partner Agents.

Core Product Offerings
• Commercial Property
• Equipment Breakdown
• Commercial General Liability
• Commercial Auto
• Commercial Umbrella

Special/Value-Add Coverages
We offer a broad array of specialized coverages and services that educational institutions can tailor to meet their specific needs. These include:
• Educational Institutional Amendatory Endorsement
• School Property Broadening Endorsement
• Educators Legal Liability Coverage
• Sexual Misconduct and Molestation Coverage
• Law Enforcement and Professional Liability
• Employee Benefits Liability
• Loss Control information portal for agents & customers on prevention insights

Potential Cross-Sell Opportunities
• Builders Risk
• Private Company Management Liability
• Commercial Surety
• Fidelity & Crime

Loss Control Education
Education microsite (education.hanover.com) links to our Loss Control portal allowing policyholders to access valuable information.

Underwriting Model
Underwriting is limited to specially trained Middle Market Underwriters in the branch who have completed Hanover Education Advantage training.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:
• Education Agent Information Sheet (114-1153)
• Schools Customer Prospecting Kit (115-1014KIT)
• Schools Agent Brochure (115-1005)
• Schools Customer Brochure (115-1033)
• Schools Customer Prospecting Letter (115-1034)
• Emergency Event Management Information Sheet (114-1073)
• Schools Loss Control Portal Customer Guide (115-1105)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Elder Care Advantage

Marketplace Overview
The elder care industry in the United States includes approximately 33,000 establishments. The “aging of America” demographics will drive this industry and lead to growth in more establishments and services for the elderly. The all-lines premium opportunity for this market segment is approximately $865 million.

Target Market
Hanover Elder Care Advantage is focused on facilities with less than 150 rooms. Our appetite includes Assisted Living Facilities, Nursing Homes, and Continuing Care Facilities. Property line with premium greater than $25,000.

Key Competitive Advantages
In addition to offering assisted living facilities and nursing homes industry-specific insurance products, Hanover Elder Care Advantage offers the following advantages:

- Complete suite of Elder Care products, handling many of their insurance needs—all available directly through one carrier—The Hanover
- Industry focused coverages to protect the physical plant and the ability to write resident transportation exposures providing a key building block for the insurance portfolios of elder care accounts
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, including onsite surveying, and comprehensive Loss Control services that institute or supplement a comprehensive employee safety, fleet safety, building safety, and premises fall prevention program
- Additional specialty coverages (e.g., Management Liability, Employment Practices, etc.)
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access
Available to all Hanover Agents.

continued
Core Product Offerings

- Commercial Property
- Equipment Breakdown
- Commercial Auto

Because Professional and General Liability are often combined on a single policy for these accounts, Hanover does not write the Professional, General, or Umbrella Liability for Elder Care accounts. (The Hanover is not a market for Workers’ Compensation for Elder Care accounts.)

Special/Value-Add Coverages

We offer a broad array of specialized coverage and services that assisted living facilities and nursing homes can tailor to meet their specific needs, including:

- Assisted Living/Nursing Home Broadening Endorsement (adds 44 coverages)
  - Automated Defibrillators
  - Evacuation Expense
  - Lease Cancellation Moving Expense
  - Resident’s Personal Effects
  - Money and Securities
  - Dependent Properties Worldwide
- Emergency Event Management Coverage, including
  - Emergency Event Communication Expense
  - Emergency Event Business Income (and Extra Expense)
  - Post-Emergency Event Expense
  - E-commerce Endorsement
  - Data Breach Coverage

Potential Cross-Sell Opportunities

- Management Liability
  - Nonprofit and Private Company (D&O)
  - Employment Practices Liability

Underwriting Model

Underwriting is done through local branch Middle Market Underwriters.

Target Risk Characteristics

- Facility size—less than 150 rooms is preferred
- Building age—prefer less than 25 years old and, if older, must be updated
- Facility maintenance programs
- Life Safety exposure management
- Good Financials
- Occupancy rate
- Cooking and Smoking exposures are controlled

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Elder Care Agent Brochure (114-1025)
- Elder Care Agent Information Sheet (114-1154)
- Elder Care Customer Brochure (114-1028)
- Elder Care Customer Coverage Checklist (114-1044)
- Elder Care Customer Letter (114-1029)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The U.S. wholesale food distribution industry includes approximately 38,000 companies with combined annual revenue of nearly $550 billion. The food industry segment encompasses $5 billion in P&C premiums. Major products are frozen, processed, and prepared foods; dairy items; poultry, fish, and meat; fresh produce; and baked goods. Distributors are classified as:

- “Broadline,” meaning that they sell to various customers
- “Product specialists” that sell a limited number of products
- “Market specialists” that sell to a particular type of customer, such as Chinese restaurants
- “System specialists” that sell to a particular kind of customer, such as hotels

Only about 150 large companies are broadline; the remaining wholesalers typically specialize in a specific market. Food service customers have surpassed grocery stores as the largest customer.

Target Market

Hanover Food Industries Advantage targets food companies engaged or involved in the processing, packaging, distribution, and selling of food, produce, and beverages. This industry segment includes a wide variety of food operations and provides food items directly to the consumer and to food service operations. They range in size from huge multinational corporations to family owned businesses. These companies may include:

- Bakeries
- Beverage Manufacturers
- Cereal Manufacturers
- Candy Manufacturers
- Dairy Products
- Coffee and Tea Processing
- Seasonings and Dressing Manufacturers
- Fruit and Vegetable Processing
- Cookie and Cracker Manufacturers

Primary targets exhibit the following characteristics:

- Package premium between $25,000–$200,000
- Entire distribution chain (processing, wholesale, retail)
- Think vegetarian—no meat or poultry processing or distributing
- Emergency generators for key equipment
- In business >five years with an exceptional loss ratio
- Formal product recall procedures
- Formal quality control process for all products and ingredients that meets FDA standards
- Formal lifting and and material handling training
- Newer buildings with above-average construction, preferably sprinklered to a central station

continued
Key Competitive Advantages

*Hanover Food Industries Advantage* offers a complete suite of food industry-specific insurance products that include specialized coverage. This program also offers the following advantages:

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Employment Practices, Management Liability, etc.)
- A fully integrated risk management program that combines underwriting, claim, and Loss Control services—all provided through The Hanover
- Local experienced underwriters with a proven track record in this industry and who can make decisions on the spot
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety programs
- Comprehensive risk management solution for restaurant industry clients
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.

Core Product Offerings

- Commercial Package Policy
- Commercial Automobile (not to be major portion of account)
- Workers’ Compensation (not to be major portion of account)
- Commercial Umbrella (limits offered related to individual account underwriting)

Special/Value-Add Coverages

We offer a broad array of specialized coverage and services that food industries can tailor to meet their specific needs, including:

- Equipment Breakdown Coverage
- Change in Temperature or Humidity
- Food Spoilage/Adulteration Coverage
- Products Recall
- Loss Control information portal for agents and customers on prevention insights

Potential Cross-Sell Opportunities

- Employment Practices Liability
- Private Company Management Liability
- Fidelity & Crime
- Marine (Transit)

Underwriting Model

Underwriting is done through local branch Middle Market Underwriters.

Underwriting Items to Note

- Classes of business
  - Think vegetarian—no appetite for meat or poultry processing or distribution
    - Fruits, vegetables, dairy, bakery products, beverages
    - We have a limited appetite for fish and seafood
- Property Issues to Assess
  - Building Construction and Age
  - Updated HVAC and electrical systems
  - Emergency generators for key equipment
  - Contamination and Spoilage Prevention procedures
  - Crime: Exposures and Controls
• Liability Issues to Assess
  – Premises Liability exposures
  – Formal Products Recall procedures
  – Quality control process
• Automobile Issues to Assess
  – Fleet maintenance
  – Driver checks
  – Minimal long-haul exposure
• Workers’ Compensation to Assess
  – Limited employee turnover
  – Formal lifting and material handling training
  – Proper use of forklifts

Key Marketing Tools
Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:
• Food Industries Agent Information Sheet (114-1155)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Hospitality Advantage

Marketplace Overview

Our target market consists of 52,000 hotels and motels, with 1.7 million employees, and combined annual revenue of over $95 billion. That translates to a Hanover P&C market opportunity of approximately $1 billion in our footprint states. It is important to note that 82% of these hotels and motels are located outside urban and resort areas.

Target Market

Hanover Hospitality Advantage targets mid- to high-priced, franchised-owned hotels and motels that cater to business travelers.

Key Competitive Advantages

In addition to offering the hospitality industry a complete suite of industry-specific coverages, Hanover Hospitality Advantage offers the following advantages:

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Employment Practices, Management Liability, etc.)
- A fully integrated risk management program that combines underwriting, claim, and loss control services all provided through one company — The Hanover
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement a comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety program
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.

Core Product Offerings

- Commercial Property
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation

Special/Value-Add Coverages

We offer a broad array of specialized coverage that hotels and motels can tailor to meet their specific needs, including:

- Hospitality Services Errors & Omissions
- General Liability Broadening Endorsement
- Hospitality Property Broadening Endorsement, including extensions
  - Alternative Key Systems
  - Guest’s Property
  - Reservation Systems
- Liquor Liability
- Emergency Event Management Coverage, including
  - Emergency Event Communication Expense
  - Emergency Event Business Income (and Extra Expense)
  - Post-Emergency Event Expense

continued
Potential Cross-Sell Opportunities

- Employment Practices Liability
- Private Company Management Liability
- Fidelity & Crime

Value-Added Loss Control Services

To help clients minimize risks and lower their premiums, we offer comprehensive Loss Control Services, including:

- Fire and Theft Prevention Services
- Preventative Maintenance Programs and Practices
- Premises Slip and Fall Prevention
- Safety Resources (numerous safety topics and checklists available)
- Loss Control customer portal to provide them with value-add information

Underwriting Model

Underwriting is done through local branch Middle Market Underwriters.

Target Risk Characteristics

- Management Experience
  - Continuous operations >five years
- Financials
  - Revenue increase or slight decrease (<5%)
- Hotel Type and Size
  - Business oriented
  - Room rate—above average to average for local economy
  - 150 rooms or less
  - Eight stories or less
- Protection, Construction, and Age
  - Fully sprinklered with hard-wired smoke and heat detection
  - Better construction (ISO class 4, 5, or 6)
  - Building <15 years old

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Hospitality Agent Brochure (114-1020)
- Hospitality Agent Information Sheet (114-1156)
- Hospitality Customer Broadening Endorsement Flyer (114-1022)
- Hospitality Customer Property Broadening Endorsement Flyer (114-1036)
- Hospitality Customer Risk Review Checklist (114-1021)
- Hospitality Customer Prospecting Letter (114-1023)
- Emergency Event Management Customer Fact Sheet (114-1073)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

According to the National Center for Charitable Statistics, there are over 140,000 nonprofit organizations located throughout the U.S. and the revenue for public charities grew from $573 billion in 1995 to $1.1 trillion in 2005. Human Services represented 32% of that total, equating to a $2 billion Human Services insurance market, which has continued to grow rapidly.

Target Market

Hanover Human Services Advantage targets Non-profit (501c3) and for-profit organizations that provide professional (non-medical) services for a disadvantaged population. Examples of the various Human Services operations that we write include:

- **Addiction Services**
  - Outpatient counseling
  - Supporting/independent living services and facilities
  - Residential treatment facilities
  - Social detox
- **Developmental Disabilities**
  - Day programs, workshops, vocational services
  - Group homes, supported housing, intermediate care facilities, respite services
- **Youth Services**
  - Youth groups/services, Human Service camps
  - Head Start programs and early intervention
  - Big Brother/Big Sister, mentoring programs, Court Appointed Special Advocates
  - Foster care, domestic adoption and specialty residential programs

- **Aging Services**
  - Senior centers
  - Meals on wheels
  - Adult day care
  - Respite services
  - In-home assistance (companion care only—NO medical/home healthcare)
  - Hospice
- **Community Services**
  - Food banks, soup kitchens
  - Ethnic-based groups and centers, arts and cultural programs
  - Temporary housing for families with medical needs (e.g., Ronald McDonald Houses)

continued
Target Market (continued)
- Community action agencies, weatherization
- Thrift stores, Goodwill Industries
- Homeless shelters, Women’s shelters, YWCA, YMCA, JCC
- Mental Health
  - Outpatient counseling
  - Supported/transitional living, residential treatment facilities
  - Crisis intervention (no dedicated suicide hotlines)

Key Competitive Advantages
In addition to offering Human Service organizations a full account solution consisting of all lines of business, including some Workers’ Compensation on selected classes, Hanover Human Services Advantage offers the following advantages:
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace
- An experienced team of program management professionals with firsthand experience in the Human Services industry
- Over 25 years of experience writing institutional businesses
- Robust Loss Control program including in-house Loss Control experts who focus on professional liability, abuse and molestation, quality of management, and operations exposures
- A fully integrated risk management program that combines underwriting, claim, and Loss Control services, all provided through one company—Hanover
- Well-designed, highly relevant coverages that continue to be upgraded
- Turnkey agent-to-customer marketing tools
- Deep discounts on services, including criminal background checks, driver checks, online training sessions
- Additional informational services including webcasts, a Twitter account, and niche newsletters
- Financial strength writing on “A” rated admitted paper

Who Can Access
Available to Select Partner Agents only.

Core Product Offerings
- Professional Liability
- Commercial General Liability
- Abuse and Molestation
- Commercial Umbrella
- Commercial Property, Crime, Inland Marine
- Commercial Auto
- Nonprofit Management Liability
- Workers’ Compensation (Select Classes)

Special/Value-Add Coverages
We offer a broad array of specialized coverages and services that Human Service organizations can tailor to meet their specific needs. These include:
- Human Services Property Broadening Endorsement
  - Property of home health provider
  - Residential room reserve
  - Water and backup sewer coverage
  - $250K per location blanket coverage for BI/EE, EDP, Accounts Receivable, plus others
- Human Services General Liability Broadening Endorsement
  - General Aggregate Per Location
  - Bodily Injury redefined to include mental anguish, shock, and fright
  - Personal Injury redefined to include discrimination suits bought by clients
- Human Services Additional Insured Endorsement
  - Includes important parties such as funding sources, home healthcare providers, and independent contractors
- Human Services Broaden Named Insured available
- Supplemental Payments—Human Services
  - Unpaid donations coverage
  - Executive officer replacement expense
- Modified Athletic Activities—Med-Pay
- Excess Med-Pay
Potential Cross-Sell Opportunities

- Nonprofit Management Liability
- Fidelity & Crime
- Commercial Surety

Loss Control

Human Services microsite (humanservice.hanover.com) links to our Loss Control portal allowing policyholders to access valuable information.

Underwriting Model

- Underwritten by trained regional Underwriters

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Human Services Advantage Agent Brochure (115-1057)
- Human Services Agent Information Sheet (114-1157)
- Human Services Client Prospecting Kit (115-1064KIT) includes the following items:
  - Human Services Commercial Property Customer Brochure (115-1065)
  - Human Services Business Auto Customer Brochure (115-1068)
  - Human Services Property and General Liability Customer Brochure (115-1066)
  - Human Services Nonprofit Management Liability Customer Brochure (115-1077)
  - Human Services Umbrella Customer Guide (115-1069)
  - Human Services Loss Control and Claims Service Customer Brochure (115-1073)
  - Human Services Loss Control Portal Customer Brochure (115-1089)
  - Human Services Great Reasons Why Customer Flyer (115-1102)
  - Human Services Customer Brochure—About The Hanover (115-1074)
  - Human Services Customer Prospecting Letter (115-1062)
  - Human Services Press Release (115-1129)
  - Human Services Coverage Review Checklist (115-1130)
  - Human Services Loss Control Menu of Services (115-1134)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The media industry includes many different classes: publishing, broadcasting, telecommunications, and motion picture and sound recording. In 2007, the entire industry was estimated to have 140,000 establishments and $1.1 trillion in annual receipts. Technological advances over the last five years are rapidly driving changes—witness online advertising increases, the emergence of ebooks, paywalls for online news articles, internet-enabled television, 3-D movies, and TV. It’s safe to assume that the media industry’s revenue-generating business models will shift over the next few years. While historically concentrated in New York and California, this industry has expanded to be in all markets.

Target Market

Hanover Media Advantage targets a wide range of media services and content providers but excludes large entertainment risks and all cable/satellite operators/distributors. We target:

- Publishers of books, periodicals, newsletters, and newspapers
- Broadcasters of Radio, TV, and Cable Program Networks (with or without towers, antennas, and satellite dishes)
- Advertising Agencies—regional and local agencies that plan, create, and manage ad campaigns
- Multimedia and Motion Picture Companies—small and regional production and distribution

Key Competitive Advantages

In addition to offering media services clients a broad array of customizable industry-specific coverages, Hanover Media Advantage offers the following:

- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Inland Marine, Employment Practices, etc.)
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- A fully integrated risk management program that combines underwriting, claim and loss control services all coordinated through one company—The Hanover
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.

continued
Core Product Offerings
- Commercial Property/Fire
- Commercial General Liability
- Printers E&O
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation

Special/Value-Add Coverages
We offer a broad array of coverages with high limits that media services can tailor to meet their specific needs, including:
- Printers Errors and Omissions—provides graphics arts coverage extension
- Printers Cost to Correct, Repair, or Replace (endorsement to E&O)
- Broadcast Equipment and Towers Property—provides property coverage for towers/dish, mobile equipment, media library (including library reproduction)
- General Liability Extensions
  - Product Recall
  - Broadened Property Damage
  - Additional Insureds (Contract, Permit)

Potential Cross-Sell Opportunities
- Inland Marine
  - Broadcasters’ communication towers, antennas, satellite dishes and other equipment
  - Builders Risk, Installation Floaters, Equipment Floaters
- Private Company Management Liability
- Employment Practices Liability Insurance
- Miscellaneous Professional Liability (for Media Liability Insurance)

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.

Target Risk Characteristics
Publishers
- Property Issues to Assess
  - Fire Protection Systems
  - Disposal Processes of Combustible materials
  - Printing Ink (VOC use) and Solvents and Cleaners
  - Age of Facilities and Printing Presses/Equipment
  - Housekeeping
    » Machine Maintenance Program and Implementation
    » Storage of Paper, Photocopy Supplies, Rolled Paper, and Chemicals
    » Control of Dust
  - Valuable Papers
  - Disaster Recovery Plan
- Liability Issues to Assess
  - Paper Delivery Performed by Employees
- Printers E&O Issues to Assess
  - Written Quality Control Program
  - Design Work Performed for Customers
- Auto Issues to Assess
  - Delivery by Insured
  - Driver Controls
  - Non-Owned Auto requirements
Broadcasters

• **Property Issues to Assess**
  – Private Protection
  – Tower Info: Construction, Type, Height, Location, Age, Usage
  – Tower Ownership
  – Tower Maintenance Schedule and Implementation
  – Tower Obstruction Lighting and Monitor of Such
  – Disaster Recovery Plan
    » UPS system and backup generator power
  – Mobile Studio and Broadcast Equipment Storage

• **Liability Issues to Assess**
  – Tower/antenna locations
  – Security and preventative measures for attractive nuisance claims
  – Tower/antenna maintenance and risk transfer procedures for contractors
  – Participation of Insured in Promotions or Contests

**Key Marketing Tools**

Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:

• **Media Agent Information Sheet (114-1159)**

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**Contact Information**

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

There are more than 550,000 doctors’ offices and medical facilities located in the United States. Within that total, approximately 400,000 are doctors’ offices and 10,000 are hospitals. The medical facilities marketplace is expected to remain very dynamic. The total P&C premium for all lines of business for the medical facilities industry is approximately $3 billion. The Hanover’s premium potential for appetite is about $1.5 billion.

Target Market

Hanover Medical Facilities Advantage targets two types of facilities:

- Outpatient Care Facilities, including
  - Offices of doctors, dentists, etc.
  - Ambulatory emergency centers and cosmetic surgery
- Inpatient Care Facilities, including
  - General Medical and Surgical Hospitals and Specialty Hospitals

The package premium is between $25,000 to $200,000.

Key Competitive Advantages

In addition to offering doctors’ offices and medical facilities industry-specific insurance products, Hanover Medical Facilities Advantage offers the following advantages:

- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Inland Marine experts who can offer state-of-the-art coverage for high-value medical diagnostic equipment
- Extensive Loss Control expertise and resources, onsite surveying, and comprehensive Loss Control services that institute or supplement a comprehensive employee safety, fleet safety, building safety, and premises fall prevention program
- Additional specialty coverages (e.g., Management Liability, Employment Practices, Marine, etc.)
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.
Core Product Offerings

**Outpatient and Laboratory**
- Commercial Package (excluding Medical Professional)
- Commercial Auto
- Commercial Umbrella (excluding Medical Professional)
- Workers’ Compensation

**Inpatient (Hospitals)**
- Commercial Property
- Commercial Auto (excluding ambulances)

Special/Value-Add Coverages
We offer a broad array of specialized coverage and services that doctors offices and medical facilities and nursing homes can tailor to meet their specific needs, including:
- Medical Office Property Broadening Endorsement (adds 47 coverages)
  - Automated Defibrillators
  - Evacuation Expense
  - Lease Cancellation Moving Expense
  - Residents’ Personal Effects
  - Money and Securities
  - Dependent Properties Worldwide
  - Medical Waste Cleanup
  - Off Premises Physicians’ Tools;
- Emergency Event Management Coverage, including
  - Emergency Event Communication Expense
  - Emergency Event Business Income (and Extra Expense)
  - Post-Emergency Event Expense
- E-commerce Endorsement
- Data Breach Coverage

Potential Cross-Sell Opportunities
- Inland Marine (High-value medical equipment)
- Management Liability
  - Nonprofit and Private Company (D&O)
  - Employment Practices Liability

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.

Target Risk Characteristics
- Outpatient Facilities
  - Financials
  - Building age
  - Installation and maintenance of high-value medical equipment
- Inpatient Facilities
  - Facility size
  - Building age
  - Facility maintenance programs
  - Financials
- Installation and maintenance of high-value medical equipment

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:
- Medical Facilities Agent Brochure (114-1025)
- Medical Facilities Agent Information Sheet (114-1160)
- Medical Offices/Clincs Customer Brochure (114-1030)
- Mid-Sized Medical Facilities Customer Brochure (114-1032)
- Medical Offices/Clincs Customer Prospecting Letter (114-1031)
- Mid-sized Medical Facilities Customer Prospecting Letter (114-1033)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Metalworkers Advantage

Marketplace Overview

The 75,000 metal fabricators in the U.S. represent a potential $1.7 billion in premium for Middle Market lines of business. What’s more, specialized metal fabricators are now emerging in a previously mature industry. The specialized nature of this segment has prevented consolidation in all but a few sectors.

Target Market

Hanover Metalworkers Advantage targets machine shops and other accounts that make products primarily from metal, including:

- Non-critical parts, components and assemblies
- Finished products that are not electrified, such as hand tools, containers, furniture, plumbing products and building metal

Key Competitive Advantages

In addition to offering metalworkers industry-specific coverage, Hanover Metalworkers Advantage offers the following:

- A fully integrated risk management program that combines underwriting, claim, and Loss Control services — all provided by one carrier, The Hanover
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, onsite surveying, and comprehensive Loss Control services that institute or supplement a comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety programs
- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Employment Practices, Ocean Cargo, etc.)
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.

Core Product Offerings

Hanover Metalworkers Advantage offers a broad range of products to metal fabrication businesses, including:

- Commercial Package
- Commercial Property
- Equipment Breakdown
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation

continued
Special/Value-Add Coverages
We offer a broad array of coverage with high limits that metal workers can tailor to meet their specific needs, including:

- Property Broadening Endorsement (adds 56 coverages)
- E-commerce Endorsement
- Foreign Dependent Properties
- General Liability Broadening Endorsement (adds 20 coverages)
- Manufacturers’ Errors & Omissions
- Product Withdrawal Insurance
- Global General Liability Endorsement

Potential Cross-Sell Opportunities

- Inland Marine
- Ocean Cargo
- Hanover Specialty Industrial (Hanover Specialty Industrial Property and Hanover Specialty Insurance Brokers)
- Private Company Management Liability
- Employment Practices Liability

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.

Risks outside of our standard appetite can be submitted to Hanover Specialty Property Industrial/Hanover Specialty Industrial Brokers.

(Additional information on Hanover Specialty Industrial can be found in the Specialty section of this Playbook.)

Target Risk Characteristics

- Financially solid
- Modern facilities, machinery less than 30 years old
- Regular inspection and maintenance of machinery
- Torch cutting and welding is absent or incidental and well controlled
- Rigorous quality control testing and record-keeping
- Incidental or no installation operations

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Metal Fabricators Agent Brochure (115-1113)
- Metalworkers Agent Information Sheet (114-1161)
- Manufacturers Customer Coverage Guide (115-1118)
- Metal Fabricators Customer Prospecting Letter (115-1121)
- E-commerce Property Customer Coverage Guide (115-1119)
- Foreign Dependent Properties Customer Coverage Guide (115-1120)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The Moving and Storage industry includes movers of household goods (e.g., home relocation) and commercial moving (e.g., office relocations), as well as “specialized” transport requiring a gentle touch, such as moving fragile equipment, antiques, etc. The insurance marketplace for the industry is estimated at $500 million. Factoring for appetite, this represents a Hanover market opportunity of approximately $200 million.

This industry follows real estate and population trends, with 8,000 companies generating $12 billion in revenue annually. Most of the firms are smaller, with 82% employing 20 or fewer employees. While smaller and performing primarily local moves, many of these companies will perform long distance moves. Despite the economic downturn, moving companies remain active. In addition to “normal” moves, many people and companies are making economy-driven moves.

The 50 largest companies have 45% market share. Some of the larger companies are Unigroup (United and Mayflower), Allied North American, Atlas Worldwide, Arpin, Stevens, Wheaton, and Bekins.

Target Market

Hanover Moving and Storage Advantage targets companies that specialize in moving and/or storage of used household goods and personal effects by motor vehicles over public roadways. Moving and storage operations own warehouses which store used household, office, and commercial business items, records and confidential information, new furniture staged for movement into renovated locations such as hotels, retail, and office establishments, and some general commodities, as well as offer space for the self-storage customer. We desire those who limit the warehousing of general commodities to 25% or less of total stored values. Typical desired businesses in the category have these characteristics:

- 3 years in business
- 2 to 20 commercial move trucks
- Local to intermediate radius movers (500 miles or less under own authority)
- National Franchise Agents or independent locally owned businesses
- Focused on house-to-house, office-to-office, and other specialized moves
- Records storage

Our industry-specific solutions include these coverages:

- **Commercial Inland Marine**—motor truck cargo, warehouse legal liability, customers goods storage/transit certificate program, real and personal property, business income, crime, including theft of customer property, equipment breakdown
- **Casualty Lines**—Commercial Automobile, General Liability, and Umbrella
- **Miscellaneous Professional Liability**—records storage and destruction (unintentional release of confidential information)

We prefer not to write Workers’ Compensation. Refer to your local Middle Market Underwriter for a complete list of state availability.
Key Competitive Advantages
In addition to offering a complete suite of top-quality industry-specific coverages, Hanover Moving and Storage Advantage offers these advantages:

- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace.
- Comprehensive proprietary independent marine products.
- Over 20 years of experience writing Moving and Storage businesses and being a “go to” standard market for our key Partner Agents.
- Specially trained, field-based underwriters who have a proven track record in this industry, can make decisions on the spot, and can help you market this program.
- A fully integrated risk management program, provided and coordinated by one company, combining underwriting, claim, and loss control.
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement a comprehensive employee safety, building safety, risk transfer management, and other safety programs.
- Typically higher commissions, including premium in annual profit sharing.
- Locally marketed and underwritten by people who know you and the territory.
- Total protection and one-stop shopping by offering additional specialty coverages (e.g., Fidelity & Crime, Management Liability, etc.).
- Financial strength writing on “A” rated admitted paper.
- Turnkey agent-to-customer marketing tools.

Who Can Access
Available to Select Partner Agents.

Core Product Offerings
Hanover Moving and Storage Advantage includes a broad range of products (except for Workers’ Compensation) offering complete protection, including:

- Inland and Ocean Marine including Cargo, Contingent Cargo, Warehouse and Self-Storage Legal Liability, Customers Goods, Equipment, EDP, floaters, etc.
- Commercial Property.
- Commercial General Liability.
- Commercial Auto.
- Commercial Umbrella.

Special/Value-Add Coverages
We offer a broad array of coverage and services that agents can tailor to meet their customer’s specific needs, including:

- Broad property and Marine coverage, including defense.
- Storage in Transit at unnamed location.
- Coverage for internal moves.
- Protection for moving equipment owned, leased, borrowed, or rented by Insured.
- Uncollectible charges any one customer.
- Riggers Liability.
- Customer’s vehicles.
- Transit and Storage Certificate Program.
- Higher limits for moving equipment and miscellaneous property.
- Higher limits for Riggers’ Liability.
- Carriers’ Income Protection.

Potential Cross-Sell Opportunities

- Fidelity & Crime.
- Commercial Surety.
- Private Company Management Liability.
- Employment Practices Liability.
Loss Control & Claims

• Marine Transportation Claim Experts
• Loss Control Specialists in Moving and Storage, Property Protection, and Marine Risk Management
• Loss Control information portal for agents & customers on prevention and Risk Management insights unique to the Moving & Storage industry

Underwriting Model
Underwriting is limited to local Middle Market Underwriters who have a strong Commercial Auto background to handle this niche business. The Marine and Property are centrally underwritten by a dedicated and experienced Marine Underwriter. Both work collaboratively to bring agents a “total account solution.”

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

• Moving and Storage Agent Brochure (117-1041)
• Moving and Storage Agent Fact Sheet (117-1042)
• Moving and Storage Property Auto Endorsement Customer Guide (117-1053)
• Moving and Storage Property Broadening Endorsement Customer Guide (117-1052)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Plastic Manufacturers Advantage

Marketplace Overview

There are 13,000 plastics manufacturers in the U.S. With many of these fitting the Hanover Middle Market definition, this represents a potential for $655 million in premium for the Middle Market lines of business.

Target Market

Hanover Plastic Manufacturers Advantage targets manufacturers of plastic part components and finished products from unexpanded plastic using common processes such as molding, forming, extrusion, and lamination.

Key Competitive Advantages

In addition to offering plastic product manufacturers industry-specific coverage, Hanover Plastic Manufacturers Advantage offers the following advantages:

- A fully integrated risk management program that combines underwriting, claim, and Loss Control services—all provided by one company, The Hanover
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive in-house support from highly trained and experienced Loss Control experts, including fire protection engineers and a Loss Control agent/customer portal for risk management advice
- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Specialty Property, Employment Practices, Inland Marine, etc.)
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.

Core Product Offerings

- Commercial Package
- Commercial Property
- Equipment Breakdown
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation

continued
Special/Value-Add Coverages
We offer the following products to assure clients of maximum coverage without potentially damaging coverage gaps:

- Property Broadening Endorsement
  - 56 sublimited extensions for about $500, including Dependent Properties, Extended BI, Extended Warranty, Contract Penalty, and Consequential Loss to Stock
- E-commerce Endorsement
  - Covers hardware, software, and BI from virus, worm, or hacking
  - Applies to all covered perils at location of network services provider
- Foreign Dependent Properties
  - Up to $5 million
- General Liability Broadening Endorsement (adds 20 coverages)
- Manufacturers’ Errors & Omissions
- Product Withdrawal Insurance
- Global General Liability Endorsement

Target Risk Characteristics
- Financially solid
- Modern facilities, machinery less than 30 years old
- Regular inspection and maintenance of machinery
- Adequate sprinkler protection over processing and storage areas
- Rigorous quality control testing and record-keeping

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Plastic Product Manufacturers Agent Brochure (115-1114)
- Plastic Manufacturers Agent Information Sheet (114-1163)
- Manufacturers Customer Coverage Guide (115-1118)
- E-commerce Property Customer Coverage Guide (115-1119)
- Foreign Dependent Properties Customer Coverage Guide (115-1120)
- Plastic Product Manufacturers Customer Prospecting Letter (115-1122)

Potential Cross-Sell Opportunities
- Inland Marine
- Ocean Cargo
- Hanover Specialty Industrial (Hanover Specialty Industrial Property and Hanover Specialty Insurance Brokers)
- Employment Practices Liability
- Private Company Management Liability

Underwriting Model
Underwriting is limited to specially trained Middle Market Underwriters in the branch.

Risks outside or beyond our standard appetite can be submitted to Hanover Specialty Industrial for Property (if sprinklered) and Casualty lines.

(Additional information on Hanover Specialty Industrial can be found in the Specialty section of this Playbook.)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The commercial printing and paper product manufacturing industry includes approximately 36,000 companies in the United States with combined annual revenue of about $176 billion. Despite the advent of copiers and the PC, printing remains one of the largest industries in the country. Commercial printing accounted for 70%, with 15% in printing packaging and the remainder in tags and labels, specialty printing, and pre-press and finishing services. By itself, the paper products manufacturing industry includes about 4,000 companies with combined annual revenue of $140 billion and employing nearly 500,000. Together, the printers and paper product makers offer a major opportunity for Hanover and our agents with an estimated $500 million in P&C premium.

Target Market

Hanover Printers Advantage targets:

- Printers that perform printing services for commercial and private customers primarily using the following processes: lithography, gravure (or intaglio) and relief printing, flexography, letterpress, screen printing, thermography, and digital printing, including inkjet and laser.

- Paper product manufacturers that make packaging, sanitary and stationary paper products from purchased paper roll or paperboard stock using die-cutting and creasing or scoring presses, and cutting, slitting, grinding, pressing, gluing, wrapping, re-winding, printing and packaging machinery. We exclude paper mills, paperboard mills, and non-sprinklered facilities. Package premium accounts range from $25,000 to $200,000.

Key Competitive Advantages

In addition to offering the printers and paper product makers specific coverage, Hanover Printers Advantage delivers a full-service risk management program offering:

- Complete suite of printers products, handling many of their insurance needs—all available directly through one carrier—The Hanover

- Access to specialty coverages for a Total Account Solution (one-stop shopping)

- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot

- Local expertise in Claims and Loss Control services

- Loss Control consultants to help prevent losses that would cause your clients costly downtime by providing specialized services in the areas of ergonomics, fire protection, and fleet safety (in addition, Specialty Property provides degreed, HPR fire protection, and mechanical engineers, either dedicated to your paper product maker if the hazard warrants, or available to consult if the level of hazard does not warrant a dedicated consultant).

- Financial strength writing on “A” rated admitted paper

- Turnkey agent-to-customer marketing tools

- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Bottom line, there are three good reasons to write accounts with The Hanover in this segment:

1) Tailored protection
2) Loss prevention
3) Local service

continued
Who Can Access
Available to all Hanover Agents.

Core Product Offerings
• Commercial Package
• Commercial Property
• Equipment Breakdown
• Commercial General Liability
• Product Liability
• Commercial Auto
• Commercial Umbrella
• Workers’ Compensation

Special/Value-Add Coverages
We offer the following products to assure clients of maximum coverage without potentially damaging coverage gaps:
• Choice Advantage Property Broadening Endorsement
  $500,000 blanket limit applies to:
  » EDP
  » Valuable Papers
• Graphic Arts Coverage Extension
• E-commerce Endorsement
  Covers hardware, software, and BI from virus, worm, or hacking
  Applies to all covered perils at location of network services provider
• Foreign Dependent Properties
  Up to $5 million
• Global General Liability
• Printers’ Errors & Omissions and Cost to Correct—Occurrence base
  Up to $1 million limits
• Direct Mailing Services
• General Liability Broadening Endorsement (adds 20 coverages)

Coverage for Paper Product Manufacturers
• Product Withdrawal
• Manufacturers’ Errors & Omissions

Potential Cross-Sell Opportunities
• Inland Marine (Transportation coverage is important for accounts hauling their own products)
• Hanover Specialty Insurance Brokers (Site and Product Pollution Coverage. All accounts in this segment have these exposures.)
• Private Company Management Liability
• Employment Practices Liability
• Miscellaneous Professional Liability

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.

Target Risk Characteristics
• Automated printing machinery, less than 30 years old
• Regular inspection and maintenance of printing presses and equipment
• Use of water-based inks
• Adequate sprinkler protection is required for printers using solvent based inks and paper product makers
• Documentation of customer sign-off on proofs for all large jobs

Key Marketing Tools
Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:
• Printers Agent Information Sheet (114-1164)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Professional Services Advantage

Marketplace Overview

The professional services marketplace creates an enormous market opportunity for Hanover. Professional services accounts are often perceived to be only a Small Commercial (BOP) opportunity. Consolidation in the industry has resulted in a larger Middle Market play than in the past. Between the major segments, there are about 4,000 accounts that are too large and sophisticated to fit “BOP size” profiles of most competitors but can be written in Hanover Middle Market. Combine that with the fact that larger accounts are quickly outgrowing the limits BOP writers provide for key values, such as electronic data processing and valuable papers, and this defines an attractive and growing Middle Market opportunity.

Target Market

Hanover Professional Services Advantage targets accounts that provide professional services, primarily operating from an office environment, including:

- Lawyers and Notaries (less than 100 attorneys)
- Accounting, Tax Preparation, Payroll and Bookkeeping Services
- Architects, Engineers and Surveyors (except construction management)
- Testing Laboratories (except clinical trials)
- Design Services
- Consultants
- Research and Development Services (except biotech or clinical trials)
- Travel agencies (except adventure tours or tours in insecure locations)
- Document Preparation Services

The Package premium range for Professional Services typically is from $25,000 to $200,000.

Key Competitive Advantages

Hanover Professional Services Advantage offers businesses that provide a wide range of professional services the following advantages:

- Industry specific and differentiated coverages that few competitors can equal. (e.g., accounts whose values are outgrowing the BOP will want limits provided in a property extension that provides a $500,000 blanket for key values including electronic data processing, hardware, software and data, valuable papers and records, and fine arts)
- Total protection and one-stop shopping by offering additional specialty coverages (e.g., Miscellaneous Professional Liability, etc.)
- Local expertise in underwriting and claims—provided by The Hanover
- Loss Control expertise and resources, onsite surveying, and comprehensive Loss Control services including fire and theft prevention services, vehicle safety services, and premises fall prevention

continued ▶
Key Competitive Advantages *(continued)*
- Financial strength writing on "A" rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access
Available to all Hanover Agents.

Core Product Offerings
- Commercial Package Policy (Professional Liability is excluded)
- Commercial General Liability
- Electronic Data Processing and Valuable Papers
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation

Special/Value-Add Coverages
We offer a broad array of specialized coverage that professional services clients can tailor to meet their specific needs, including:
- Choice Advantage Property Broadening Endorsement
  - $500,000 blanket limit applies to:
    » EDP, hardware, software and data
    » Valuable Papers and Records
    » Fine Arts
- Tenants Improvements and Betterments included in Personal Property
- E-commerce Endorsement
  - Covers hardware, software, and BI from virus, worm, or hacking
  - Applies to all covered perils at location of network services provider

Potential Cross-Sell Opportunities
- Lawyers Professional Liability
- Miscellaneous Professional Liability
- Private Company Management Liability
- Employment Practices Liability
- Inland Marine (high-value Electronic Data Processing and Valuable Papers)

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.

Key Marketing Tools
Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:
- Professional Services Agent Information Sheet (114-1165)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Real Estate Advantage

Marketplace Overview

The commercial real estate market is estimated at $6 billion in P&C premium, making it one of the largest sectors of the commercial insurance marketplace. Factoring our appetite, this represents a Hanover market opportunity of approximately $4 billion. Following population trends, the majority of the opportunities are in and surrounding larger metropolitan markets. This opportunity is split between owners and property managers. Nearly all customers demand a financially sound company, so having “A” rated financial strength is critical.

Target Market

**Hanover Real Estate Advantage** targets Commercial Real Estate Owners and Managers with a majority of their income generated by rents and fees from the following real estate types:

- Office
- Retail
- Light Industrial Properties including flex buildings and warehouses
- Incidental higher hazard real estate exposures that are part of an otherwise eligible schedule, including residential properties

**Hanover Real Estate Advantage** also targets high-end Condominium and Cooperative Owner Association accounts.

Key Competitive Advantages

**Hanover Real Estate Advantage** offers Real Estate Owners and Managers a complete suite of real estate products that include business income extensions, additional insured, contingent property, business income coverage for properties with triple net leases, and emergency event management. The program also offers the following advantages:

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Builders Risk, Employment Practices, Management Liability, etc.)
- A fully integrated risk management program that combines underwriting, claim, and Loss Control services—all provided through The Hanover
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety programs
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

continued
Who Can Access
Available to all Hanover Agents.

Core Product Offerings
• Commercial Property/Fire
• Commercial General Liability
• Commercial Auto
• Commercial Umbrella
• Workers’ Compensation
• Directors and Officers Liability (Condo and Co-op only)

Special/Value-Add Coverages
We offer a broad array of specialized coverages that real estate owners and managers can tailor to meet their specific needs, including:
• Commercial Real Estate Owners and Managers Specific Endorsements
  – Property Broadening Endorsement
  – Contingent Property Coverage
  – Newly Acquired LLCs, LLPs, and LPs General Liability Endorsements
  – Real Estate Managers Additional Insured Endorsement
  – General Liability Broadening Endorsement
  – E-Commerce Coverage
  – Green Building Coverage
• Emergency Event Management Coverage
  – Emergency Event Communication Expense
  – Emergency Event Business Income (and Extra Expense)
  – Post Emergency Event Expense
• High-End Condo and Co-op Owner Associations Specific Endorsements
  – Directors and Officers Liability
  – Employee Dishonesty

Potential Cross-Sell Opportunities

Commercial Real Estate Owners and Managers
Coverage gaps open up major cross-sell opportunities, including:
• Builders Risk
• Employment Practices Liability
• Miscellaneous Professional Liability
  – Property Managers E&O
• Fidelity & Crime Coverage
• Private Company Management Liability

High-End Condominium and Cooperative Owner Associations
• Employment Practices Liability
• Miscellaneous Professional Liability
• Fidelity & Crime
• Private Company Management Liability

Value Added Loss Control Services
To help clients minimize risks and lower their premiums, we offer comprehensive Loss Control Services, including:
• Fire and Theft Prevention Services
• Preventative Maintenance Programs and Practices
• Premises Slip and Fall Prevention
• Safety Resources (numerous safety topics and checklists available)
• Loss Control information portal for agents and customers on prevention insights

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.
Target Risk Characteristics

• Financially Sound
  – Appropriate reserves for replacement of building systems/maintenance
  – Building systems including roof, HVAC, electrical and plumbing are updated timely

• Vigorous Risk Transfer Procedures
  – “Additional Insured” status from tenants and contractors
  – Consistent application and enforcement of indemnification clauses in contracts (hold harmless and waivers of subrogation)

• First-rate Maintenance Practices
  – Well-maintained, well-lit premises
  – Regularly scheduled inspections of properties and performance of preventative maintenance

• Stable and Balanced Real Estate Portfolio (Commercial Real Estate Owners and Managers Only)
  – 10% or less of total TIV currently listed for sale
  – 10% or less of total TIV in Development and/or total TIV in Renovations at any one time
  – No build-to-sell, infrastructure work, or residential development
  – 5% or less of total TIV in residential exposures

Key Marketing Tools

*Commercial Real Estate Owners and Managers*

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

• Real Estate Agent Brochure (114-1045)
• Real Estate Agent Information Sheet (114-1166)
• Real Estate Customer Review Flyer (114-1049)
• Real Estate Customer Risk Review Checklist (114-1048)
• Real Estate Customer Prospecting Letter (114-1050)
• Emergency Event Management Customer Fact Sheet (114-1073)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

According to the Hartford Institute for Religious Research, there are an estimated 335,000 religious institutions in the United States. These religious organizations have a combined annual revenue of about $95 billion. This represents a Hanover market opportunity of $500 million in our footprint states.

Religious organizations have unique insurance needs. Expanding congregations, rising property values, increased community-based activities, and shrinking revenue sources all combine to create a growing need for these organizations to properly protect their assets. In addition, these institutions face an expanding threat of lawsuits that were unheard of just a few years ago. In today’s market, buyers have an elevated level of interest in ensuring that they have a solid insurance program.

Target Market

**Hanover Religious Institutions Advantage** targets all types of houses of worship, including:

- Churches
- Synagogues and temples
- Chapels
- Mosques
- Religious congregations with community-based activities, such as sponsored youth programs, child care, charitable work in community
- Churches with private schools

Key Competitive Advantages

In addition to offering religious institutions a competitive suite of religious institution specific insurance products, including special property and liability endorsements, **Hanover Religious Institutions Advantage** offers the following advantages:

- A fully integrated risk management program that combines underwriting, claim, and loss control services, all provided through one company — The Hanover
- Well-designed, highly relevant coverages that continue to be upgraded
- Over 25 years of experience writing institutional businesses
- An experienced team of program management professionals with firsthand experience in this industry
- Specially trained local underwriters
- Robust Loss Control program including in-house Loss Control experts
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to Select Partner Agents.

continued
Core Product Offerings

**Hanover Religious Institutions Advantage** offers a broad range of products that offer religious institutions complete protection. These include:

- Commercial Property
- Commercial General Liability
- Commercial Crime
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation

Special/Value-Add Coverages

We offer a broad array of specialized coverages and services that religious institutions can tailor to meet their specific needs. These include:

- Religious Institutions Extra Coverage — Property Broadening Endorsement including:
  - Personal Effects and Property of Others
  - Personal Effects of Clergy
  - Ordinance, Regulation, or Laws
  - Business Income ALS
  - Coverage for windows & glass included in building limit
  - Dwelling coverage ALS (rental value)
- Religious Institutions General Liability Broadening Endorsement
- Counseling Professional Liability
- Religious Institutions Directors, Officers, and Trustees Liability (including optional Teachers Professional Liability, Employment Practices Liability, and Third-Party Coverage)
- Broadcasters, Telecasting, and Publications Professional Liability
- Innocent Party Defense Coverage for Employees
- Incidental Medical Liability Coverage Endorsement
- Emergency Event Management Coverage
- Data Breach Coverage
- Loss Control information portal for agents and customers

Potential Cross-Sell Opportunities

- Nonprofit Management Liability
- Fidelity & Crime
- Commercial Surety
- Inland Marine

Underwriting Model

Underwriting is limited to specially trained Middle Market Underwriters in the branch who have completed **Hanover’s Religious Institutions Advantage** training.

- Accounts > $25,000 local Middle Market Underwriter
- Accounts < $25,000 directed to our Small Commercial Niche Team

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Hanover Religious Institutions Advantage Agent Information Sheet (114-1167)
- Hanover Religious Institutions Advantage Agent Packet (includes agent and customer materials listed below) (115-1156KIT)
- Hanover Religious Institutions Advantage Agent Brochure (115-1030)
- Hanover Amateur Sports Advantage Great Reasons Why Customer Flyer (115-1151)
- Hanover Religious Institutions Advantage Property Coverages Comparison Customer Guide (115-1152)
- Hanover Religious Institutions Advantage Customer Coverage Checklist (115-1037)
- Hanover Religious Institutions Advantage Loss Control & Claims Services Customer Information Sheet (115-1153)
- Hanover Religious Institutions Advantage Customer Brochure (115-1031)
- Hanover Religious Institutions Advantage Customer Prospecting Letter (115-1125)
Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

Nationwide, the restaurant industry includes approximately 954,000 establishments with combined annual revenue of almost $580 billion. The industry is highly fragmented, with the 50 largest companies holding just 20% of the market. It employs 12.7 million people, making it one of the largest private sector employers. The industry’s share of the entire food dollar is 49%. The P&C premium is estimated at $4 billion. The industry size and diversity makes for a viable market across all geographic regions.

Target Market

Hanover Restaurant Advantage targets a wide range of full-service restaurants. The package account premium is between $25,000 and $200,000. Risk characteristics include:

- In business as a full-service establishment for a minimum of five years and financially solid with consistent management and ownership
- Liquor sales <30% of overall receipts with slightly higher percentage if a wine cellar exists
- No catering or delivery operations
- Proper protection of all cooking facilities, including fire suppression systems and filters along with regular cleaning and maintenance contracts
- Comprehensive server (TIPS) training provided to all employees
- Newer buildings (<20 years) with above-average construction, preferably sprinklered to a central station

Key Competitive Advantages

Besides offering restaurants a fully integrated risk management program that combines underwriting, claim, and Loss Control services, Hanover Restaurant Advantage offers the following advantages:

- Complete suite of restaurant products, handling many of their insurance needs—all available directly through one carrier—The Hanover (no MGA middleman)
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety programs
- Comprehensive risk management solution for restaurant industry clients
- Comprehensive risk management solution including a Loss Control portal providing agents and customers information on prevention insights

continued
Key Competitive Advantages (continued)

- Total protection, one-stop shopping by offering additional specialty coverages (e.g., Employment Practices, Management Liability, etc.)
- Financial strength writing on "A" rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.

Core Product Offerings

- Commercial Package Policy
- Commercial Automobile (not to be major portion of account)
- Workers’ Compensation (not to be major portion of account)
- Commercial Umbrella—limits offered based on individual account underwriting

Special/Value-Add Coverages

We offer a broad array of specialized coverage that restaurants can tailor to meet their specific needs, including:

- Equipment Breakdown Coverage
- Change in Temperature or Humidity
- Liquor Liability
- Food Spoilage/Adulteration Coverage
- Products Recall

Potential Cross-Sell Opportunities

- Employment Practices Liability
- Private Company Management Liability
- Fidelity & Crime

Underwriting Model

Underwriting is done through local branch Middle Market Underwriters.

Key Marketing Tools

Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:

- Restaurant Agent Information Sheet (114-1168)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Hanover Retail Advantage

**Marketplace Overview**

The retail trade industry consists of establishments engaged in selling merchandise for personal or household consumption and rendering services incidental to the sale of those goods. The entire U.S. retail trade industry had an estimated $4.1 trillion in sales in 2009 from over 1.2 million establishments. Retail establishments closely align with population density, so they are predominant in suburban and urban markets. This market follows economic trends, although analysts suggest that the industry’s rebound will be slower than that of the overall economy.

**Target Market**

Hanover Retail Advantage targets a wide range of retailers who are financially stable and have been in business for a minimum of three years. They can have incidental service, repair, and installation exposures and multiple location risks. Examples of desired retail operations include but are not limited to, the following:

- Automotive Parts and Accessories Stores
- Book and Magazine Stores
- Clothing Stores
- Drug Stores
- Furniture Stores
- Nursery and Garden Centers
- Shoe Stores

**Key Competitive Advantages**

In addition to offering retail clients a broad array of customizable, industry-specific coverages, Hanover Retail Advantage offers the following:

- A fully integrated risk management program that combines underwriting, claim, and Loss Control services—all provided through The Hanover
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety programs
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

**Who Can Access**

Available to all Hanover Agents.

*continued*
Core Product Offerings
- Commercial Package Policy
- Commercial Property
- Commercial General Liability
- Commercial Automobile (not to be major portion of account)
- Workers’ Compensation (not to be major portion of account)
- Commercial Umbrella

Special/Value-Add Coverages
We offer a broad array of coverages with high limits that an agent can tailor to meet their specific needs, including:
- Equipment Breakdown Coverage
- Enhanced Building Definition
- Property Valuation Options
- Change in Temperature or Humidity
- Deferred Payments
- General Liability Extensions
  - Product Recall
  - Broadened Property Damage
  - Additional Insureds (Contract, Permit)

Potential Cross-Sell Opportunities
- Inland Marine
  - Jewelers’ Block
  - Furriers’ Block
  - Musical Instruments
- Employment Practices Liability
- Private Company Management Liability
- Fidelity & Crime

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.

Target Risk Characteristics
- Account Premium >$25,000, controlled by a Hanover Agent
- At least 3 years in business
- New buildings preferred with sprinkler system and central station smoke and burglary alarms
- Well-organized stock (front room and back room)
- Incidental (<10%) installation, service, or repair work
- Adequate life safety and evacuation plan
- Well-established delivery routes and fleet safety program
- Annual turnover <40%

Key Marketing Tools
Our marketing tools help you understand our capabilities, appetite, and products and help supplement and amplify your sales efforts:
- Retail Agent Information Sheet (114-1169)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The Sports & Fitness market in the U.S. is comprised of approximately 45 million members, belonging to over 33,000 sports teams, leagues, fitness, and recreational sports centers, representing approximately $800 million in market opportunity. Additionally, sports and fitness venues employ over 535,000 full- and part-time employees and are expected to grow at a rate of 6% through 2018.

Target Market

Hanover targets a wide range of businesses engaged in a variety of sports, health, and fitness activities. Examples of eligible classes include:

• Fitness and Recreation Sports Centers
  – Fitness Centers
  – Health Club Facilities
  – Tennis Clubs
  – Aerobic Studios
  – Yoga and Pilates Studios
• Sports and Recreation Instruction
  – Youth Sports Camps and Clinics
  – Sports Training Clinics
  – Dance Schools and Programs
  – Gymnastics Clubs
  – Coaches’ Clinics
• Amateur Sports
  – Amateur Organized Sports Teams and Leagues
  – Amateur Tournaments and Events
  – Sports Complexes
  – Athletic Conferences
  – Coaches and Officials
• Auxiliary Operations and Services
  – Spas, Saunas, and Whirlpools
  – Tanning Salons
  – Swimming Pools
  – Child Care
  – Massage Therapists

Examples of businesses not targeted include:

• Professional Sports Teams
• Motor Sports
• Combat Sports
• Recreation Venues
• Outdoor Activities such as Whitewater Rafting and Skiing Facilities

continued
Key Competitive Advantages
In addition to offering a complete suite of sports and fitness insurance products, including special Property and Liability endorsements specific to the sports and fitness market, Hanover Sports & Fitness Advantage offers the following advantages:

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages (e.g., Inland Marine, Employment Practices, etc.)
- Well-designed, highly relevant coverages
- A fully integrated risk management program that combines underwriting, claims, and Loss Control services, all provided by one company—The Hanover
- Specially trained, local underwriters
- Over 10 years of experience writing Sports & Fitness market
- An experienced team of program management professionals with firsthand experience in the sports and fitness industry
- Typically higher commissions, including premium in annual profit sharing
- Robust Loss Control program, including in-house Loss Control experts and a Loss Control portal which allows customers and agents to access valuable Loss Control information, such as safety topics bulletins and teaching aids, training programs, and information about participating in safety committees
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling them to provide differentiation in the marketplace

Who Can Access
Available to Select Partner Agents.

Core Product Offerings
- Commercial Property
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation

Special/Value-Add Coverages
We offer a broad array of specialized coverages and services that sports and fitness businesses can tailor to meet their specific needs. These include:

- Health and Fitness Broadening Endorsement
- Health and Fitness Professional Liability Endorsement
- Amateur Sports Broadening Endorsement
- Amateur Sports Professional Liability Endorsement
- Sexual Abuse and Molestation Coverage
- Emergency Event Management Coverage
- Data Breach Coverage
- Green Property Coverage
- Loss Control information portal for agents and customers on prevent insights

Potential Cross-Sell Opportunities
- Employment Practices Liability Insurance
- Commercial Surety
- Fidelity & Crime
- Directors & Officers
- Inland Marine

Loss Control Education
Sports microsite (sports.hanover.com) links to our Loss Control portal, which allows customers and agents to access valuable information.

Underwriting Process/Model
Underwritten by specially trained local Middle Market & Small Niche Underwriters who have completed Sports & Fitness training.
Key Marketing Tools

We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts.

- Hanover Sports & Fitness Advantage Launch Packet (includes agent and customer materials) (114-1242KIT)
- Hanover Sports & Fitness Advantage Agent Brochure (114-1225)
- Hanover Fitness Advantage Customer Packet (includes the following customer materials) (114-1240KIT)
- Hanover Fitness Advantage Great Reasons Why Customer Flyer (114-1227)
- Hanover Fitness Advantage Customer Coverage Review Checklist (114-1226)
- Hanover Fitness Advantage Customer Coverage Scenarios (114-1228)
- Hanover Sports & Fitness Advantage Customer Prospecting Letter (114-1229)
- Hanover Amateur Sports Advantage Customer Packet (includes the following customer materials)
- Hanover Amateur Sports Advantage Great Reasons Why Customer Flyer (114-1199)
- Hanover Amateur Sports Advantage Customer Coverage Review Checklist (114-1241)
- Hanover Amateur Sports Advantage Customer Prospecting Letter (114-1197)
- Hanover Sports & Fitness Advantage Loss Control & Claims Services Customer Information Sheet (114-1233)
- Hanover Sports & Fitness Advantage Business Auto Customer Information Sheet (114-1232)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

With more than 140,000 companies earning combined annual revenues of nearly $1.2 trillion, the technology sector represents an opportunity like few others. Of these 140,000 companies, nearly 130,000 are within our capabilities. As we define it, the tech market is comprised of three major subsectors:

- Information Technology Services (approximately 120,000 establishments with combined annual revenues of nearly $250 billion)
- Electronics Manufacturing (about 4,400 companies with revenues approaching $110 billion)
- Telecommunication Services (4,500 companies with revenues at about $300 billion)

Hanover Technology Advantage was created specifically to access this gigantic and flourishing marketplace and is now available in most states.

Target Market

Hanover Technology Advantage targets a wide range of technology sectors, offering a variety of customizable products to mid-sized companies in all three sectors outlined above. Examples of the various Technology operations that we target include:

- **Information Technology & Technology Services**
  - Custom Programming
  - Computer System Integration
  - Computer Facility Management
  - Data Processing, Hosting, and Related Services
  - Packaged Software Development

- **High-Tech Manufacturing**
  - Electronic Component Manufacturing
  - Computer and Peripheral Equipment Manufacturing
  - Communication Equipment Manufacturing
  - Audio and Video Equipment Manufacturing

- **Telecommunications**
  - Telephone Companies
  - Telecommunications Re-billers and Re-sellers
  - Internet Service Providers
  - Paging Services
  - Satellite Telecommunications

continued
Key Competitive Advantages

**Hanover Technology Advantage** provides technology businesses with a total account solution, including special property and liability endorsements specific to the technology market. Our product also offers the following advantages:

- **Broad, flexible appetite**—targets 50 NAICs with over 125 new proprietary General Liability classes and rates, providing incredible flexibility to uncover new market opportunities
- **Comprehensive product suite**—enables a one-stop shopping advantage and can grow as your customers’ risks grow
  - Industry-specific Property & General Liability Broadening Endorsements
  - Multiple options for Errors & Omissions Coverage
  - Umbrella, Marine, Employment Practices Liability, Directors & Officers Liability, Crime, and International Coverage capabilities
- **Local presence**—expert, local underwriting with national product claims and loss control capabilities available to local markets, all supported by regional technology industry talent
- **Selective distribution strategy**, which creates strong franchise value for our agents, enabling differentiation in the marketplace
- **Loss Control and Claims expertise and resources**, including a customer portal that allows clients to access valuable information
- Turnkey agent-to-customer marketing tools
- Financial strength writing on “A” rated admitted paper

Who Can Access

Available to select Hanover Partner Agents.

Core Product Offerings

- Commercial Property
- Commercial General Liability
- Errors & Omissions (two stand-alone policies)
  - Hanover Technology Professional Advantage
  - Hanover Technology Professional Advantage Plus
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella

Special/Value-Add Coverages

We offer specialized coverages and services that Technology companies can tailor to meet their specific needs. These include:

**General Liability coverages and optional endorsements:**
- Technology General Liability Broadening Endorsement
- Enhanced Website and Internet Coverage
- No Automatic Professional Services Exclusion

**Property coverages and optional endorsements:**
- Technology Property Broadening Endorsements
- Worldwide Property Coverage
- Electronic Vandalism Coverage
- Data Breach Coverage
- Green Building Coverage

Potential Cross-Sell Opportunities

- Inland and Ocean Marine
- Employment Practices Liability
- Private Company Management Liability (Directors & Officers, etc.)
- Commercial Crime (Third-Party Off Premises)

Underwriting Model

- Underwritten by local specially trained Middle Market Underwriters who are supported by regional professionals who are experts in the technology industry

Small Commercial Opportunities

- We also write Small Commercial Technology. Please refer to the Small Commercial Section for information.
Key Marketing Tools

To help our agents supplement and amplify their sales efforts, we offer a full range of marketing tools to aid in understanding our capabilities, appetite, and products.

Hanover Technology Advantage Agent Kit (includes all of the items listed below including the Client Prospecting Kit. Each item can also be ordered separately).

- Hanover Technology Advantage Agent Brochure (114-1205)
- Hanover Technology Advantage Agent Information Sheet (part of MM Advantage Kit) (114-1219)
- Hanover Technology Advantage Target Classes (114-1215)
- Hanover Technology Advantage Client Prospecting Kit (includes all of the items lists below) (114-1206)
- Hanover Technology Advantage Customer Guide (Manufacturing Businesses) (114-1222)
- Hanover Technology Advantage Customer Guide (Technology Services Businesses) (114-1220)
- Hanover Technology Advantage Errors & Omissions Customer Guide (114-1205)
- Hanover Technology Advantage Specialty Coverages Customer Guide (114-1208)
- Hanover Technology Advantage Customer Letter (114-1212)
- Hanover Technology Advantage Claims Scenario (114-1210)
- Hanover Technology Advantage Great Reasons Customer Information Sheet (114-1221)

Contact Information

Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Marketplace Overview

The P&C premium for the wholesale industry is approximately $12 billion. Wholesalers in Hanover’s appetite total roughly $4 billion. The marketplace generally follows the population with wholesalers commonly found in all metro areas. Large metro areas, like New York, offer a particularly wide variety and volume of wholesalers. Other Metro areas where wholesalers thrive include Atlanta, Boston, Chicago, Dallas, Los Angeles, San Francisco, and Seattle. This is a mature market with some competitor consolidation expected in the future.

Target Market

Hanover Wholesalers Advantage targets a broad range of wholesalers and distributors, with more of our appetite in the durable goods area. Examples of target classes include:

- Books, Periodicals & Newspapers
- Clothing
- Electronic Parts
- Flowers, Nursery Stock & Florists
- Furniture
- Medical, Dental & Hospital Equipment
- Motor Vehicle Parts
- Office Equipment
- Plumbing & Heating Equipment
- Printing & Writing Paper
- Refrigeration Equipment

Refer to your local Middle Market Underwriter for a complete list of the many classes of wholesalers that we target.

Key Competitive Advantages

In addition to offering a fully integrated risk management program we combine underwriting, claim and loss control services—all provided through one company—The Hanover.

Hanover Wholesale Advantages offers the following advantages:

- Industry specific and differentiated coverages for total account protection and one-stop shopping by offering additional specialty coverages, (e.g., Inland Marine, Ocean Cargo, Employment Practices, etc.)
- Local experienced underwriters who have a proven track record in this industry and can make decisions on the spot
- Extensive Loss Control expertise and resources, including a customer portal, onsite surveying, and comprehensive Loss Control services that institute or supplement a comprehensive employee safety, fleet safety, building safety, risk transfer management, and customer safety program
- Financial strength writing on “A” rated admitted paper
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

continued ▶
Who Can Access
Available to all Hanover Agents.

Core Product Offerings
- Commercial Package Policy
- Commercial Property
- Equipment Breakdown
- Commercial General Liability
- Products Liability
- Commercial Automobile
- Commercial Umbrella
- Workers’ Compensation

Special/Value-Add Coverages
We offer a broad array of specialized coverage that wholesalers and distributors can tailor to meet their specific needs, including:
- Wholesale Property Broadening Endorsement (adds 40 coverages)
- General Liability Special Broadening Endorsement (adds 20 important coverages)
- Foreign Dependent Property Coverage
- E-commerce Coverage Endorsement
- Loss Control information portal for agents & customers on prevention insights

Potential Cross-Sell Opportunities
- Inland Marine (Transit Coverage, Warehousing)
- Ocean Cargo
- Employment Practices Liability
- Private Company Management Liability
- Hanover Specialty Industrial: Hanover Specialty Industrial Property for high fire hazard risk property and Hanover Specialty Insurance Brokers for casualty and pollution. (Additional information about Hanover Specialty Industrial can be found in the Specialty section of the Agent Playbook.)

Underwriting Model
Underwriting is done through local branch Middle Market Underwriters.
Risks outside of our standard appetite can be submitted to Hanover Specialty Industrial for Property (must be fully or partially sprinklered) via Hanover Specialty Industrial Property (HSIP) or ancillary coverages via Hanover Specialty Industrial Brokers (HSIB)

Target Risk Characteristics
- Account Premium over $50K, controlled by a Hanover Agent
- At least three years in business
- Three-plus years of currently valued loss runs showing exceptional profitability (<25%)
- All specialized storage arrangements must meet or exceed Loss Control guidelines. These exposures include in-rack storage arrangements, aerosol product storage and combustible and flammable materials storage
- Buildings less than 25 years old
- Only incidental exposures related to product installation, service or repair (Max of 10% of annual receipts from these incidental exposures)
- Risks with superior risk transfer processes in place. All suppliers hold wholesaler harmless and wholesaler covered as vendor or A/I with adequate limits by supplier
- Well-established delivery routes & Fleet Safety Program
- No long haul delivery of goods
- Annual employee Turnover <12% (Drivers and all other Employees)
Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products, and to help supplement and amplify your sales efforts:

- Wholesalers Agent Brochure (114-1061)
- Wholesalers Agent Information Sheet (114-1149)
- Wholesalers Coverage Benefits Customer Guide (114-1060)
- Wholesalers Coverage Review Customer Guide (114-1059)
- Wholesalers Customer Prospecting Letter (114-1058)

Contact Information
Contact your local Middle Market Underwriter who can provide you with responsive decision-making, in-person presentation support, and comprehensive information and insight in this specialized industry.
Specialty
Marketplace Overview

The entire U.S. Inland Marine market has approximately $11 billion in P&C premium. Construction-related business represents a significant portion, but there are other sizable Inland Marine markets such as transportation, electronic data processing (EDP), and collectibles. Inland Marine is considered “mature,” yet it still presents new growth opportunities, such as those in green construction and alternative energy. Inland Marine business is widely dispersed among numerous companies, with the national companies maintaining a significant penetration. Smaller specialty and regional companies also have a footprint, with players varying by geographic region.

Target Market

As a Marine writer with a broad appetite, Hanover Marine entertains virtually all classes of Commercial Inland Marine business, including (but not limited to) construction, transportation, collectibles, technology and communication, specialty coverages, etc. Hanover Marine entertains monoline opportunities and also supports Middle Market business so you can write the total account but also serves to support Middle Market. Hanover Marine is a big player in the marketplace, and continues to grow at double-digit rates, with consistently profitable results.

Hanover Marine offers the following solutions (on an individual-risk basis):

- Builders Risk—up to $100 million capacity
- Construction—Contractors equipment
- Transportation—goods and materials in transit
- Collectible Programs (both commercial and personal)
- Technology and Communications—(e.g., EDP, Cell Towers)
- Special Coverages (e.g., Jewelers’ Block, Furriers’ Block, Marinas)
- Note “Marinas” has a separate marketing sheet in the Playbook

Hanover Marine also has an experienced Program team to help you actively solicit new program opportunities both within and outside traditional Marine lines of business. Some program examples include:

- Marinas
- Moving & Storage
- Restoration Contractors
- Musical Instruments
- Valuable Articles
- Jewelers
- Fine Arts
- Furriers
- Personal Property for Residents of Assisted Living Facilities

continued
Key Competitive Advantages

Besides offering a full array of industry-leading products and a full spectrum of innovative programs, Hanover Marine offers agents many other advantages:

- Network of highly experienced local Marine Underwriters who know your local market and your agency
- Marine experts who forged strong relationships with agents and act as true problem solvers, including:
  - **Local Marine Specialists**—assigned to five–ten agents each who have big Marine volume and make a large commitment (i.e., > $300,000 new business per year) to Hanover for producing Marine business
- One-stop shopping for Inland, Ocean, and Property Coverages
- Ability to develop programs to meet unique/emerging market needs of specific industries
- Dedicated Marine Claims Specialists
- Builders Risk online quote and issuance tool
- Proactive Loss Control Experts who can help detect otherwise unnoticed risk conditions and tailor a program to meet real circumstances (Customer Loss Control Portal—numerous resources, valuable links, etc.)
- Financial strength writing on “A” rated admitted paper
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to Hanover Agents.

- Marina Program administered through the following Managing General Agents:
  - NAMU
  - Harbor Risk
- Hanover Moving & Storage (a.k.a. Household Goods Movers) open to a select number of agents countrywide and underwritten by Jeff Cook in MA
- Marine General Liability is an exclusive with Capacity Insurance (NJ)
- Various local programs with agents

Core Product Offerings

**Hanover Marine** offers a broad range of Commercial Inland Marine (all lines), Monoline Property, and Marina Program (all lines) products. Our extensive portfolio provides comprehensive coverages for a wide range of risks:

**Builders Risk**
Commercial Construction, Residential Builders (including online quoting and issuance tool for Homebuilders Program), Green Builders Risk Endorsement (designed to maximize coverage for “green” construction costs that relate to green certification standards in the construction of a covered building)

**Collectibles**
Fine Arts Collections including Private Collections, Fine Arts Dealers, Stamp and Coin Dealers, Musical Instrument Dealers, Musical Instruments (including Orchestras)

**Special Programs**
This is a growth segment for Marine with current and/or developing programs including:

- Auto Dealers
- Cell Towers
- Contingent Cargo
- Entertainment Equipment
- Exhibition/Trade Show Booth
- Fine Arts
- Fine Arts Conservators
- Green and Sustainable Building
- Household Movers
- Jewelers Block
- Marinas
- Maritime General Liability
- Motor Truck Cargo Carriers
- Musical Instruments
- Potato Growers
- Railroad Rolling Stock
- Record Storage & Destruction
- Restoration Companies
- Student Personal Property

Experienced team dedicated to Marine Programs to help you actively solicit new program opportunities both within and outside traditional Marine lines of business.
Construction
Pipeline Construction, Riggers’ Liability, Road Construction, Contractors’ Equipment, Installation Floaters, Public Buildings, Schools, Water Sewage Treatment Plants, and more

Special Coverages
Related Property (COP), Difference in Conditions, Jewelers’ Block, Furriers’ Block and Furriers’ Customer, Museums, Marinas, Bailees’ Customers, Warehouse Legal Liability (including Cold Storage), Installment Sales, and Scheduled Property Floaters

Technology and Communications
Broadcasting and Communication Equipment, Camera and Film Production Equipment, Camera Dealers, Cell Tower Program, Medical Equipment (including Mobile Units), Municipal Equipment, Electronic Data Processing, Equipment Dealers, and Negative Film Floaters

Transportation
Motor Truck Cargo, Transportation Risks, Short-Line Railroad, Contingent Cargo, Ocean Cargo, and Construction

Special/Value-Add Coverages
Besides offering a full array of products, Hanover Marine also offers valuable tools and services:

- Loss control and risk management safety seminars
- A wide range of Loss Control services that help protect clients’ property (e.g., heavy construction equipment):
  - LoJack
  - Celevoke
  - Equipment Lock Company
  - Tattle Alarm
  - National Equipment Registrar
- An online, easy-to-use Builders Risk Quote and Issuance
- Claims specialists dedicated to Marine

Potential Cross-Sell Opportunities
- Builders Risk and Contractors Equipment (may be a Surety opportunity)
- Builders Risk (completed project may be a Middle Market opportunity)
- Private Company Management Liability
- Employment Practices Liability Insurance
- Miscellaneous Professional Liability Insurance

Account rounding opportunities may exist for:

<table>
<thead>
<tr>
<th>Industry</th>
<th>Coverage Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cultural Institutions</td>
<td>Fine Arts</td>
</tr>
<tr>
<td>Medical Facilities</td>
<td>Medical Diagnostic Equipment</td>
</tr>
<tr>
<td>Manufacturers</td>
<td>Transportation and Ocean Cargo</td>
</tr>
<tr>
<td>Wholesalers</td>
<td>Transportation and Ocean Cargo</td>
</tr>
<tr>
<td>Middle Market Accounts</td>
<td>Builders Risk</td>
</tr>
<tr>
<td>Middle Market Accounts</td>
<td>Builders Risk</td>
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<td>Educational Institutions</td>
<td>Builders Risk</td>
</tr>
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Underwriting Model
- Local Marine Specialists to handle agents with significant Marine premium (typically $1 million+)
- Marine Advantage Unit handles all other agents with dedicated underwriters by region

Key Marketing Tools
We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts:

- Hanover Marine Agent Brochure (117-1070)
- Marine Advantage Unit Agent Brochure (117-1061)
- Marine Program Agent Information Sheet (117-1150)
- Medical Diagnostic Equipment Agent Brochure (117-1057)
- Medical Diagnostic Equipment Breakdown Customer Flyer (117-1064)
- Residential Builders Risk Agent Information Sheet (117-1033)
- Residential Builders Risk Customer Brochure (117-1019)
- Infrastructure Opportunities Agent Mailer (117-1078)
- Difference in Conditions Agent Information Sheet (117-1043)

Contact your local Marine Specialists or Hanover’s Commercial Lines Sales team for more information.
Marketplace Overview

According to the U.S. Department of Commerce, U.S. monthly imports are approximately $150 billion and monthly exports are approximately $121 billion. The Ocean Cargo market is estimated at more than $1 billion in direct written premium. Factoring in our appetite, this represents a Hanover market opportunity of approximately $300 million.

Target Market

Hanover Ocean Cargo targets small and mid-sized manufacturers, wholesalers, importers, exporters, and retailers throughout the U.S. with sales ranging from $25 million to $750 million who have mainly domestic operations. Hanover is not interested in pursuing large multinational companies.

Hanover prefers to write businesses that ship containerized cargo. However, we will competitively write accounts with good experience that ship non-containerized commodities.

Key Competitive Advantages

Besides offering agents a flexible Ocean Cargo product that allows the addition of numerous enhancements, along with coverage terms among the broadest in the domestic marketplace, Hanover Ocean Cargo offers the following advantages:

- Dedicated team of Ocean Cargo Specialists who have over 70 years of combined experience
- Marine Loss Control Specialists who have the technical skills, industry-specific knowledge, and extensive experience necessary to enable them to identify potential loss hazards to cargo in transit and then to recommend mitigation solutions that prevent losses
- Flexible approach; our coverage can be customized based on customer need
- Total Account working with Middle Market or we can write monoline Ocean Cargo—varying our approach as desired by the agent
- Dedicated Ocean Cargo claims professionals who only handle Marine claims
- Ability to handle both domestic and overseas claims
- Customer-friendly online certificate system (“Hanover C-Port”)
- Financial strength writing on “A” rated admitted paper
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to all Hanover Agents.

continued
Core Product Offerings

Hanover Ocean Cargo provides worldwide coverage on goods in transit, via vessel, air, or land conveyances, including coast-wide and intercoastal, import and export. An extremely flexible product, Hanover Ocean Cargo offers the addition of numerous enhancements allowing agents to customize coverage to meet their customer’s particular cargo insurance needs.

Hanover Ocean Cargo coverage can include the following:
- Domestic & Overseas
- Inland Transit
- Warehousing
- Processing
- Exhibitions
- Installations
- Salesperson’s Samples
- Contractor Locations

Special/Value-Add Coverages

We offer a broad array of coverages that Ocean Cargo customers can tailor to meet their specific needs, including:
- Goods Insured
- Domestic Transit
- Non-Delivery
- Concealed Damages
- Storage Coverage
- Control of Damaged Goods/Right of First Refusal

Potential Cross-Sell Opportunities

- By class of business with Middle Market for the Ocean Cargo portion of the Total Account:
  - Manufacturers
  - Wholesaler
  - Retailers
  - Technology

- By product offering on the account:
  - Hanover Specialty Industrial (specialized property/casualty on above classes)
  - Private Company Management Liability
  - Employment Practices Liability Insurance
  - Commercial Surety

Underwriting Model

Underwriting is done through field-based Ocean Cargo Underwriters who work in tandem with Marine Underwriters.

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:
- Ocean Cargo Agent Letter (117-1089)
- Ocean Cargo Agent Brochure (117-1088)
- Ocean Cargo Agent Myths and Realities (117-1095)
- “Hanover C-Port” Agent Guide (117-1147)
- Ocean Cargo Customer Coverage Review Guide (117-1096)
- Ocean Cargo Customer Claims Scenarios (117-1097)
- Ocean Cargo Customer Prospecting Letter (117-1093)
- Ocean Cargo Customer Brochure (117-1105)
- Ocean Cargo Customer Cross-Sell Letter #1 (117-1135)
- Ocean Cargo Customer Cross-Sell Letter #2 (117-1094)
- Ocean Cargo Customer Cross-Sell Letter #3
  - Property Customers (117-1134)

Contact your local Marine Specialists or Hanover’s Commercial Lines Sales team for more information.
Marketplace Overview

Hanover views Marine Programs as a broader opportunity for agents than just Associations. We define a program as a homogenous group of accounts requiring the same or similar types of coverage. Thus, Hanover Marine Programs becomes a unique product allowing you to aggregate business to create synergies, product focus, and market capitalization. As you specialize your agency, our Marine Program business can help you bring your customers the customized products, services, and value they need.

Target Market

Hanover prefers to write existing programs (or group of accounts) with a profitable track record that have at least $1 million in Marine premium. Our appetite is broad. The following are examples of some of the programs we currently write or will entertain (we are not limited to this list):

- Cell Towers
- Contingent Cargo
- Entertainment Equipment
- Exhibition/Trade Show Booth
- Fine Arts
- Fine Arts Conservators
- Green and Sustainable Building
- Household Movers
- Jewelers Block
- Marinas
- Maritime General Liability
- Medical Equipment
- Musical Instruments
- Potato Growers
- Railroad Rolling Stock
- Record Storage & Destruction
- Restoration Companies
- Student Personal Property

Continued
Key Competitive Advantages
To fully support your agency and your customers, we offer a wide array of industry-leading products and a broad spectrum of services which combine to offer you many advantages:

- Identify and solve issues your agency may have with a current program
- Customize products and services to meet the needs of your customers
- Dedicated Marine Program team helps you solicit new opportunities within and outside of traditional Marine lines of business
- Expanded product offerings provided by other business units create a total account solution
- Flexible operating model allows you to be involved to the extent you desire
- Local, expert program management including loss control and claims
- Robust financial strength writing on “A” rated admitted paper
- Selective distribution strategy provides differentiation in your marketplace

Who Can Access
Available to Hanover Agents.

Core Product Offerings
- All lines of Commercial Inland Marine
- Monoline Property
- Other commercial lines available as needed for Program

Potential Cross-Sell Opportunities
Cross-sell opportunities are broad and are discussed as the Program is developed.

Underwriting Model
The underwriting model is customized based on the program. Our Local Marine Specialists, Marine Program Team and the Agency define the process and work together to profitably underwrite the business.

Key Marketing Tools
Developed for the Program as needed.

Contact your local Marine Specialists or Hanover’s Commercial Lines Sales team for more information.
Maureen Hagen
Marine Management
508-855-4904
mhagen@hanover.com
Marketplace Overview

The Marina marketplace is large and lucrative. There are approximately 23,000 marinas and boat dealers operating in the U.S. In addition, there are 1,500 yacht clubs nationwide and about 800 regional boat builders.

The states with the largest number of marina opportunities that align with Hanover’s footprint are: CA, CT, DC, IL, MA, MD, ME, MI, MN, NJ, NY, OH, TX, VA, WA, WI.

The estimated premium for marina programs throughout the United States is approximately $500 million. The projected number of marinas and boat yards will remain the same through 2020 while boat dealers and boat builders are expected to see a 10–15% decline. However, the number of yacht or boating clubs is expected to increase as “baby boomers” spend more on recreational time.

Target Market

Hanover Marina Program offers comprehensive coverages and services to the following:

- Marinas
- Boat Yards
- Boat Dealers
- Regional Boat Builders
- Yacht Clubs

Key Competitive Advantages

Hanover Marina Program merges top quality coverages with a comparable level of expertise in underwriting, specialized Loss Control services and claims support. Clients also benefit from:

- Industry expertise based upon writing this specialized business for over 25 years
- Marine Specialty Underwriters who can not only understand this business, but help agents market and grow their business in this program
- State-of-the-art industry coverage forms
- Network of experienced Loss Control and Claims Specialists who are dedicated solely to Marine
- Total protection and one-stop shopping by offering additional specialty coverages (e.g., Employment Practices, Management Liability, etc.)
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

continued
Who Can Access

**Hanover Marina Program** is open to all Commercial Lines Hanover Agents through the following Hanover Managing General Agents:

North American Marine Underwriters, Inc.
Northeast and Southeast Regions
Lynnfield, MA
866-237-0711
www.namu-ins.com

Harbor Risk
Midwest and Central Regions
Grand Rapids, MI
866-411-7446
www.harborrisk.com

Core Product Offerings

**Hanover Marina Program** offers a broad range of coverages, including:

- Marina Operator’s Legal Liability
- Protection and Indemnity (Watercraft Liability)
- Boat Dealer’s Physical Damage Coverage
- Piers, Wharves, and Docks
- Physical Damage Owned Workboats
- Commercial Property and Yard Equipment
- General Liability including Products
- Commercial Automobile
- Property Extension Endorsement
- General Liability Extension
- Boat Builders Risk Coverage
- Workers’ Compensation Incidental USL&H
- Commercial Umbrella/Bumbershoot (Marine Excess Liability)

Special/Value-Add Coverages

**Hanover Marina Program** offers a broad array of specialized coverage that marinas, boat dealers, and yacht clubs can tailor to meet their specific needs, including:

- Demonstration Coverage for Boat Dealers
- Boat Dealers Newly Acquired Locations Coverage
- Boat Dealers False Pretense Coverage ($500,000)
- Boat Dealers Title Errors & Omissions Coverage
- Boat Dealers Engine Hour Alteration Coverage
- Boat Dealers for Vessels on Consignment
- MOLL Property Damage due to Freezing
- MOLL Coverage for Faulty Workmanship
- Dock Coverage to include Awnings and Fences
- Piers, Docks, Flood and Earthquake Coverage
- Piers, Docks, Debris Removal Coverage ($50,000)
- Piers, Docks, Fire Department Services Charges
- Piers, Docks, Pollutant Cleanup and Removal
- Recharge of Fire Extinguishing Equipment for Piers and Docks
- Piers, Docks—replacement cost availability
- Piers, Docks—agreed value and inflation guard option
- Piers, Docks—optional coverage for freezing and ice damage
- Piers, Docks—Business Interruption Coverage
- Boat Yard Equipment—newly acquired items
- Yacht Club Regatta Liability Coverage
- Regatta Borrowed Boat Coverage

Potential Cross-Sell Opportunities

**Hanover Marina Program** presents significant cross-sell opportunities in the following areas:

- Marinas/Boat Yards
  - Employee Practices Liability
  - Pollution Coverages
- Boat Dealers and Boat Builders
  - Employee Practices Liability
  - Fidelity Coverages
- Yacht Clubs
  - Management Liability
  - Fidelity & Crime
Underwriting Model
Underwriting is done by Hanover Managing General Agents, following specific underwriting direction specified from Hanover Marine.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Marina Program Overview (117-1004)
- Marina Program Agent Information Sheet (117-1003)
- Marina Customer Brochure (Harbor Risk Underwriters) (117-1002HRU)
- Marina Customer Brochure (North American Marine Underwriters) (117-1002NAMU)
- Marina Customer Brochure (117-1167)

Contact Information

CENTRAL, MIDWEST & WESTERN REGION

Hanover Agents, please contact:
Harbor Risk
Phone: 616-234-1680, 866-411-7446
Fax: 616-234-1689
Phil Begeman
Email: pbegeman@harborrisk.com
Tim Lucas
Email: tluca@harborrisk.com

EASTERN REGION

East coast states Maine to Virginia:
North American Marine Underwriters, Inc.
Phone: 781-295-0020, 866-237-0711
Fax: 781-295-0025
Stacy Munroe-Danehy
Ext. 112 stacy@namu-ins.com
Darren Sliney
Ext. 115 darren@namu-ins.com

ADDITIONAL CONTACT

Dana P. Downes
Director Marina Program
The Hanover Insurance Group
Phone: 508-855-3135
Cell: 603-988-9026
Email: ddownes@hanover.com
Fax: 508-926-5413
Marketplace Overview

The Hanover is a Top 10 Surety writer with over $100 million in premium. The Top 100 Surety companies are diverse (national, regional, local) although the top 20 hold a large share of the total market.

The Commercial Surety Marketplace is comprised of Large Commercial Account Surety Bond Products for Fortune 2,500 companies and Transactional Bonds for small and mid-sized entities requiring surety solutions for a wide variety of financial transactions. Commercial Surety Bonds meet the needs of customers ranging from individuals and small businesses to national companies such as Manufacturers, Service Contractors, Energy/Utilities/Healthcare/Financial Services/Food & Entertainment/Hospitality and Retail organizations. Commercial Bond types include ERISA Fidelity, Probate, License and Permits, Lost Instruments, Medicare, Tax, Patient Trust Funds, etc. The Commercial Surety segment is indirectly tied to the performance of the overall economy such that any economic slow-down can adversely affect the commercial surety marketplace.

Target Market

Hanover Commercial Surety focuses on generating Account business with Middle Market and Large businesses.

- Account Programs up to $50 million limits
- Broad risk appetite in Commercial: Manufacturers, Retail, Service Contractors (supply/install), Healthcare, Financial Services, Food, Entertainment, and Hotel Industry
- Commercial Surety smaller transactional business handled via BONDirect (Hanover's web-based quoting and issuance system for Commercial Surety and ERISA bonds)

Key Competitive Advantages

- Financial Strength ("A" rated by A.M. Best; financially robust company)
- Experience in the Surety business (since 1934)
- Solid Treasury Listing of $94,918,000
- Proven market, 10th largest Surety writer, producing $100 million in premium
- Recognized leader in Commercial Surety Bond, and ERISA
- Agents can access Hanover directly to write Commercial Surety, tapping our expertise and receiving attractive commissions
- Dedicated claims department specialized in handling Surety claims
- Locally accessible, responsive, and experienced Surety underwriting expertise
- Web-based POS system for fast quote and issue on smaller Commercial Surety
- Quick turnaround of Contract Surety, Commercial Surety, and ERISA submissions
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

- Commercial Account Surety—focused Surety resources on agents with a dedicated Surety team within the agency
- Combination of specialty Surety agents and Commercial Lines Agents who have expertise and capabilities
- Expanded distribution to Hanover Partner and other agents for the smaller Commercial Surety written through BONDirect POS quote-issue system

continued
Core Product Offerings

• Commercial Surety Large Account Business
• Commercial Surety Transactional Business (BONDirect)

Top 10 Commercial Surety Bonds: ERISA, Medicare, Lost Instrument, License & Permits, Probate, Tax, Patient Trust Funds, Private or Occupational School, Motor Vehicle Dealer, Toll/ Turnpike

Special/Value-Add Coverages

ERISA—Automatic increase language ensures compliance with ERISA requirements to a maximum amount of $500,000 with no additional premium during the current term.

Potential Cross-Sell Opportunities

• Middle Market and Small Commercial Package Businesses (require ERISA and have other transactional Commercial Surety needs, and large account bonds)
• Small Commercial Affinity and AIX programs on a variety of Commercial Surety needs
• Construction risks (especially aligned with Marine for Contract Surety)

Underwriting Model

All business is underwritten by local Surety underwriters or via the BONDirect system.

• Key Underwriting requirements for all Surety:
  – Review of financial statements and net worth
  – Prefer five or more years in business
  – Annual bond premium thresholds

Key Marketing Tools

We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts:

• Hanover Surety Agent Brochure (118-1046)
• BONDirect Agent Information Sheet (118-1005)
• BONDirect—ERISA Fidelity Bonds (118-1018)
• Top 10 Surety Bonds Agent Guide (118-1035)
• Court Bonds Agent Fact Sheet (118-1032)
• Public Official Bonds Agent Fact Sheet (118-1033)
• Probate Bonds Agent Fact Sheet (118-1032)
• Notary Public Bonds Agent Fact Sheet (118-1031)
• Medicare DMEPOS Bonds Agent Fact Sheet (118-1030)
• Lost Instrument Bonds Agent Fact Sheet (118-1029)
• License and Permit Bonds Agent Fact Sheet (118-1028)
• Business Services Bonds Agent Fact Sheet (118-1027)

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Marketplace Overview

The Contract Surety Marketplace is directly tied to the performance of the construction industry and therefore is impacted by the cyclical nature of residential and commercial construction activity. Despite the recent downturn in both of those construction segments, the Hanover Contract Surety division continues to outperform many of its competitors due to its deep industry experience, growing product line and attentive service combined with our ability to offer customers comprehensive solutions backed by a high level of professionalism.

The Top 100 Surety writers are diverse (national, regional, local) although the top 20 hold a large share of the total market. The Hanover is a Top 10 Surety writer in the United States with over $100 million of premiums in this $3.3 billion marketplace.

Target Market

- Focused on Small and Middle Market contractors with revenue up to $75 million
- Highly experienced, well-managed and capitalized operations
- Broad class of eligible contractor firms
- Contractors who value a strong working relationship with their agent and their carrier

Key Competitive Advantages

Hanover Contract Surety provides agents the best of both worlds—the financial strength of a national insurer and the on-the-scene expertise of a local player. We maintain field offices throughout the country staffed with experienced Contract Surety Specialists who can work with you to meet your client’s various needs.

- Financial Strength (“A” rated by A.M. Best; financially robust company)
- Experience in the Surety business (since 1934)
- Solid Treasury Listing of $90,152,000
- Our capitalization and liquidity position, in excess of $150 million, for our Middle Market book of contractors far exceeds industry requirements
- The Hanover’s significant capacity provides great flexibility in meeting the needs of a wide range of construction customers
- Proven market, tenth largest Surety writer, producing $100 million in premium
- Dedicated claims department specialized in handling Surety claims
- Locally accessible, responsive, and experienced underwriting expertise
- Quick turnaround of Contract Surety, Commercial Surety, and ERISA submissions
- A long-term commitment to contract surety translates into a special understanding of Construction industry issues
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling them to differentiate in the marketplace

Who Can Access

- Combination of specialty Contract Surety Agents and Commercial Lines Partner Agents who have expertise and capabilities
- Expanded distribution to Hanover Partners and other agents who wish to entertain Contract Surety business with The Hanover. Focused Surety resources on agents with dedicated Surety team within the agency.

continued
Core Product Offerings
- Contract Surety (for construction accounts up to $75 million revenue)
- Bid Bonds
- Performance Bonds
- Payment Bonds
- Supply Bonds
- Maintenance Bonds

Potential Cross-Sell Opportunities
- Small and Middle Market Contractors (require ERISA and have other transactional Commercial Surety needs)
- Construction risks

Underwriting Model
All business is underwritten by local Contract Surety underwriters
- Key Underwriting requirements for all Surety:
  - Review of financial statements and net worth
  - Prefer five or more years in business
  - Annual bond premium thresholds
- For Contract Surety, the 3 C’s: Character, Capacity, and Capital
- Disciplined Risk Model and Loss Mitigation Capabilities supported by world class in-house accounting, engineering, workout, and legal services personnel

Key Marketing Tools
We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts:
- Hanover Surety Agent Brochure (118-1046)
- Hanover Contract Surety Agent Sales Sheet (Coming Soon)

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Specialty

Hanover Specialty Industrial
Marketplace Overview

Industrial businesses include a wide range of industries involved with manufacturing, warehousing, processing, and distribution. The nation’s industrial and manufacturing sector comprises nearly 20% of the overall gross domestic product of the United States, which was estimated at $14.2 trillion in 2009. All industrial enterprises have comprehensive and diverse insurance requirements, such as property and casualty, environmental, and business continuity coverages. These needs are even more specialized for the 10% to 20% of industrial enterprises that are categorized as possessing high fire hazard and/or chemical exposures. The estimated property and casualty premium for high-hazard industrial risks is estimated to be as high as $3.5 billion. Insurance capacity for this specialized class is often quite limited or only available through the Excess and Surplus lines marketplace. Expertise, experience, and stability are key success factors. Therefore, the products and services offered by Hanover Specialty Industrial represent a significant market opportunity for our exclusive network of Hanover Agents.

Target Market

Hanover Specialty Industrial targets small to mid-sized companies that manufacture, warehouse, transport, or distribute a wide array of high-hazard products, from adhesives and explosives to chemicals and solvents, and more. Agents require a Total Account Solution for these Property, Casualty, and Environmental exposures. These businesses are often located in highly industrialized states, but can be found anywhere. Hanover Specialty Industrial focuses on regions of the country with a high concentration of manufacturing, wholesaling, and distribution.

Target Classes sampling:
- Adhesives
- Agricultural Chemicals
- Automotive Fuels & Lubricants
- Building Owner—Lessors Risk
- Cabinet Manufacturing
- Drugs & Pharmaceuticals
- Electroplating & Anodizing
- Explosives
- Industrial Inorganic & Organic Chemicals
- Mattress Manufacturers
- Miscellaneous Chemicals
- Paints, Pigments, Varnishes, Resins
- Plastic Materials
- Soaps, Detergents & Cleaners
- Textiles—Standard & Impregnated
- Volatile Metals Manufacturing & Processing—Titanium, Nickel, etc.

Key Competitive Advantages
- Combines an underwriting and brokerage facility with best-in-class claims and loss control services for a Total Account Solution
- “A” rated, admitted property insurance carrier providing high limits, competitive commission, and low minimum premiums for industrial classes
- A consultative approach to addressing challenging exposures

continued
Key Competitive Advantages (continued)

• Proven competitiveness with high customer retention levels (~90%) and high hit ratios (nearly 50%) for new business (average account size > $35,000)
• One-stop product delivery solutions for general liability products, environmental liability, hazardous truckers, casualty, pollution, and other coverages via several unique programs, each with a lead insurance carrier via Hanover Specialty Insurance Brokers
• Over 40 years of experience in the industrial space with industry-best servicing
• Underwriting technical expertise supported by specialized, dedicated engineering solutions and claims services
• Attractive compensation: When written on Hanover paper (HSIP), Hanover pays 15%, which is competitive with all markets and significantly higher than an agent would get if placing with a wholesaler. When not written on Hanover paper (HSIB), we pay very competitive commissions with flexibility to adjust for the appropriate circumstances. HSIP property premium now included in Select Partner Agent bonus plans, further enhance agent economics
• Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Core Product Offerings

Hanover Specialty Industrial provides a dual solution that covers the gamut of high-risk industrial needs, offering the flexibility to customize programs for clients’ exact situations.

1) Part one of the solution is Hanover Specialty Industrial Property, which handles primary underwriting for property coverages.
2) Part two is Hanover Specialty Insurance Brokers, which provides one-stop shopping for a variety of unique coverages via a proven brokerage servicing the industrial risk market.

Hanover Specialty Industrial Property offers the ability to underwrite complex, highly protected risks, providing first dollar coverage for:
• Sprinklered, High-Hazard Property
• Business Income
• Equipment Breakdown

Hanover Specialty Insurance Brokers, the program manager for Hanover Specialty Industrial, offers one-stop product delivery solutions for casualty, pollution, property, and other coverages via access to a network of specialized lead insurance companies. These coverages come with pre-negotiated enhancements and can be offered in conjunction with the Hanover Specialty Industrial Property portion, or as stand-alone coverages (including those in support of a Middle Market industrial account). Highlights of some of the available coverages include:
• General Liability Coverage
• Pollution Coverage
• Non-sprinklered, High-Hazard Property
• Commercial Auto
• Commercial Umbrella

Special/Value-Add Coverages

Hanover Specialty Industrial offers a wide range of programs that can be tailored to meet specific needs, including:
• Commercial Property
• General Liability Coverage
• Products Liability
• Pollution Coverage
• Excess Liability

Potential Cross-Sell Opportunities

• Middle Market Underwriter referrals from underwriters on industrial business that have sprinklered property exposures exceeding Hanover’s traditional risk appetite
• Referral on Middle Market Industry Segments and Niches (e.g., Wholesale, Plastic Product, Metal Fabricators, etc.) that we may not choose to compete with due to higher hazard property exposures on sprinklered risks
• Marine, Inland, and/or Ocean (e.g., transit coverage needs)
• Management Liability and EPL, in support of the Total Account
• Commercial Surety
• Environmental support for schools, hospitality, and real estate programs
Who Can Access
Available to all Hanover Agents.

Our multi-distribution agent channel approach focuses on three main groups:

1. Commercial Lines Agents who possess a significant book of small to mid-sized high-hazard Property business and are seeking a comprehensive coverage solution from a standard lines admitted carrier as opposed to the limited options offered by the Excess and Surplus Lines Marketplace

2. Commercial Lines Agents who normally access the wholesale marketplace to service the coverage requirements of their high-hazard Industrial Customers and therefore sacrifice commission in the process

3. Commercial Lines Agents seeking brokerage solutions (HSIB) for a variety of unique coverages including casualty, pollution, property, and other lines via access to a network of specialized lead insurance companies

Focused primarily on agents residing in highly industrial territories, including CA, CT, FL, GA, IL, IN, MA, MD, MI, MO, NC, NJ, NY, OH, PA, SC, TX, and VA have a significant demand for the products and services provided by Hanover Specialty Industrial.

Additionally, Hanover Specialty Industrial will offer its complimentary capabilities to all agents currently working with our Hanover Middle Market Underwriter on specific account opportunities via referrals by Middle Market Underwriters.

These could be a result of a particular property risk exceeding Hanover’s traditional Middle Market Property appetite or other specialized coverage requirements which can be fulfilled by Hanover Specialty Insurance Brokers.

Underwriting Model
All Property Underwriting is handled by the Hanover Specialty Industrial Property team in Maryland. Note that Loss Control and Claims support comes from dedicated specialists who work on the Hanover Specialty Industrial team. All Brokerage Program product offerings are handled by the Hanover Specialty Insurance Brokers team, located in Silver Spring, MD.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Hanover Specialty Industrial Agent Kit (includes all items listed below) (125-0012KIT)
  - Hanover Specialty Industrial Producer’s Advantage Guide (125-0022)
  - Hanover Specialty Industrial Capabilities Agent Brochure (125-0010)
  - Hanover Specialty Insurance Brokers Agent Kit (125-0001)
  - HSIB National Paint and Coatings™ Program Agent Flyer (125-0002)
  - HSIB Chemical Solutions™ Program Agent Flyer (125-0003)
  - HSIB No Sprinklers, No Problem™ Program Agent Flyer (125-0004)
  - HSIB Environmental Experts™ Program Agent Flyer (125-0005)
  - HSIB Truckers™ Program Agent Flyer (125-0006)
  - HSIB Clean It Up!™ Program Agent Flyer (125-0007)
  - HSIB Problem Solvers™ Program Agent Flyer (125-0008)
  - Hanover Specialty Industrial Target Classes Agent Guide (125-0020)
  - Hanover Specialty Industrial Customer Testimonials Agent Information Sheet (125-0021)
  - Hanover Specialty Industrial Customer Brochure (125-0013)
  - Hanover Specialty Industrial Customer Prospecting Letter #1 (125-0018)
  - Hanover Specialty Industrial Customer Prospecting Letter #2 (125-0019)
  - Hanover Specialty Industrial Agent Information Sheet (125-0014)
  - Hanover Specialty Industrial Property Agent Information Sheet (125-0029)
  - Hanover Specialty Insurance Brokers Agent Information Sheet (125-0028)

continued
Contact one of our Hanover Specialty Industrial team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

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Marketplace Overview

The healthcare industry is one of the largest and fastest growing segments in the country. This is especially true for those sub-industries providing services to the aging population. Per capita healthcare spending for persons 65 and older was $14,797, more than three times that of any other age group. The top 10 states by population possess 53.4% of the country’s 65 and older population. Currently those 65 and older make up 12.8% of the American population. By 2020 that figure is expected to rise to 16.3% and then 19.6% in 2030. 65% of all care provided in the U.S. is outpatient. The U.S. spends twice what our peer countries spend on outpatient treatments and services.

Target Market

Hanover Healthcare targets a wide range of healthcare businesses including:

- Home Medical Equipment Providers (Durable Medical Equipment)—accounts with less than $15 million in annual revenue (larger risks considered on a case-by-case basis)
- Home Healthcare Services—accounts with less than $5 million in annual revenues (larger risks considered on a case-by-case basis)
- Medical Labs and Diagnostic Centers—accounts with less than $7.5 million in annual revenues (larger risks considered on a case-by-case basis)
- Podiatric Physicians*—Provide non-surgical and surgical podiatric medicine for locations with up to five physicians
- Behavioral Health*—Complementing our Human Services Niche Product
- Eldercare Facilities*
  - Assisted Living Facilities
  - Small Community-Based Nursing Homes
  - Group Homes
  - Residential Care Facilities
  - Congregate Care Center
- Special Programs*
  - Telemedicine—Clinical Trials—Concierge Medicine

*Availability varies by state

Key Competitive Advantages

In addition to offering healthcare providers a complete suite of industry-specific coverages, Hanover Healthcare offers the following advantages:

- The Hanover provides a fully-integrated, single-source risk management program that combines underwriting, claims, and risk management services with best-in-class loss control services designed to help healthcare clients minimize or avoid risk
- Well-designed, highly relevant coverage that can be customized to meet the unique insurance needs of various healthcare businesses
- Over 16 years’ experience providing comprehensive customer assessments in the healthcare industry combined with a knowledgeable team of program management professionals with firsthand experience in the healthcare industry
- Specially trained underwriters and risk managers
- “A” rated insurance coverage strength, combined with cost-effective insurance solutions

Who Can Access

Available to Select Hanover Partner Agents with specialty expertise in writing this business and who have a strong commitment to growth with The Hanover.
Core Product Offerings

**Home Medical Equipment Providers/Home Healthcare Services/Medical Labs and Diagnostic Centers**

- Professional Liability
- General Liability
- Completed Operations
- Commercial Property
- Commercial Auto
- Workers’ Compensation (Medical Equipment/Med Labs Only)
- Commercial Umbrella
- Medicare and other Surety Bonds

**Podiatric Physicians**

- Professional Liability
- Business Owner’s Policy
- Commercial Auto
- Workers’ Compensation
- Employment Practices Liability
- Marine (High-Valued Medical Equipment)

**Assisted Living**

- General Liability
- Property Coverage
- Professional Liability
- Commercial Umbrella

**Special Programs**

- Professional Liability

**Special/Value-Add Coverages**

We offer a broad array of specialized coverages and services that healthcare businesses can tailor to meet their specific needs.

- Hanover Healthcare (Campania) is the endorsed insurance program for the American Association for Homecare Members since 1992
- Hanover Healthcare (Campania) is the endorsed program for the Florida Podiatric Medical Association and the Pennsylvania Podiatric Medical Association
- Our Podiatry Program features:
  - Defense costs in addition to limits
  - Free extended reporting period at retirement with a minimum age of 55 with 5 years continuous claims-free coverage with program
  - Online Risk Management Self-Study and Telephonic Consultation services
  - Credits for new and part-time practitioners, leave of absence/disability, claims free, board certifications, and association credits
- Hanover will offer a Total Account Solution for Assisted Living Facilities including both Property and Casualty coverages. Most competitors do not offer a packaged product and usually write either Property or Casualty, but not both.

**Potential Cross-Sell Opportunities**

**Home Medical Equipment Providers/Home Healthcare Services/Medical Labs and Diagnostic Centers**

- Commercial Package Policy
- Commercial Auto
- Workers’ Compensation (Medical Equipment/Medical Labs Only)
- Commercial Umbrella
- Medicare and other Surety Bonds
- Inland Marine
- Emergency Event Management
- Employment Practices Liability Insurance

**Podiatric Physicians**

- Business Owner’s Policy
- Workers’ Compensation
- Commercial Auto
- Employment Practices Liability Insurance
- Commercial Umbrella
Assisted Living

- Commercial Property
- Commercial Auto
- Commercial Umbrella
- Medicare and other Surety Bonds
- Inland Marine (high-value medical equipment)
- Emergency Event Management (for Assisted Living)

Underwriting Model

- Home Medical Equipment Providers/Home Healthcare Services/Medical Labs and Diagnostic Centers—Underwriting is done for all lines by our centralized healthcare underwriting team located in Virginia
- Podiatric Physicians—Underwriting is done for all lines by our centralized healthcare underwriting team located in Virginia
- Eldercare Facilities—Underwriting is done through local branch Middle Market Underwriters

Key Marketing Tools

We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts:

- Hanover Healthcare Agent Brochure (126-0003)
- Hanover Homecare Advantage Agent Brochure (126-0005)
- Hanover Homecare Advantage Target Classes (126-0006)
- Hanover Homecare Advantage Customer Coverage Guide (126-0009)
- Hanover Homecare Advantage Customer Sales Letter (126-0008)
- Podiatric Physicians Customer Brochure (126-0024)
- Podiatric Physicians Customer Sales Letter (126-0023)

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Hanover Professional Portfolio

Overview

Hanover Professional Portfolio offers agents a definitive edge in the professional liability marketplace by providing a comprehensive line of up-to-date products, competitive pricing, unparalleled underwriting expertise, and value-added services. The Hanover has made a long-term commitment of key people and resources to this important segment. To help agents capture a bigger part of this $9.5 billion market, we provide them with expert underwriters and risk managers, and an ever-expanding suite of professional liability capabilities.

Market Overview

It is common for Professional Liability coverage on an account to be different from the carrier handling the “casualty insurance” portion. This is often due to a company not being able to offer a full range of competitive products and underwriting expertise to meet all their customer’s insurance needs, resulting in multiple agency involvement in a single account. This situation often leads to non-concurrent effective dates for the placement of both types of coverage. Retail agents writing Professional Liability business may also sacrifice some compensation by going through a wholesaler, which is often at lower commissions and providing no bonus opportunity on this premium.

Retail agents also encounter increased handling expenses when they split a customer’s insurance placements (including Management/Professional Liability) across multiple companies due to the lack of uniform application of underwriting, claims, and loss control servicing.

Our Product Portfolio

- Lawyers Professional Advantage
  - Small Firm Program (1 to 5 attorneys)
  - Mid-Sized Program (6 to 50 attorneys)
- Architects and Engineers Advantage
  - E&O Coverage for a wide variety of disciplines for Design Professionals in Full-Time Practice with Annual Gross Billings Up to $10 million
- Miscellaneous Professional Advantage
  - E&O Coverage for over 30 Targeted Classes focused on Small Commercial and Middle Market Risks
- Accountants Professional Advantage—Coming Soon!

continued
Hanover Professional Portfolio

Strategic Framework

Our Hanover Professional Portfolio capabilities greatly enhances our franchise value by providing agents with a broader and deeper product portfolio, which cannot be matched by regional carriers, and even by many nationals. We seek to provide our agents with a portfolio of Professional Liability products most relevant to them and their clients. We pay highly competitive commission and offer agents the opportunity to earn Bonus Revenue for this business. This approach enables Hanover Agents to write more of their customer’s insurance with one company, creating a competitive advantage that improves an agent’s economics and account retention results.

For every Professional Portfolio business we are in, our goal is to create an exceptional agent experience for our agents and their customers. This includes delivering Hanover Professional Portfolio products via our automated Point of Sale system, which enhances our ease-of-doing business experience, to direct participation by our underwriters to assist agency partners in “closing the deal.”

From a distribution perspective, The Hanover focuses on Partner Agents who have the expertise and appropriate client base to sell Professional Liability products.

Hanover Professional Portfolio

- Lawyers Professional Liability
- Architects & Engineers Professional Liability
- Accountants Professional Liability—coming soon!
- Miscellaneous Professional Liability
  - Business Services E&O
  - Professional Services E&O
  - Personal Services E&O

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Marketplace Overview

The U.S. architectural industry includes about 30,000 firms with combined revenue of $40 billion. The industry is highly fragmented. The 50 largest firms make up less than 20% of the industry revenue. The typical architectural firm has 10 employees and annual revenue of $1 million. These firms are located throughout the U.S. It is estimated that approximately 50% of all A&E firms in the U.S. are uninsured and do not carry professional liability insurance.

The number of Architects & Engineers practicing in the U.S. will grow significantly over the next decade, due in part to the flow of new money from the federal stimulus package and increased availability of financing for both the private and public sectors.

Target Market

Hanover Architects & Engineers Advantage targets a variety of disciplines for design professionals in full-time private practice with annual gross billings up to $10 million whose focus is:

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

We avoid A&E firms that perform a significant amount of work in foreign countries and firms involved in residential construction, real estate development or manufacturing, or that have equity ownership in their projects.

Key Competitive Advantages

Besides offering Architects & Engineers broad professional liability coverage on an admitted basis, Hanover Architects & Engineers Advantage clients benefit from:

- Dedicated underwriting specialists with more than 35 years of industry experience
- Free pre-claims assistance from experienced claims professionals and a deductible does not apply unless an actual claim is made
- Risk Management experts who can help detect potential risk factors and employ a broad range of tools and techniques to suggest ways to protect Architects & Engineers, as well as reduce risk
- Total protection and one-stop shopping with Hanover by offering additional coverages (e.g., Business Owner’s Policy, Package Policy, Employment Practices, Management Liability, etc.) to meet all the insurance needs of A&E firms
- Financial strength writing on "A" rated admitted paper
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace
Who Can Access
- Available to Select Hanover Partner Agents
- Available to agents with specialty expertise in writing this business and who have a strong commitment to growth and partnering with The Hanover

Core Product Offerings
Hanover Architects & Engineers Advantage offers professional service firms many comprehensive and innovative coverages, including:
- Automatic 30 days of coverage for newly acquired entities
- Consent to settle
- Coverage for ADA/FHA/OSHA claims: $25,000 defense costs plus up to $250/day for salaries and expenses
- Punitive Damages unless prohibited by law
- Free Pre-Claims Assistance (deductible does not apply unless a claim is made)
- Circumstance reporting coverage
- No Hammer Clause
- Blanket joint venture coverage
- Full prior acts coverage for eligible firms
- Mediation deductible credits 50%–$25,000 max credit
- Loss of Earnings reimbursement $500/day, $15,000/claim
- Personnel leased to you
- Retired partner, officer, director, shareholder or employee while acting within the scope of his/her duties as a consultant
- Extended Reporting Period—up to five years available
- Negligent violation of copyrights, patents, and trademarks
- Non-cancelable policy, except for fraud or material misrepresentation (60 days’ notice) or non-payment of premium (10 days’ notice)
- 60-day notice of non-renewal, or written notice of our intent to non-renew shall be sent at least 60 days prior to expiration
- Automatic ERP: Free 60-day discovery
- Design/build coverage for professional services
- Spousal or Domestic Partner Coverage
- Automatic equity interest coverage for those entities or projects where ownership interest is 50% or less
- No Minimum earned premium
- Technology Coverage: Network & Information Security Offenses
- Time Delays caused by professional services
- Waiver of Subrogation: Transfer of Rights of Recovery, Coverage is extended to apply if you, prior to the date the wrongful act is committed, have waived your right of recovery for damages that result from such wrongful act
- Worldwide Coverage with suits brought within the U.S.
- Broad definition of professional services
- Applies excess of a specific project policy

Special/Value-Add Coverages
We offer a broad array of specialized coverage that Architects & Engineers can tailor to meet their specific needs, including:
- First Dollar Defense Coverage for firms with billings up to $2 million
- Specific project or client excess limits
- Retirement, practice discontinuance, or run-off options
- Deductible Gap Coverage for project policies

Potential Cross-Sell Opportunities
Architects & Engineers presents a significant cross-sell opportunity for the following:
- Middle Market & Small Commercial Products:
  - Business Owner’s and Commercial Package Policy
  - Commercial Auto
  - Workers’ Compensation
  - Commercial Umbrella
- Specialty Coverages:
  - Employment Practices Liability
  - Management Liability
  - Marine (e.g., mobile equipment)
  - Commercial Surety
Underwriting Model
Underwriting is handled by the Architects & Engineers professional liability team in Illinois.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Architects & Engineers Contractors Design/Build Forms Agent Fact Sheet (119-0181)
- Architects & Engineers Professional Liability Insurance Agent Quick Reference Guide (119-0182)
- Architects & Engineers Professional Liability Agent FAQs (119-0179)
- Architects & Engineers Professional Liability New Business Submission Requirements (119-0180)
- Architects & Engineers Professional Liability Submission Guidelines (119-0177)
- Architects & Engineers Contractors Design/Build Firms Agent Fact Sheet (119-0181)
- Architects & Engineers Professional Liability Insurance Agent Quick Reference Guide (119-0182)
- Architects & Engineers Professional Liability Advantage Kit (includes all items listed below) (119-0165KIT)
  - Architects & Engineers Professional Liability Insurance Agent Brochure (119-0153)
  - Architects & Engineers Professional Liability Insurance Customer Coverage Checklist (119-0154)
  - Architects & Engineers Professional Liability Insurance Customer Brochure (119-0155)
  - Architects & Engineers Professional Liability Insurance Customer Prospecting Letter (119-0156)
  - Architects & Engineers Great Reasons Customer Flyer (119-0133)

Contact one of our Hanover Architects & Engineers Advantage team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

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Hanover Lawyers Professional Advantage

**Marketplace Overview**

The U.S. legal services industry includes about 180,000 law offices with a combined annual income of $235 billion. This $1.5 billion insurance marketplace represents a steady growth potential, especially for agents who become recognized as specialists in this product line.

**Target Market**

Hanover Lawyers Professional Advantage targets the following types of law firms:

- Small Law Firms (1 to 5 attorneys)
- Mid-sized Law Firms (6 to 50 attorneys)

(Law Firms with more than 50 attorneys can be handled on an exception basis.)

Hanover Lawyers Professional Advantage prefers generalist firms. As a rule, The Hanover does not want to compete for firms with more than 30% of their business in the higher hazard areas of practice (e.g., plaintiff litigation, intellectual property, and/or securities).

**Key Competitive Advantages**

Besides offering a comprehensive line of up-to-date professional liability products and endorsements that law firms can tailor to meet their particular needs, Hanover Lawyers Professional Advantage offers law firms the following advantages:

- Over 20 years of experience in the lawyers professional liability market
- Local expertise in underwriting, claims, and risk management
- Flexible, customizable products offer best-in-class coverage and competitive pricing
- Online quote and issuance tool for small firms
- Robust Risk Management services and website—partnering with nationally recognized risk manager to help your clients prevent or minimize losses. To access this secured site, follow these instructions:
  - Go to www.hanoverprofessionals.com
  - Click on the Risk Management button
  - Use the login: hanover and the password: insure
- Regionally focused Customer Service Teams which provide quick response on a dedicated basis
- Total protection and one-stop shopping by offering additional coverages (e.g., Business Owner’s Policy, Commercial Package Policy, Commercial Automobile, Workers’ Compensation, Commercial Umbrella, Law Office Broadening Endorsement, Surety, Marine, etc.)
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

**Who Can Access**

- Available to Select Hanover Partner Agents
- Available to agents with specialty expertise in writing this business and who have a strong commitment to growth and partnering with The Hanover
Core Product Offerings

**Hanover Lawyers Professional Advantage** protects lawyers against malpractice claims, either by defending the allegations, or by covering the attorney against exposures caused by legitimate errors.

**Hanover Lawyers Professional Advantage’s** new suite of coverages provides a completely customizable solution based on the overall needs of individual firms, no matter what their size. Hanover offers three comprehensive professional liability options that make it easy for you to provide your customers with tailor-made protection:

- **Hanover Professional Preferred**—meets the professional liability needs that most law firms face, regardless of size.
- **Hanover Professional Primary**—accommodates the needs of cost-conscious, firms. These firms are typically smaller.
- **Hanover Professional Prestige**—provides firms with complex exposures and even more sophisticated protection. These firms are typically larger and/or have specialized practices and significant exposures.

Special/Value-Add Coverages
We offer a variety of limits that law firms can select to tailor coverages for their specific needs, including:

- Limits up to $5 million for small firms
- Limits up to $10 million for mid-size firms
- $0 deductible for small firms

Potential Cross-Sell Opportunities
Law firms present a significant cross-sell opportunity in the following areas:

- Business Owner’s Policy & Broadening Endorsement
- Commercial Package Policy
- Commercial Automobile
- Workers’ Compensation
- Commercial Umbrella
- Commercial Surety
- Marine
- Commercial Crime/Fidelity

Underwriting Model
Underwriting is done by Lawyers Professional Liability Underwriters in our Grand Rapids office.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products, and to help supplement and amplify your sales efforts:

- Lawyers Professional Liability Agent Fact Sheet (Form 119-0102)
- Lawyers Professional Liability Advantage Agent Packet (includes agent and customer materials) (Form 119-0235KIT)
- Lawyers Professional Liability Insurance Agent Brochure (Form 119-0016)
- Lawyers Professional Liability Agent Coverage Comparison Guide (Form 119-0223)
- Lawyers Professional Liability Great Reasons Why Customer Flyer (Form 119-0221)
- Lawyers Professional Liability Customer Information Sheet—Preferred (Form 119-0228)
- Lawyers Professional Liability Customer Prospecting Letter—Preferred (Form 119-0225)
- Lawyers Professional Liability Customer Information Sheet—Prestige (Form 119-0229)
- Lawyers Professional Liability Customer Prospecting Letter—Prestige (Form 119-0226)
- Lawyers Professional Liability Customer Brochure—Primary (Form 119-0227)
- Lawyers Professional Liability Customer Prospecting Letter—Primary (Form 119-0224)
- Lawyers Professional Liability Risk Management Customer Information Sheet (Form 119-0230)
Contact one of our Hanover Lawyers Professional Advantage Team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

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Marketplace Overview

Miscellaneous Professional Liability (MPL) is a national marketplace with potential premium totaling $3.5 billion. This is an underserved market with many classes being under most carriers’ radar. According to industry statistics, although most states and service contracts require businesses to have Errors & Omissions coverage, 79% of the eligible businesses nationwide do not purchase Errors & Omissions coverage. Standard General Liability policies do not include Errors & Omissions coverages for professional services. Today, most service-oriented businesses are not aware of the dangerous risks they face everyday and that one out of every five businesses like theirs will encounter an Errors & Omissions related lawsuit. This creates a tremendous market opportunity for your agency.

Target Market

Hanover Professional Liability Advantage for Business, Personal, and Professional Services delivers solutions that specifically target a wide range of personal, business and service professionals.

The Hanover has developed 30+ industry specific E&O forms for differentiated competitive offerings, such as:

Professional Services E&O
- Management Consultants
- Marketing Consultants
- Property Managers
- Real Estate Agents/Brokers

Business Services E&O
- Advertising Agencies/Marketing Companies/Market Researchers
- Appraisers
- Arbitration and mediators
- Business Associations
- Claims Adjusters

- Executive Search/Recruiters
- Graphic Designers
- Interior Decorating Services
- Publishers/Printers

Personal Services E&O
- Mortgage Brokers
- Travel Agents
- Tax Preparers
- Funeral Directors
- Home Inspectors

Key Competitive Advantages

Besides offering comprehensive protection for errors and omissions arising out of wrongful acts, The Hanover offers the following advantages:

- Selective distribution—which creates a strong franchise value for our agents, enabling differentiation in the marketplace offered only to a select group of Winning Agents to give you a competitive edge
Key Competitive Advantages (continued)

- Allows agents direct access to our Errors & Omissions product without going through a Wholesaler and offers them a solution for an underserved market (high sales potential)
- Competitive product—flexible, customizable, best-in-class coverages and competitive pricing (endorsement and stand-alone product options make meeting client needs easier)
- Experienced Underwriters—who only write professional liability and have decades of experience writing professional liability businesses
- Industry experts—expert underwriting, claims, and risk management specialists
- Comprehensive product suite—promotes cross-selling and enables one-stop shopping
- Web-based Point of Sale tool*—allows for fast and easy quoting and binding
- In-depth knowledge—full understanding of your agency and your customers’ business needs
- Robust company—support and financial strength of an “A” rated leading insurance carrier
- Program capabilities—The Hanover can handle program needs for agents who have experience with an association or group

Who Can Access

- Available to Select Hanover Partner Agents
- Available to Specialty Agents with expertise in writing this business and who have a strong commitment to growth and partnering with The Hanover

Product Offerings

The Hanover offers two different products for comprehensive, custom-designed protection. This flexibility allows you to precisely tailor coverages to meet your clients’ individual needs and budgets.

**Endorsement Option**

For your small business clients, we offer an affordable MPL endorsement option that can be added on to Hanover’s Business Owner’s Policy.

**Stand-Alone Product**

For local businesses that need broader coverages and higher limits, we offer an industry-leading, stand-alone professional liability product.

Both options can be easily added using our advanced Point of Sale system.

**Hanover Professional Liability Advantage for Business, Personal, and Professional Services** offers professional service firms comprehensive coverages, including:

- Claims Made and Reported Form
- Duty to Defend/Pay on behalf of
- Claim Expense Limit available outside of Policy Limit
- $25,000 Defense Coverage for Disciplinary Proceedings
- Prior Acts Coverage available
- Internet Liability Coverage included
- Deductibles not Retentions
- Personal Injury Coverage included
- Punitive Damages Coverage included

**Special/Value-Add Coverages**

We offer lower minimum premiums and flexible limits that professional service firms can tailor to meet their specific needs.

- Flexible limits up to $10 million that address the liability needs and budgets of many small and mid-sized businesses
- Offers very attractive reduced rates and lower minimum premiums (as low as $1,000 for a stand-alone policy) depending on client’s limits, business operations, and revenues
- Over 30 industry-specific coverage forms

**Program Capabilities**

For agents who have experience with an association or group, The Hanover can also handle Program needs.

**Appetite**

- Existing Affinity Groups’ Program
- Homogeneous classes
- Ability to place a minimum of $250,000 of premium within 12 months

**Desirable Program Characteristics**

- Agency has expertise in E&O and in the class
- Agency has endorsement of association/group
- Program with track record of growth & profit

*Does not apply to all classes for stand-alone product.*
Program pre-qualifications
- Understand demographics of group: size of group, geography, size of accounts
- Obtain and review of premium and loss data
- Secure competitors forms
- Test quoting

Why The Hanover?
- Customized Coverage Enhancement
- Program Specific Credits

Examples of Existing Programs
- Travel Agents
- Pension Administrators
- Lyricists
- Property Managers
- Collection Agents
- Mediators/Arbitrators

Potential Cross-Sell Opportunities
**Hanover Miscellaneous Professional Advantage** presents a significant cross-sell opportunity in the following areas:
- Business Owner’s Policy
- Commercial Package Policy
- Employment Practices Liability
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella
- Fidelity & Crime
- Marine

Underwriting Model
Underwriting is done by Miscellaneous Professional Liability Underwriters in our Windsor, CT office for stand-alone product
The endorsement can be quoted and issued online via Hanover’s Point of Sale quote and issuance system.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:
- Miscellaneous Professional Liability Agent Brochure (119-0114)
- Miscellaneous Professional Liability Customer Brochure (119-0115)
- Miscellaneous Professional Liability Customer Prospecting Letter (119-0117)
- Miscellaneous Professional Liability Target Market Classes (119-0118)
- Miscellaneous Professional Liability Target Classes (119-0119)
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Hanover Management Liability Portfolio

Overview

Hanover Management Liability Portfolio offers its selective group of agents a definitive edge in the Management Liability marketplace by providing a comprehensive suite of products, competitive pricing, underwriting expertise, and value-added services. Our agents expressed that Management Liability is important to them, which is why The Hanover has made significant investments of key people and resources to profitably grow our distinctive capabilities to this important segment. To help agents capture a bigger part of this market, we provide them with expert underwriters and risk managers, and an ever-expanding suite of management liability products.

Market Overview

Companies that distribute Management Liability products range from national carriers with an area of expertise to Excess and Surplus Lines carriers that write on non-admitted paper to regional carriers with a specialty offering to smaller highly specialized companies that have carved out a specific market niche. So, the carriers that provide Management Liability products are quite mixed, as are the specific products that they offer.

While Management Liability has been around for a while, it still is often misunderstood by agents and, to a greater degree, by business owners. The exposures are real, and have increased in this challenging economic environment. Many businesses lack this important coverage or are not adequately covered. The total market is very large, as virtually every business with an employee has a Management Liability exposure. Claims can be significant for both the legal defense costs (if no coverage — “out of their pocket”) and for actual settlements.

Distribution for Management Liability Products will range from generalist retail agents, to retail agents that also have an area of specialization, to agents who are specialists in a specific management or professional liability product set, to wholesalers/aggregators who will provide product placement assistance to retail agents and access national markets on behalf of those agents in return for commission sharing. Nearly every agent sells this coverage, what varies is how they sell it and how they access carriers.

It is not uncommon for a carrier providing Management Liability coverage on an account to be different from the carrier handling the casualty insurance portion. This is often due to a company not being able to offer a full range of competitive products and underwriting expertise to meet all their customer’s insurance needs, resulting in multiple carrier involvement in a single account. This situation often leads to non-concurrent effective dates for the placement of both types of coverage. As previously stated, retail agents writing Management Liability business may also sacrifice some compensation by accessing a wholesaler, often at lower commissions and providing no bonus opportunity on the Management Liability premium. Retail agents also encounter increased handling expenses when they split a customer’s insurance placements (including Management Liability) across multiple companies due to the lack of uniform application of underwriting, claims, and loss control servicing.

continued
Our Product Portfolio

Management Liability

- Employment Practices Liability Advantage
  - BOP Endorsement
  - CPP Endorsement
  - Stand-alone Small Business EPL (<100 Employees)
  - Stand-alone Standard EPL (larger entities with up to 2,000 employees)
- Nonprofit Management Advantage
  - Directors, Officers, and Organization Liability
  - Employment Practices Liability
  - Fiduciary Liability
- Private Company Advantage
  - Directors, Officers, and Corporate Liability
  - Employment Practices Liability
  - Fiduciary Liability
  - Fidelity & Crime
  - Kidnap/Ransom and Extortion
- Fidelity & Crime Advantage

Hanover Management Liability Portfolio

Strategic Framework

Hanover Management Liability Portfolio capabilities greatly enhance our franchise value by providing agents with a broader and deeper product portfolio, which cannot be matched by regional carriers, and even by many nationals. We seek to provide our agents with a portfolio of Management Liability products most relevant to them and their clients. We pay a highly competitive commission and offer agents the opportunity to earn Bonus Revenue for Management Liability business. This approach enables Hanover Agents to write more of their customer’s insurance with one company, creating a competitive advantage that improves an agent’s economics and account retention results.

For every Management Liability product that we offer, our goal is to create an exceptional agent experience for our agents and their customers. This includes delivering Hanover Management Liability Portfolio products via our automated Point of Sale system, which enhances our ease-of-doing business experience, to direct participation by our underwriters to assist agency partners in closing the deal.

The Hanover will focus more resources on Partner Agents who have the expertise and appropriate client base to sell Management Liability products, which enhances our value to them. We will also work closely with specialized agents who possess a significant book of business of Management Liability accounts, in order to develop new or deeper relationships with them.

Hanover Management Liability Portfolio’s expansion will be guided by the capabilities our agents want, the profit contribution potential, and our ability to create a sustainable competitive advantage for both our agents and customers.

Hanover Management Liability Portfolio

- Private Company Management Liability
- Nonprofit Management Liability
- Employment Practices Liability
  - Two Endorsements: Business Owner’s Policy & Commercial Package Policy
  - Two Stand-Alones Policies: Small Businesses & Mid-Sized Businesses
- Fidelity & Crime

Proprietary and confidential materials of The Hanover Insurance Group. For informational purposes only.
Marketplace Overview

According to U.S. Census data, there are approximately 5 million privately held companies in the U.S. with between 1 and 2,000 employees. A recent private study indicated that just 37% of private companies purchase some form of Management Liability. The typical entity that purchases this coverage has 10+ employees, although virtually all private firms have an Employment Practices Liability exposure.

Target Market

Hanover Employment Practices Advantage targets a wide range of small and mid-sized businesses and organizations with up to 2,500 employees. (Class of business is not as important a factor as it is for Small Commercial and Middle Market Underwriters.) We prefer businesses that have 3+ years, are financially secure, and have good management practices in place.

Key Competitive Advantages

Besides offering businesses broad coverage for employee practices and wrongful acts including discrimination, harassment, wrongful discharge, retaliation, and more, Hanover Employment Practices Advantage offers the following advantages:

- Employment Practices Liability Risk Management Policyholder Hotline (Jackson Lewis, a national Employment Practices and Labor Relations law firm) providing their expertise in support of our agents and customers
- Online quoting capabilities through our Small Commercial Point of Sale system making it quick and easy for our agents to do business with us
- Total protection and one-stop shopping with Hanover by offering additional standard lines and specialty coverages (e.g., CPP, Auto, Workers’ Compensation, Marine, etc.)
- Financial strength writing on “A” rated admitted paper
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

continued
Who Can Access
- Available to Hanover Partner Agents
- Available to Specialty Agents with specialty expertise in writing this business and who have a strong commitment to growth and partnering with The Hanover

Core Product Offerings
**Hanover Employment Practices Advantage** offers broad, flexible coverage that allows businesses and organizations to tailor insurance protection to meet their coverage and limit requirements:

**Covers**
- Leased Employees
- Temporary Workers
- Committee Members
- Directors & Officers
- Employees
- Trustees
- Full-Time & Part-Time Employees

**Small to Lower Middle Size Business**
(<100 employees) Employment Practices Liability

**Essential Coverages**
- Full Prior Acts
- Coverage for discrimination, harassment, retaliation, constructive discharge, termination, failure to hire, and negligent supervision
- Punitive or exemplary damages up to the Limit of Liability, where insurable
- Personal Injury
- Duty to Defend
- EEOC (or state equivalent) Coverage
- Deductibles as low as $1,000
- Limits up to $1 million for primary
- Monetary and Non-Monetary relief

**Additional Coverages**
- Third-Party Liability
- Costs of Defense in addition to the Limit of Liability
- Illegal Alien Investigative Proceeding Sub-Limit
- Wage & Hour (FLSA) Costs of Defense Sub-Limit
- Domestic Partner Coverage
- Waiver of Deductible if no liability
- Kidnap Expense
- Identity Theft Expense
- Business Travel Accidental Death Benefit
- Crisis Management Expense
- Emergency Real Estate Consulting Fee
- Key Executive Replacement Expense
- Privacy Violation Coverage
- Temporary Meeting Space
- Terrorism Travel Expense
- Workplace Violence Counseling

**Mid-Sized Business (100-2,500 employees)**
Employment Practices Liability

**Essential Coverages**
- Full Prior Acts
- Punitive or exemplary damages up to the Limit of Liability, where insurable
- Pre-judgment and post-judgment interest
- Personal Injury
- Duty to Defend
- Spousal Coverage
- EEOC (or state equivalent) Coverage
- Deductibles as low as $2,500
- Limits up to $5 million for primary
- Monetary and Non-Monetary relief

**Additional Coverages**
- Third-Party Liability
- Costs of Defense in addition to the Limit of Liability
- Illegal Alien Investigative Proceeding Sub-Limit
- Wage & Hour (FLSA) Costs of Defense Sub-Limit
- Domestic Partner Coverage
- Waiver of Deductible if no liability
- Kidnap Expense
- Identity Theft Expense
- Business Travel Accidental Death Benefit
- Crisis Management Expense
- Emergency Real Estate Consulting Fee
- Key Executive Replacement Expense
- Privacy Violation Coverage
- Temporary Meeting Space
- Terrorism Travel Expense
- Workplace Violence Counseling

**Potential Cross-Sell Opportunities**
**Hanover Employment Practices Advantage** presents a significant cross-sell opportunity for the following:
- Middle Market—Industry Segments & Niches
- Small Business Owners
- Hanover Specialty Industrial Property
- Programs (AIX & Affinity)
Underwriting Model

Stand-alone Small Business Employment Practices Liability is available for quotation online to agents via Hanover’s Point of Sale system.

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

• Small Business Employment Practices Liability Agent Brochure (119-0073)
• Small Business Employment Practices Liability Customer Prospecting Letter (119-0071)
• Small Business Employment Practices Liability Customer Brochure (119-0075)
• Small Business Employment Practices Liability Cross-Sell Letter #1 (119-0126)
• Small Business Employment Practices Liability Cross-Sell Letter #2 (119-0127)
• Mid-Sized Business Employment Practices Liability Agent Brochure (119-0074)
• Mid-Sized Business Employment Practices Liability Customer Brochure (119-0076)
• Mid-Sized Business Employment Practices Liability Customer Prospecting Letter (119-0078)
• Mid-Sized Business Employment Practices Liability Customer Claims Scenarios (119-0072)
• Employment Practices Liability Risk Management Hotline Customer Information Sheet (119-0164)

Contact one of our Hanover Employment Practices Advantage team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

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Marketplace Overview

According to the National Center for Charitable Statistics 2005 report, the nonprofit market has $1.6 trillion in revenue and $3.4 trillion in assets. The nonprofit sector is one of the most rapidly growing markets in the U.S., with a 96.9% jump in revenues and a 125.5% spike in assets since 1995. These entities are located in virtually every community throughout the United States.

Target Market

Hanover Nonprofit Advantage targets a vast array of organizations that qualify for tax-exempt status (Section 501c). Examples include:

- Arts and Sciences Organizations
- Charitable Organizations
- Professional Organizations
- Economic Development Organizations
- Healthcare Providers
- Religious Organizations
- Human Service Organizations

The following organizations are ineligible:

- Hospitals
- Universities
- Governmental Agencies
- Unions
- Adoption Agencies

Key Competitive Advantages

Hanover Nonprofit Advantage offers nonprofit organizations the following advantages:

- Employment Practices Liability Risk Management Policyholder Hotline (Jackson Lewis, a national Employment Practices and Labor Relations law firm) providing their expertise in support of our agents and customers
- Online quoting capabilities through our Small Commercial Point of Sale system making it quick and easy for our agents to do business with us
- Total protection and one-stop shopping with The Hanover by offering additional standard lines and specialty coverages (e.g., CPP, Auto, Workers’ Comp, Marine, etc.)
- Financial strength writing on “A” rated admitted paper
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

Available to Hanover Agents.

continued
Core Product Offerings

**Hanover Nonprofit Advantage** provides broad coverage for:
- Directors, Officers, and Organization Liability
- Employment Practices Liability
- Fiduciary Liability

Policy Highlights

- Limits of Liability up to $5 million
- Retention as low as $0 for Directors and Officers, and $500 for Organizations
- Separate Limits of Liability for Directors and Officers Liability, Employment Practices and Fiduciary Liability available
- Employee coverage includes: Full-Time, Part-Time, Leased, Temporary and Seasonal Employees, Volunteers and Independent Contractors
- Defense Expense outside the Limit of Liability
- Full Prior Acts
- Punitive or Exemplary Damages up to the Limit of Liability, where insurable
- Personal Injury Coverage
- Third-Party Liability
- Duty to Defend

Special/Value-Add Coverages

We offer a broad array of additional coverages that nonprofit organizations can tailor to meet their specific needs, including:
- Illegal Alien Investigative Proceeding Sub-Limit
- Wage & Hour (FLSA) Costs of Defense Sub-Limit
- Domestic Partner Coverage
- Donation Assurance
- Identity Theft Expense

Potential Cross-Sell Opportunities

**Hanover Nonprofit Advantage** presents significant cross-sell opportunities in the following industries:
- Human Service Organizations
- Religious Institutions
- Educational Institutions
- Small Nonprofit Organization (Small Commercial segment)

Underwriting Model

Underwriting is done by Management Liability Underwriters in our Illinois, Pennsylvania, and California offices. Business is written as monoline and also is written in conjunction with Middle Market accounts.

Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:
- Nonprofit Management Liability Agent Fact Sheet (119-0103)
- Nonprofit Management Liability Agent Brochure (119-0042)
- Nonprofit Management Liability Customer Brochure (119-0044)
- Nonprofit Management Liability Customer Prospecting Letter (119-0043)
- Nonprofit Management Liability Customer Coverage Checklist (119-0046)
- Nonprofit Management Liability Claims Scenarios (119-0045)

Contact one of our Hanover Nonprofit Advantage team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

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Marketplace Overview

According to U.S. Census data, there are approximately 5 million privately held companies in the U.S. with between 1 and 2,000 employees. A recent private study indicated that approximately 37% of private companies purchase some form of management liability. A noteworthy point is that while virtually every company has a need for this type of product, there are more “non-buyers” than buyers.

Target Market

Hanover Private Company Advantage targets most types of companies. However, our sweet spot is privately held companies that employ 50–1,000 employees with total revenues of less than $250 million.

Coverage is not currently available in the following areas:

- Hospitals or Managed Care Organizations
- Financial Institutions
- Insurance Companies
- Governmental Entities
- Public Schools, Colleges, and Universities
- Public Companies

Key Competitive Advantages

Hanover Private Company Advantage offers your clients the power to choose the right mix of executive and business liability coverages. We provide the coverages necessary to assist your clients in protecting their business and the personal assets of its directors, management, and employees from a myriad of potential liability exposures and their devastating financial consequences. With a wide array of options and limits, you can quickly and effectively respond to your clients changing risk profiles, including coverage parts, limits of liability, retentions and an array of enhancements. Hanover Private Company Advantage offers the following advantages:

- Total protection and one-stop shopping with Hanover by offering additional standard lines and specialty coverages (e.g., CPP, Auto, Workers’ Comp, Marine, etc.)
- Highly relevant coverages that continue to be upgraded
- A dedicated and highly experienced team of Management Liability Underwriters who know the private management industry
- Dedicated Claims Managers and Risks Specialists, providing expertise and focus
- Robust Risk Management Policyholder Services, including an Employment Practices Liability Risk Management Policyholder Hotline (Jackson Lewis, a national Employment Practices and Labor Relations law firm) providing their expertise in support for our agents and customers and access to Globe Risk International, which specializes in Kidnap/Ransom and Extortion crisis management

continued
Key Competitive Advantages (continued)
- Financial strength writing on "A" rated admitted paper
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access
- Available to Hanover Partner Agents
- Available to agents with specialty expertise in writing this business and who have a strong commitment to growth and partnering with The Hanover

Core Product Offerings
You can easily tailor your clients’ coverage to meet their changing needs and limits requirements. Our program provides the value they need, plus the value-added features and services you need to gain and retain their business.

Hanover Private Company Advantage provides comprehensive coverage designed to meet the need of the companies’ possible financial exposures, including:
- Directors, Officers, and Corporate Liability Insurance
- Employment Practices Liability
- Fiduciary Liability
- Fidelity & Crime
- Kidnap/Ransom and Extortion

Policy Highlights
- Duty to defend
- Covers the Insured entity and any past, present or future Directors and Officers of the company
- Additional limit in excess of policy dedicated to Executives for Side A claims
- Damages include punitive or exemplary damage up to the Limit of Liability, where insurable
- Full prior acts
- Full Severability of Application and Exclusions
- Non-cancelable except for non-payment of premium
- Coverage for allegations of discrimination, harassment, retaliation, termination and other employment acts
- Automatic coverage for qualified subsidiaries created or acquired during the policy period
- Private placement coverage
- Sub-limit for investigation of securities derivative demand
- Crime coverage includes personal accounts protection
- Broad Fiduciary coverage includes a sub-limit for voluntary compliances resolution program settlement fees
- 75%/25% settlement provisions
- Full HIPPA coverage

Special/Value-Add Coverages
We offer the following coverage enhancements:
- Defense Expenses in addition to Limit of Liability
- Third-Party Liability
- Wage and Hour (FLSA) Sub-Limit
- Illegal Alien Investigation Sub-Limit
- Privacy Coverage Enhancement
- Waiver of Deductible if no liability ruling obtained
- Non-rescindable coverage

Potential Cross-Sell Opportunities
Hanover Private Company Advantage presents a significant cross-sell opportunity for the following:
- Small Businesses
- Middle Market Industries and Niches
- Hanover Specialty Industrial Property Account
- Programs (AIX & Affinity)

Program Specifics
- Limits of Liability up to $5 million
- Retention as low as $2,500 for Directors and Officers and Employment Practices, $0 for Fiduciary and Kidnap/Ransom and $1,000 for Crime

Underwriting Model
Underwriting is done by Management Liability Underwriters in our Itasca, IL; Philadelphia, PA; Towson, MD; Houston, TX; Lake Mary, FL; Denver, CO; Windsor, CT; Worcester, MA; Southfield MI and San Francisco, CA offices.
Key Marketing Tools

We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- Private Company Management Liability Agent Brochure (119-0139)
- Private Company Management Liability Customer Prospecting Letter (119-0138)
- Private Company Management Liability Director and Officers Customer Fact Sheet (119-0141)
- Private Company Management Liability Employment Practices Liability Customer Fact Sheet (119-0163)
- Private Company Management Liability Kidnap/Ransom & Extortion Customer Fact Sheet (119-0144)
- Private Company Management Liability Fiduciary Customer Fact Sheet (119-0143)
- Private Company Management Liability Fidelity & Crime Customer Fact Sheet (119-0142)
- Private Company Management Liability Customer Coverage Checklist (119-0145)
- Private Company Management Liability Customer Brochure (119-0140)

Contact Information

**NORTHEAST REGION**

- **Steve Scheier**  
  Phone: 215-854-6408  
  Email: sscheier@hanover.com
- **Seth Brickman**  
  Phone: 860-298-1209  
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**SOUTHEAST REGION**

- **Adriana Baez**  
  Phone: 215-854-6412  
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**MIDWEST REGION**

- **Angela M. Carlson**  
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  Email: jwilmotte@hanover.com
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**CENTRAL REGION**

- **Greg Call**  
  Phone: 713-243-7070  
  Email: gcald@hanover.com

**WESTERN REGION**

- **Eric Shuler**  
  Phone: 415-955-2752  
  Email: eschuler@hanover.com
- **Colin Lyons**  
  Phone: 415-955-2749  
  Email: colyons@hanover.com
- **Matt Roberts**  
  Phone: 720-440-8418  
  Email: maroberts@hanover.com

**ADDITIONAL CONTACTS**

- **Helen R. Savaiano, Esq.** (President)  
  Phone: 630-521-8435  
  Email: hsavaiano@hanover.com
Marketplace Overview

Any business can be a victim of fraud or embezzlement. Worse, when the criminal is a longtime, trusted employee, the crime can go undetected for years.

Here are some startling facts: a 2010 report by the Association of Certified Fraud Examiners (ACFE) estimated that U.S. organizations lose 5% of their annual revenues to fraud. Applied to the estimated 2009 Gross World Product, that 5% figure represents nearly $2.9 trillion in fraud losses. The median loss due to occupational fraud in the ACFE report was $160,000. More than 25% of the frauds involved losses of at least $1 million.

The direct written premium for Fidelity & Crime business in the U.S. is approximately $1.1 billion. The top 50 carriers write 99.6% of total direct written premium.

Target Market

**Hanover Fidelity & Crime Advantage** targets all types of organizations, including:

- Commercial Business
- Nonprofit Organizations
- Governmental Agencies
- And more

Desired Risk Characteristics include:

- Sound basic controls addressing segregation of duties in key areas so that no single process can be controlled from beginning to end by one person
- Active management oversight and enforcement of internal control policies and procedures

**Hanover Fidelity & Crime Advantage** specializes in writing ERISA Bonds, Investment Advisor ERISA Bonds and coverage for Third-Party Off-Premises exposures.

Key Competitive Advantages

- Coverage is written on “A” rated paper
- Capacity of $25 million
- Broad risk appetite
- Competitive ISO Crime Form filed and approved in all continental U.S. states
- Proprietary Forms include competitive ERISA Bond Form, Investment Advisor ERISA Bond Form and Excess Follow Form
- Highly experienced team of Fidelity & Commercial Crime experts, each with over 20 years of experience
- Dedicated phone (800-853-7719), email (bondsubfid@hanover.com), and fax (508-926-1562) for submissions
- Experienced claims specialists
- Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

continued
Who Can Access
• Available to Hanover Partner Agents
• Available to agents with specialty expertise in writing this business and who have a strong commitment to growth and partnering with The Hanover

Core Product Offerings
Hanover Fidelity & Crime Advantage offers businesses and organizations a broad range of coverages, including:
• Employee Theft
• Forgery or Alteration
• Inside the Premises—Theft of Money and Securities
• Inside the Premises—Robbery of Safe, Burglary of Other Property
• Outside the Premises
• Computer Fraud
• Funds Transfer Fraud
• Money Orders and Counterfeit Money

Special/Value-Add Coverages
We offer a variety of limits that businesses and organizations can tailor to meet their specific needs, with limits up to $25 million.

Potential Cross-Sell Opportunities
Hanover Fidelity & Crime Advantage presents a significant cross-sell opportunity for the following:
• Commercial Organizations and Businesses
• Nonprofit Organizations
• Condominium Associations
• Computer Consultants
• Educational Institutions

Underwriting Model
Underwriting is done by Regional Fidelity & Crime Managers (listed under Contact Information). Any referrals should be directed to them.

Key Marketing Tools
We offer a full range of marketing tools to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales effort:
• Fidelity/Commercial Crime Agent Brochure (119-0195)
• Commercial & Government Crime Agent Fact Sheet (119-0196)
• ERISA Fidelity Coverage Agent Fact Sheet (119-0197)
• Investment Advisor ERISA Agent Fact Sheet (119-0198)
• Third-Party Off Premises Coverage Agent Fact Sheet (119-0199)

Contact one of our Hanover Fidelity & Crime Advantage team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

Northeast
Donna Hixon
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Mid-Atlantic
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AVP, Fidelity & Crime
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Specialty

Hanover Commercial Excess/Umbrella
Hanover Commercial Excess/Umbrella

**Marketplace Overview**

The Commercial Excess/Umbrella is a $10–12 billion marketplace. Excess/Umbrella accounts are actively written in a variety of account size situations:

- 39% of Umbrella written over National Account customers
- 34% of Umbrella written over Middle Market customers
- 27% of Umbrella written over Small Commercial customers

**Target Market**

Hanover Commercial Excess/Umbrella targets all types of Small and Middle Market businesses and industries, including retailers, service industries, manufacturers, wholesalers, and real estate managers. Hanover Commercial Excess/Umbrella is looking to write primary Middle Market accounts between $50,000 and $350,000 that typically buy $25 million or less in Umbrella/Excess Layer business (businesses that require higher limits are probably not a fit for us). Hanover will also write Monoline/Unsupported Umbrella business over other carriers’ Primary Layers. (Hanover is not looking to write excess limits when Hanover Middle Market already writes the primary Umbrella.)

**Key Competitive Advantages**

Besides offering comprehensive and competitively priced coverage that offers clients extra protection in the event of a catastrophic loss, Hanover Commercial Excess/Umbrella offers the following:

- Local, experienced Excess/Umbrella Underwriters who are highly responsive
- Flexible and High Limits ($20 million in capacity, much more than our regional competitors; coverage with high limit up to $25 million per occurrence)
- Low premiums (better pricing approach, offering lower minimum premium pricing than large national companies)
- Excess layer placement product availability (but not in conjunction with existing Hanover Lead Umbrella)
- Monoline/Unsupported Umbrella offering
- Exceptionally strong and financially stable company whose local teams are staffed with experienced Monoline Underwriters
- Selective distribution strategy, which creates strong franchise value for our agents, enabling differentiation in the marketplace

**Who Can Access**

Hanover Commercial Excess/Umbrella is currently limited to Select Partner Agents.

**Core Product Offerings**

Hanover Commercial Excess/Umbrella coverage includes the following:

- Commercial General Liability
- Commercial Auto Liability
- Employer’s Liability

For those with liabilities unique to their business category, we offer coverage for:

- Liquor Liability
- Employee Benefits Liability
- Garage Liability

continued
Attractive Compensation
Writing directly with The Hanover you get full commission. Agents with large opportunities may be eligible for Hanover Umbrella Bonus Program.

Special/Value-Add Coverages
- Stand-alone coverage form with high limits that agents can tailor to meet their specific needs
- Follow form Umbrella with broad follow form wording to prevent gaps in coverage
- Offered through one company to a select agent group, further enhancing the value of our franchise with our agents

Potential Cross-Sell Opportunities
- If we cannot write your Middle Market Account for Primary Casualty perspective, etc., we still want to quote the Umbrella/Excess portion of the account on a Monoline/Unsupported basis
- HSI accounts where Hanover Middle Market is not handling the Umbrella
- Hanover Healthcare accounts for the Incidental Professional Liability related to our Home Healthcare, Diagnostic Services and Medical Equipment Advantage suite of products

Underwriting Model
Underwriting is handled by field-based Excess/Umbrella Underwriters supporting various regions via centralized underwriting support from our New Jersey office.

Key Marketing Tools
We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products to help supplement and amplify their sales efforts:
- Commercial Excess/Umbrella Agent Brochure (114-1106)
- Commercial Excess Monoline/Unsupported Umbrella Agent Sales Sheet (114-1127)
- Commercial Excess/Umbrella Customer Claims Scenarios (114-1107)

Contact Information

**MIDWEST, NORTHEAST & SOUTHEAST REGION**

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**CENTRAL & WESTERN REGION**

**Sherrie Stockton**, Senior Monoline Umbrella Underwriter
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**WORCESTER OFFICE**

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Proprietary and confidential materials of The Hanover Insurance Group. For informational purposes only.
Marketplace Overview

The Specialty Program market continues to grow as larger Retail Agents and Managing General Agents look to create specialty capabilities that will give them an exploitable market advantage and drive higher earnings. The Specialty Program market remains competitive with many carriers offering both alternative risk and standard structures. These programs are written on both admitted and surplus lines depending on the program and class business requirements. AIX Group is licensed to conduct business on a national basis and competes in most markets.

Target Market

AIX Group supports growing programs through a variety of different structures, including:

- Profit Share/Commission Slide
- Captive
  - Owned Captive
  - Association Captive
  - Rent-a-Captive
- Guaranteed Cost
- Large SIR/Deductible

AIX Group has been successful with target risks in these categories:

- Restaurants
- Retailers
- Property Owners/Managers
- Hospitality Operations
- Artisan Contractors
- Pest Control Operators
- Ski Resorts
- Rental Equipment Operators
- Some Retail and Restaurant Franchises
- Precision Metal Fabricators
- Courier Operators
- Non-Metropolitan Taxi Operators
- Distributors

Ideal program attributes include:

- Homogeneous groups (risk class, geography, line of business, affinity)
- Existing program with more than $3 million in primary premium
- Built-in risk sharing by the distribution source and/or the Insured
- Underwriting authority remains at the AIX Group level

AIX Group is not interested in writing extra-heavy transportation/long haul operations, or anything with a latent or long tail bodily injury exposure.

continued
Key Competitive Advantages

- Financially strong, “A” Rated (Excellent)
- Unique expertise and capabilities enables Partners to further grow their agencies and their Hanover relationship
- Ability to customize programs
  - Innovate with agents to design unique programs, creating more value for both customer and agent (includes leveraging other Hanover capabilities, such as Management Liability, to enhance programs)
- Dedicated, committed experts
  - AIX Group senior management team members are seasoned professionals with decades of experience in the specialty/alternative sector, having written over $3 billion of primary premiums through 250 unique programs
- Lack of channel conflict
  - Transacts all business on Nova Casualty and AIX Specialty paper; channel conflicts are minimal
- Alignment of interests
  - Delivers unequaled efficiency, agility, and flexibility to transactions (eliminates rigid underwriting boxes and unnecessary bureaucracy)
- State-of-the-art technology
  - Internet-based, scalable, and real time IT platform provides a range of cost-saving capabilities that can flow directly to program outcomes
- Underwriting philosophy
  - By targeting homogeneous books of business, we can hone in on specific and unique underwriting issues, thereby lowering the loss ratio and the subsequent all-in cost of risk
  - Selective distribution strategy, which creates a strong franchise value for our agents, enabling differentiation in the marketplace

Who Can Access

AIX Group targets larger retail agents, with a focus on Select Partner Agents.

AIX Group actively seeks opportunities to partner with the following types of agents and brokers:

- Business Insurance 100 Agent whose focus is geared toward:
  - Firms with dedicated programs administration teams
  - Select Agents that will participate in underwriting results
- Select Managing General Agents that control desired program business

Core Product Offerings

- General Liability
- Commercial Property
- Commercial Auto Liability
- Commercial Umbrella
- Marine
- Excess & Surplus
- Workers’ Compensation

Special/Value-Add Coverages

- AIX Group has a dedicated Product Management department focused on tailoring coverages to compete in the marketplace for all identified Specialty Program business written on Nova Casualty paper. To differentiate them from straightforward ISO coverage approaches, virtually all property and casualty opportunities have had coverage enhancements developed.

- Our typical speed to market with new rate, rule, and forms is extremely responsive; three months or less (and depending on the breadth and scope of the filings that need to be made, time to market can be even less; if the product is offered on a non-admitted basis through AIX Specialty, the timing is decreased even further)

- Because we have an experienced team dedicated to these efforts, AIX promptly performs a book roll, thereby diminishing the ability of the incumbent markets to claw back their business and relieving strain on the producing agent
Potential Cross-Sell Opportunities

- Inland Marine
- Ocean Marine
- Management Liability
- Employment Practices Liability
- Commercial Surety

Key Marketing Tools

Marketing tools are available to help you understand our capabilities, appetite, and products and to help supplement and amplify your sales efforts:

- AIX Agent Kit (120-0006)

Contact one of the AIX team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

Ron Ganiats
Regional President, New Business Development
West Coast
860-683-9890
rganiats@aixgroup.com

Ron Mairano
Regional President, New Business Development
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rmairano@aixgroup.com

Russell Renvyle
Regional President, Underwriting
Midwest
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rrenvyle@aixgroup.com
Specialty

CMI
Marketplace Overview

The human capital marketplace is a multi-billion dollar industry encompassing tens of thousands of suppliers selling hundreds of different products and services including recruitment and staffing, employee benefits, payroll, training, development and more. Companies that are large enough to financially support taking on risk may self-insure P&C insurance, including Workers’ Compensation, and hire a Third-Party Administrator (TPA) as a Human Resource partner to reduce incidences and manage claim costs. Third-Party Administration for self-insurance is a multi-billion dollar industry with thousands of TPA’s ranging from Fortune 500® companies to regional and local businesses. The self-funded Workers’ Compensation insurance marketplace is a highly competitive and fragmented industry that is poised to grow as businesses look for alternative insurance solutions to offset increasing Workers’ Compensation insurance rates and cut costs in a down economy.

Target Market

CMI targets larger employers in these key industries:

- **Educational Institutions**—schools, colleges, universities
- **Municipalities**—cities, counties, townships
- **Medical Organizations**—hospitals, healthcare providers
- **Group Associations**

Predominantly located in Michigan and Midwest states.

Key Competitive Advantages

Since 1985, CMI has been assisting employers in setting up and maintaining their own Workers’ Compensation programs. It is now one of the largest service companies in the Midwest, offering Third-Party Administration for Workers’ Compensation and Disability Programs for self-insured employers and group programs. Self-insuring for Workers’ Compensation and disability programs can be more economical than paying commercial insurance premiums. CMI provides a comprehensive approach to risk management, and will design a plan that will guide the self-insured employer to maximize insurance savings. CMI’s comprehensive program includes:

- **Bundled Excess Coverage and Pricing**—CMI is unique among Third-Party Administrators in that we offer flexible in-house excess coverage
- **Loss Prevention Services**—We offer a board-certified loss control professional who will design a tailored safety program
- **In-House Medical Management and Bill Review Services**—CMI has registered nurses on staff completely focused on maximizing savings through a comprehensive review process
- **Customized Service**—Our clients receive a dedicated service team that includes a lost time adjuster, medical adjuster, and loss prevention consultant
- **Leading Edge Technology**—CMI uses a leading edge claims management and information system that offers unlimited loss analysis and financial reporting formats, Internet-based delivery, and real time online client access to detailed claim information
- **Long-Term and Short-Term Integrated Disability Programs**—CMI integrates all employee disability programs—short-term and long-term—with an employer’s Workers’ Compensation program to achieve seamless service

continued
Who Can Access
CMI is distributed mainly through Select Partner Agents with specific expertise in writing self-insurance and excess insurance, generally in Midwest states.

Core Product Offerings
• Workers’ Compensation Excess Insurance
• Claim Administration for Workers’ Compensation Self-Insurance
• Loss Prevention Services

Potential Cross-Sell Opportunities
• Commercial Property
• Commercial General Liability
• Commercial Auto
• Commercial Umbrella

Underwriting Model
Underwriting is done by CMI Account Executives in Grand Rapids, MI and is available for the agent to present to the prospective self-insured business.

Risk Characteristics
Target account characteristics include:
• Larger businesses that meet the self-insured requirements for the state
• Businesses with the majority of their operations contained within one state
• Public institutions (schools, municipalities, hospitals, etc.)

Key Marketing Tools
We offer a full range of marketing tools to help agents understand our capabilities, appetite, and products and to help supplement and amplify their sales efforts:
• CMI Capabilities Brochure (116-1013)
• CMI Website: Citizensmanagementinc.com

Contact one of our Hanover CMI team members who can provide you with responsive decision-making and comprehensive information and insight in this specialized industry.

Paul Becker
Senior Account Executive (Michigan, Indiana, Wisconsin)
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Christopher Cramer
Account Executive (Michigan, Ohio, Illinois)
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ccramer@hanover.com

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Loss Control
Marketplace Overview

The use of “Loss Control” units vary from company to company. They range from smaller regional carriers that do not provide this service, to carriers that use outside vendors for their needs, up to carriers that have a Loss Control unit as part of their operations. Over the recent years, with a challenging economy and marketplace, the trend for most carriers that offer Loss Control is to downsize the scope of their involvement and the size of their teams. The other trend is for carriers to use more outside vendor services to handle their Loss Control needs.

Traditionally, most Loss Control teams focus their efforts on mid-sized and large businesses. Many carriers do not focus their Loss Control efforts on small or lower-end Middle Market business, and if they do—they will typically use outside vendor services for such customers.

The majority of work done by most Loss Control units involves inspection related activities often focused on new business to assess loss exposures and control processes. Other Loss Control services that may be offered range from working with clients on risk management actions that would help to lower loss exposures to providing specific expertise to help solve a customer issue or problem.

The Hanover’s Loss Control Program is comprised of over 50 dedicated professionals who are deployed across the country and work in local markets with agents and their customers. Use of outside Loss Control services is done on a limited basis, to supplement the efforts of the in-house Hanover’s Loss Control team. The focus of Hanover’s Loss Control Program is on Service Delivery that has positive impact on our customers and agents.

continued
Target Market

Our Loss Control programs are focused around the needs of our Partner Agents and are specifically aligned with our Middle Market Industry offerings. We focus on accounts between $50,000 and $250,000 and provide a wide range of valuable services and programs to these accounts to help our agents win more accounts and differentiate themselves in the marketplace. In addition, we also provide a full array of safety tips online at www.hanover.com for individuals, families, and businesses. The informational tips help to educate consumers about insurance risks so they can minimize their exposures.

Key Competitive Advantages

The Hanover is dedicated to providing state-of-the-art tools that make it fast, efficient, and economical to implement Loss Control measures. Our experienced Loss Control consultants are familiar with your clients’ unique exposures and Loss Control needs, and our team of experts can help to create a Risk Management program for your clients that would achieve excellent results.

- Dedicated Loss Control Team
  - Experienced (experts with an average of 20+ years of experience)
  - Educated (over 90% have a Bachelor’s or advanced degree; 2 Professional Engineers, 3 CPCUs, 11 ARMs, 9 ALCMs, 3 CFPSs)
  - Experts (50% are Certified Safety Professionals—CSPs)
- Custom-tailored client programs
- Do-it-yourself educational series for a variety of industries
- Risk Management programs
- Experienced professionals in all key risk management disciplines
- Proven Risk Management practices
- Online, customizable Loss Control tools for safety committees, OSHA compliance, and other safety management initiatives

Hanover’s comprehensive, easy to implement loss control solutions help diminish client risk and prevent loss. Our goal is to help businesses and organizations prevent accidents and reduce loss by identifying potential dangers before they become real and costly problems. Our expert Loss Control team understands the needs of your clients and their unique exposures, and can develop the proper programs to implement. Our broad Loss Control capabilities include everything from complete loss prevention programs for commercial clients to do-it-yourself employee education programs.

Loss Control Program Highlights

- Safety Training Seminars
- Fire Protection Services
- Industrial Hygiene Services
- Vehicle Safety Services
- Ergonomics
- Theft Prevention
- GL/Products/Completed Operations
- Construction Safety

Loss Control Portal

Our easy-to-use, interactive Loss Control portal features robust risk management tools, relevant content, extensive resources, and rich functionality combined with fast, easy navigation.

Loss Control Portal Features & Benefits

- Gain immediate access to a wide range of risk management tools and information, including safety topics, technical bulletins, checklists, videos and literature
- Easily access links to valuable publications, associations, professional organizations, research, training, and more
- Set up a profile by industry to obtain access to industry-relevant content quickly and efficiently
- Benefit from significant savings and discounts from a wide range of risk management vendors with whom we’ve partnered to make solutions more affordable
- Industry-Specific Programs
• Alliance Partner Discounts
• Risk Management Resources
• Loss Control Contacts


Hanover Agents may register for access to the Loss Control Portal by going to TAP (https://tap.hanover.com) and clicking on the Loss Control Portal link.

Key Marketing Tools
To help our agents supplement and amplify their sales efforts, we offer a full range of marketing tools to aid in understanding our capabilities, appetite, and our products.

• Hanover Loss Control Capabilities Agent Brochure (171-0774)
• Hanover Loss Control Portal Agent Flyer (171-0782)

Contact Information
The Hanover team can provide a comprehensive loss control and risk management program for your customers.

Contact Steve Skubish at 732-805-2347 or sskubish@hanover.com
or Dana Blose at 678-266-0606 or dblose@hanover.com
Marketing Materials & Tools
Introduction
There is of course no substitute for personal interaction with your prospects and clients. However, the marketing materials listed here can supplement and amplify your sales effort, helping you explain your products and services as well as providing leave-behind messaging that continues to sell on your behalf.

The Hanover’s full line of marketing materials includes:

- Customer Brochures
- Customer Coverage Guides and Checklists
- Direct Mail
- Agent Information Guides and Fact Sheets

It covers all markets, including:

- Small Commercial
- Middle Market (Industries and Niches)
- Commercial Surety
- Marine
- Professional Liability
- Management Liability
- And More

Also available are agent information guides and training pieces that will help you stay at the top of your game, enabling you to become a truly invaluable resource to your clients.

In short, this guide will tell you what materials we have, how to use them, and how to order them. Each item is listed by title and form number.

How to Access Marketing Materials
You can either download these materials on The Agency Place (TAP), our agency portal, or order printed materials by clicking on the Order Agency Materials button located on the Sales & Marketing page of TAP. You can access TAP by visiting https://tap.hanover.com.

Please take a moment to browse through this guide. We think you’ll be surprised to see just how much is available to support your sales and marketing initiatives.

Commercial Lines Capabilities
Nobody knows your territory or the needs of your customers and prospects better than you. And nothing can replace the faith they have in your knowledge, understanding, and objectivity as their Independent Agent. However, because we know that the quality and reputation of your insurance carrier is a major factor in your customer’s purchasing decisions, we want to do all we can to help you to sell to and support your customers.

The contents of this kit will help you get to know The Hanover better—our broad market capabilities, impressive products and services, and philosophy as it applies to creating a strong partnership with growing Independent Agents.
## Hanover Capabilities

<table>
<thead>
<tr>
<th>Hanover Product Capabilities Agent Brochure</th>
<th>116-1028</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hanover Company Capabilities Customer Brochure</td>
<td>116-1036</td>
</tr>
<tr>
<td>Hanover Capabilities Product Information Guide</td>
<td>116-1135</td>
</tr>
<tr>
<td>Hanover Financial Strength</td>
<td>701-0097</td>
</tr>
</tbody>
</table>
Small Commercial
## Small Commercial

### Small Commercial Capabilities

<table>
<thead>
<tr>
<th>Product Guide</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Commercial Appetite &amp; Product Guide</td>
<td>113-1034</td>
</tr>
<tr>
<td>Small Commercial Agent Product Guide</td>
<td>113-1315</td>
</tr>
<tr>
<td>Top 75 Classes Agent Information Sheet</td>
<td>113-1326</td>
</tr>
<tr>
<td>CPP Eligible Risks Agent Brochure</td>
<td>113-1276</td>
</tr>
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</table>

### Book of Business Optimizer Tools

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<thead>
<tr>
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### Business Owner’s Policy (BOP) Broadening Endorsements

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<td>Workers’ Compensation Customer Brochure</td>
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<td>Workers’ Compensation (Monoline) Target Classes</td>
<td>113-1286</td>
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**Small Business Technology Insurance**

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<td>Small Business Technology Insurance Customer Letter (Letter # 1)</td>
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<td>BOP Technology Broadening Endorsement Comparison Chart</td>
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<td>Small Business Technology Insurance Claims Scenario</td>
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**Small Commercial Point of Sale System**

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<td>Point of Sale Agent Information Guide</td>
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<tr>
<td>BOP Coverage Default and Rate Schedule POS Quick Reference Guide</td>
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<td>Commercial Lines Quote Proposal Quick Reference Guide</td>
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**Commercial Lines Customer Service Center**

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<td>Hanover Customer Service Center Customer Retention Agent Fact Sheet</td>
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</table>
### Small Commercial Cross-Sell Materials

Total Account Solutions Cross-Sell Agent Guide (includes postcards and letters listed below) 113-1229

<table>
<thead>
<tr>
<th>Small Commercial Cross-Sell Postcards/Letters</th>
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<tbody>
<tr>
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<td>113-1250</td>
</tr>
<tr>
<td>Total Account Solutions Goldfish Postcard</td>
<td>113-1251</td>
</tr>
<tr>
<td>Total Account Solutions Shoes Postcard</td>
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<td>Total Account Solutions Street Sign Postcard</td>
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<tr>
<td>Total Account Solutions Customer Prospecting Letter 1</td>
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<tr>
<td>Total Account Solutions Customer Prospecting Letter 2</td>
<td>113-1272</td>
</tr>
<tr>
<td>Commercial Auto Boy Driving Car Postcard</td>
<td>113-1253</td>
</tr>
<tr>
<td>Commercial Auto Bumper Car Postcard</td>
<td>113-1254</td>
</tr>
<tr>
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<td>113-1267</td>
</tr>
<tr>
<td>Commercial Umbrella Pickup Sticks Postcard</td>
<td>113-1256</td>
</tr>
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<td>Commercial Umbrella Playing Cards Postcard</td>
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<td>113-1268</td>
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### Small Commercial Affinity

Affinity Program Information Sheet 113-1421
Middle Market Industry Segments

**Hanover Middle Market Advantage**

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<td>114-1147</td>
</tr>
<tr>
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<td>114-1158</td>
</tr>
<tr>
<td>Hanover Contractors Advantage Agent Information Sheet</td>
<td>114-1151</td>
</tr>
<tr>
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<td>114-1150</td>
</tr>
<tr>
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<td>114-1152</td>
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</tr>
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</tr>
<tr>
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</tr>
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</tr>
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<tr>
<td>Hanover Medical Facilities Advantage Agent Information Sheet</td>
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</tr>
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<td>Hanover Retail Advantage Agent Information Sheet</td>
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<tr>
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<tr>
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<td>Hanover Technology Advantage Agent Information Sheet</td>
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**Hanover Craft Brewers Advantage**

<p>| Hanover Craft Brewers Advantage Agent Information Sheet | 114-1150 |
| Hanover Craft Brewers Advantage Customer Risk Review Checklist | 114-1255 |
| Hanover Craft Brewers Advantage Customer Prospecting Letter | 114-1254 |
| Hanover Craft Brewers Advantage Customer Information Sheet | 114-1256 |</p>
<table>
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<tr>
<th>Hanover Community Services Advantage</th>
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<td>Hospitality (Hotels) Customer Information Sheet</td>
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<td>Plastic Product Manufacturers Agent Information Sheet</td>
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<td>Manufacturers Customer Coverage Guide</td>
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<td>E-Commerce Property Customer Coverage Guide</td>
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<td>Foreign Dependent Properties Customer Coverage Guide</td>
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<td>Medical Facilities (Mid-Sized) Agent Information Sheet</td>
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<td>Emergency Event Management Coverage Letter</td>
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Hanover Retailers Advantage
Hanover Retailers Advantage Agent Information Sheet 114-1169
Hanover Retailers Advantage Customer Risk Review Checklist 114-1276
Hanover Retailers Advantage Customer Prospecting Letter 114-1275
Hanover Retailers Advantage Customer Information Sheet 114-1277

Hanover Wholesale Advantage (Wholesalers and Distributors)
Wholesalers Agent Information Sheet 114-1149
Wholesalers Customer Coverage Guide 114-1060
Wholesalers Customer Coverage Benefits Guide 114-1059
Wholesalers Customer Prospecting Letter 114-1058

Middle Market Niches

Hanover Chauffeured Transportation Advantage
Chauffeured Transportation Advantage Kit (includes all items listed below) 117-1146KIT
Chauffeured Transportation and Limousines Agent Information Sheet 114-1158
Chauffeured Transportation and Limousines General Eligibility Guidelines 117-1133
Chauffeured Transportation and Limousines Auto Broadening Endorsement Customer Guide 117-1132
Chauffeured Transportation and Limousines Prospecting & Lead Generation Agent Guide 117-1082
Chauffeured Transportation and Limousines Customer Information Sheet 117-1047
Chauffeured Transportation and Limousines Customer Prospecting Letter 117-1084

Hanover Document Management Advantage
Document Management Agent Information Sheet 114-1201
Document Management Customer Risk Review Checklist 114-1194
Document Management Customer Prospecting Letter 114-1203
### Hanover Education Advantage

<table>
<thead>
<tr>
<th>Information Sheet</th>
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<tr>
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<td>Schools—Commercial Property Protection Customer Information Sheet</td>
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<td>Schools—Specialty Liability Coverage Customer Information Sheet</td>
<td>115-1016</td>
</tr>
<tr>
<td>Schools—Business Auto Customer Information Sheet</td>
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</tr>
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<td>Schools—Builders Risk Customer Information Sheet</td>
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<td>Schools—Umbrella Liability Customer Information Sheet</td>
<td>115-1007</td>
</tr>
<tr>
<td>Schools—Services &amp; Programs Customer Information Sheet</td>
<td>115-1021</td>
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<td>114-1033</td>
</tr>
<tr>
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<td>115-1034</td>
</tr>
<tr>
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<td>115-1035</td>
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### Hanover Human Services Advantage

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<td>Human Services Client Prospecting Kit (includes all of the items listed below)</td>
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<td>Human Services Business Auto Customer Brochure</td>
<td>115-1068</td>
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<td>Human Services Property and General Liability Customer Brochure</td>
<td>115-1066</td>
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<td>Human Services Nonprofit Management Liability Customer Brochure</td>
<td>115-1077</td>
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<tr>
<td>Human Services Umbrella Customer Guide</td>
<td>115-1069</td>
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<td>Human Services Loss Control and Claims Service Customer Brochure</td>
<td>115-1073</td>
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<td>Human Services Loss Control Portal Customer Brochure</td>
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<tr>
<td>Human Services Great Reasons Customer Flyer</td>
<td>115-1102</td>
</tr>
<tr>
<td>Human Services Customer Brochure (About the Hanover)</td>
<td>115-1074</td>
</tr>
<tr>
<td>Human Services Customer Prospecting Letter</td>
<td>115-1062</td>
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<tr>
<td>Human Services Advantage Success Stories</td>
<td>115-1131</td>
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<td>Human Services Advantage Loss Control Services Menu</td>
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## Commercial Lines | Marketing Catalog

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<tr>
<th>Human Services Advantage Program Overview Customer Brochure</th>
<th>115-1076</th>
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<tbody>
<tr>
<td>Human Services Customer Guide (Setting the State for an Abuse Free Organization)</td>
<td>115-1147</td>
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<td>Human Services Customer Coverage Review Checklist</td>
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### Hanover Moving and Storage Advantage

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<thead>
<tr>
<th>Moving and Storage Agent Information Sheet</th>
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<tbody>
<tr>
<td>Moving and Storage Agent Fact Sheet</td>
<td>117-1042</td>
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<tr>
<td>Moving and Storage Auto Customer Coverage Guide</td>
<td>117-1053</td>
</tr>
<tr>
<td>Moving and Storage Property Customer Coverage Guide</td>
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### Hanover Religious Institutions Advantage

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<th>114-1167</th>
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<td>Religious Institutions Customer Prospecting Letter</td>
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<td>115-1038</td>
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<td>Religious Institutions Great Reasons Why Customer Flyer</td>
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<td>Religious Institutions Property Coverage Comparison Customer Guide</td>
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<td>Religious Institutions Loss Control &amp; Claims Services Customer Information Sheet</td>
<td>115-1153</td>
</tr>
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<td>Emergency Event Management Customer Information Sheet</td>
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### Hanover Sports & Fitness Advantage

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<th>Hanover Sports &amp; Fitness Launch Packet (includes agent and customer materials)</th>
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## Hanover Technology Advantage

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## Middle Market Coverages

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</table>
**Specialty—Management and Professional Liability**

**Hanover Professional Portfolio**
- Hanover Professional Portfolio Agent Brochure 119-0244
- Lawyers Professional Liability Insurance Agent Fact Sheet 119-0102
- Architects & Engineers Professional Liability Insurance Agent Fact Sheet 119-0151
- Miscellaneous Professional Liability Insurance Agent Fact Sheet 119-0107

**Lawyers Professional Liability Insurance**
- Lawyers Professional Liability Advantage Kit (includes all items listed below) 119-0235KIT
  - Lawyers Professional Liability Insurance Agent Brochure 119-0222
  - Lawyers Professional Liability Agent Coverage Comparison Guide 119-0223
  - Lawyers Professional Liability Great Reasons Why Customer Flyer 119-0221
  - Lawyers Professional Liability Customer Brochure—Preferred 119-0228
  - Lawyers Professional Liability Customer Prospecting Letter—Preferred 119-0225
  - Lawyers Professional Liability Customer Brochure—Prestige 119-0229
  - Lawyers Professional Liability Customer Prospecting Letter—Prestige 119-0226
  - Lawyers Professional Liability Customer Brochure—Primary 119-0227
  - Lawyers Professional Liability Customer Prospecting Letter—Primary 119-0224
  - Lawyers Professional Liability Risk Management Customer Information Sheet 119-0230

**Professional Liability for Personal, Business, and Professional Services**
- Miscellaneous Professional Liability Insurance Agent Brochure 119-0114
- Miscellaneous Professional Liability Insurance Customer Brochure 119-0115
- Miscellaneous Professional Liability Insurance Customer Prospecting Letter 119-0117
- Miscellaneous Professional Liability Insurance Target Classes 119-0119
- Miscellaneous Professional Liability Insurance Target Market Classes 119-0118
- Miscellaneous Professional Liability Insurance Policy Highlights 119-0203
### Architects & Engineers Professional Liability Insurance

<table>
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### Hanover Management Liability Portfolio

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<td>Private Company Management Liability Employment Practices Liability Customer Information Sheet</td>
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<td>Private Company Management Liability Kidnap/Ransom &amp; Extortion Customer Information Sheet</td>
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<td>ERISA Fidelity Coverage Agent Fact Sheet</td>
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<td>Investment Advisor ERISA Agent Fact Sheet</td>
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<tr>
<td>Third-Party Off Premises Coverage Agent Fact Sheet</td>
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<td>Fidelity/Commercial Crime Cross-Sell Letter</td>
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Hanover Surety
## Specialty — Hanover Surety

### Commercial Surety (BONDirect)

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<td>Top 10 Surety Bonds Agent Guide</td>
<td>118-1035</td>
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<tr>
<td>Court Bonds Agent Fact Sheet</td>
<td>118-1034</td>
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<tr>
<td>Public Official Bonds Agent Fact Sheet</td>
<td>118-1033</td>
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<tr>
<td>Probate Bonds Agent Fact Sheet</td>
<td>118-1032</td>
</tr>
<tr>
<td>Notary Public Bonds Agent Fact Sheet</td>
<td>118-1031</td>
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<tr>
<td>Medicare DMEPOS Bonds Agent Fact Sheet</td>
<td>118-1030</td>
</tr>
<tr>
<td>Lost Instrument Bonds Agent Fact Sheet</td>
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<tr>
<td>License and Permit Bonds Agent Fact Sheet</td>
<td>118-1028</td>
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<td>Business Services Bonds Agent Fact Sheet</td>
<td>118-1027</td>
</tr>
</tbody>
</table>
Hanover Marine
Specialty—Hanover Marine

**Marine Products**

- Medical Diagnostic Equipment Agent Brochure 117-1057
- Medical Diagnostic Equipment Breakdown Customer Flyer 117-1064
- Marina Program Overview 117-1004
- Marina Program Agent Information Sheet 117-1003
- Marina Customer Brochure (Harbor Risk Underwriters) 117-1002HRU
- Marina Customer Brochure (North American Marine Underwriters) 117-1002NAMU
- Hanover Marine Agent Brochure 117-1070
- Hanover Marine Programs Agent Information Sheet 117-1150
- Residential Builders Risk Agent Information Sheet 117-1033
- Residential Builders Risk Customer Brochure 117-1019
- Infrastructure Opportunities Agent Mailer 117-1078
- Difference in Conditions Agent Information Sheet 117-1043

**Ocean Cargo**

- Ocean Cargo Agent Kit (includes all of the items listed below) 117-1087KIT
  - Ocean Cargo Agent Letter 117-1089
  - Ocean Cargo Agent Brochure 117-1088
  - Ocean Cargo Agent Myths and Realities 117-1095
  - Hanover C-Port Agent Guide 117-1147
  - Ocean Cargo Customer Coverage Review Guide 117-1096
  - Ocean Cargo Customer Claims Scenarios 117-1097
  - Ocean Cargo Customer Prospecting Letter #1 117-1093
  - Ocean Cargo Customer Prospecting Letter #2 117-1094
  - Ocean Cargo Customer Brochure 117-1105
  - Ocean Cargo Customer Postcard 117-1106
  - Ocean Cargo Customer Cross-sell Letter #1 (Freight Forwarders) 117-1135
  - Ocean Cargo Customer Cross-sell Letter #2 (Property Customers) 117-1134

**Customer Savings Programs**

- National Equipment Registration (Contractors Equipment) Customer Brochure 117-1017
- Special LoJack Savings Customer Stuffer 117-1018
### Hanover Specialty Industrial

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Hanover Specialty Industrial Agent Kit (includes all items listed below)</td>
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<td>Hanover Specialty Industrial Producer’s Advantage Guide</td>
<td>125-0022</td>
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<td>Hanover Specialty Industrial Capabilities Agent Brochure</td>
<td>125-0010</td>
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<td>HSIB National Paint and Coatings Program Agent Flyer</td>
<td>125-0002</td>
</tr>
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<td>HSIB Chemical Solutions Program Agent Flyer</td>
<td>125-0003</td>
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<tr>
<td>HSIB No Sprinklers, No Problem Program Agent Flyer</td>
<td>125-0004</td>
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<td>HSIB Environmental Experts Program Agent Flyer</td>
<td>125-0005</td>
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<td>HSIB Truckers Program Agent Flyer</td>
<td>125-0006</td>
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<td>HSIB Clean It Up! Program Agent Flyer</td>
<td>125-0007</td>
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<tr>
<td>HSIB Problem Solvers Program Agent Flyer</td>
<td>125-0008</td>
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<td>Hanover Specialty Industrial Target Classes Agent Guide</td>
<td>125-0020</td>
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<td>125-0021</td>
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Programs/Captives (AIX)
Programs/Captives (AIX)

AIX (Program Business)

AIX Agent Brochure
Hanover Commercial Excess/Umbrella
Specialty—Hanover Commercial Excess/Umbrella

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## Hanover Healthcare

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<td>Hanover Healthcare Podiatric Physicians Customer Brochure</td>
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<tr>
<td>Hanover Healthcare Podiatric Physicians Customer Prospecting Letter</td>
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## Hanover Diagnostic Services Advantage

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## Hanover Home Health Care Advantage

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<td>Hanover Home Health Care Advantage Great Reasons Customer Flyer</td>
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<td>126-0042</td>
</tr>
<tr>
<td>Hanover Medical Equipment Advantage Coverage Review Checklist</td>
<td>126-0047</td>
</tr>
<tr>
<td>Hanover Medical Equipment Advantage Customer Prospecting Letter</td>
<td>126-0039</td>
</tr>
<tr>
<td>Hanover Medical Equipment Advantage Customer Information Sheet</td>
<td>126-0044</td>
</tr>
</tbody>
</table>
Loss Control/Risk Management
## Loss Control/Risk Management

<table>
<thead>
<tr>
<th>Publication</th>
<th>Code</th>
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</thead>
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<tr>
<td>Hanover Loss Control Capabilities Agent Brochure</td>
<td>171-0796</td>
</tr>
<tr>
<td>Hanover Loss Control Portal Agent Flyer</td>
<td>171-0782</td>
</tr>
<tr>
<td>Schools Loss Control Portal Customer Guide</td>
<td>115-1105</td>
</tr>
</tbody>
</table>
Ordering Materials through The Agency Place (TAP)

We make it easy to access the marketing materials and tools listed in this catalog by making them available to order on our password-protected agency portal, The Agency Place (TAP). By visiting https://tap.hanover.com, all of our marketing resources are at your fingertips. Ordering marketing materials is very simple and can be completed by following these steps.

1) Go to https://tap.hanover.com and login to your account.

2) Click on Sales & Marketing and select Commercial Lines.

3) Click on the button Order Agency Materials which will link you to our forms ordering system.

4) You can search for the materials by form #, which can be found within this guide, and complete your order.

Marketing materials are continuously added and updated. Be sure to visit this section of TAP often to access the latest materials.
Introduction
There is of course no substitute for personal interaction with your prospects and clients. However, the marketing materials listed here can supplement and amplify your sales effort, helping you explain your products and services as well as providing leave-behind messaging that continues to sell on your behalf.

The Hanover's full line of marketing materials includes:
- Customer Brochures
- Customer Coverage Guides and Checklists
- Direct Mail
- Agent Information Guides and Fact Sheets

It covers all markets, including:
- Small Commercial
- Middle Market (Industries and Niches)
- Commercial Surety
- Marine
- Professional Liability
- Management Liability
- And More

Also available are agent information guides and training pieces that will help you stay at the top of your game, enabling you to become a truly invaluable resource to your clients.

In short, this guide will tell you what materials we have, how to use them, and how to order them. Each item is listed by title and form number.

How to Access Marketing Materials
You can either download these materials on The Agency Place (TAP), our agency portal, or order printed materials by clicking on the Order Agency Materials button located on the Sales & Marketing page of TAP. You can access TAP by visiting https://tap.hanover.com.

Please take a moment to browse through this guide. We think you'll be surprised to see just how much is available to support your sales and marketing initiatives.

Commercial Lines Capabilities
Nobody knows your territory or the needs of your customers and prospects better than you. And nothing can replace the faith they have in your knowledge, understanding, and objectivity as their Independent Agent. However, because we know that the quality and reputation of your insurance carrier is a major factor in your customer's purchasing decisions, we want to do all we can to help you to sell to and support your customers.

The contents of this kit will help you get to know The Hanover better—our broad market capabilities, impressive products and services, and philosophy as it applies to creating a strong partnership with growing Independent Agents.
Hanover Capabilities
## Hanover Capabilities

<table>
<thead>
<tr>
<th>Brochure</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hanover Product Capabilities Agent Brochure</td>
<td>116-1028</td>
</tr>
<tr>
<td>Hanover Company Capabilities Customer Brochure</td>
<td>116-1036</td>
</tr>
<tr>
<td>Hanover Capabilities Product Information Guide</td>
<td>116-1135</td>
</tr>
<tr>
<td>Hanover Financial Strength</td>
<td>701-0097</td>
</tr>
</tbody>
</table>
## Small Commercial

### Small Commercial Capabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Commercial Investment Overview</td>
<td>113-1330</td>
</tr>
<tr>
<td>Total Account Solutions Agent Brochure</td>
<td>113-1207</td>
</tr>
<tr>
<td>Small Commercial Appetite &amp; Product Guide</td>
<td>113-1034</td>
</tr>
<tr>
<td>Top 75 Classes Agent Information Sheet</td>
<td>113-1326</td>
</tr>
<tr>
<td>Green Thumbs-Up Agent Fact Sheet</td>
<td>113-1244</td>
</tr>
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</table>

### New Agent On Boarding (Small Commercial)

<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
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<tbody>
<tr>
<td>Small Commercial New Agent On Boarding Kit (includes all of the items listed below)</td>
<td>113-1033</td>
</tr>
<tr>
<td>Small Commercial Agent Product Guide</td>
<td>113-1315</td>
</tr>
<tr>
<td>Small Commercial Investment Agent Overview</td>
<td>113-1330</td>
</tr>
<tr>
<td>Point-of-Sale Agent Information Guide</td>
<td>113-1317</td>
</tr>
<tr>
<td>How to Process Endorsements Agent Guide</td>
<td>113-1071</td>
</tr>
<tr>
<td>Hanover Billing Payment Options Agent Fact Sheet</td>
<td>113-1356</td>
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<td>Small Commercial Appetite Guide</td>
<td>113-1034</td>
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<tr>
<td>Top 75 Classes Agent Information Sheet</td>
<td>113-1326</td>
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<tr>
<td>Commercial Package Policy Eligible Risks Agent Brochure</td>
<td>113-1276</td>
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</table>

### Business Owner's Policy (BOP) Product and Endorsements

<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
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</thead>
<tbody>
<tr>
<td>BOP Property Broadening Endorsement Comparison Chart</td>
<td>113-1380</td>
</tr>
<tr>
<td>BOP Technology Broadening Endorsement Comparison Chart</td>
<td>113-1379</td>
</tr>
<tr>
<td>BOP Broadening Endorsement for Accountants/CPAs Customer Guide</td>
<td>113-1210</td>
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<tr>
<td>BOP Broadening Endorsement for Accountants/CPAs Customer Brochure</td>
<td>113-1212</td>
</tr>
<tr>
<td>BOP Broadening Endorsement for Accountants/CPAs Customer Letter</td>
<td>113-1399</td>
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<tr>
<td>BOP Broadening Endorsement for Law Offices Customer Guide</td>
<td>113-1177</td>
</tr>
<tr>
<td>BOP Broadening Endorsement for Law Offices Customer Brochure</td>
<td>113-1136</td>
</tr>
<tr>
<td>BOP Broadening Endorsement for Law Offices Customer Letter</td>
<td>113-1400</td>
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<tr>
<td>BOP Broadening Endorsement for Medical Offices Customer Guide</td>
<td>113-1178</td>
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<td>BOP Broadening Endorsement for Medical Offices Customer Brochure</td>
<td>114-1030</td>
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<tr>
<td>BOP Broadening Endorsement for Medical Offices Customer Letter</td>
<td>114-1031</td>
</tr>
<tr>
<td>BOP Broadening Endorsement for Dental Offices Customer Guide</td>
<td>113-1433</td>
</tr>
<tr>
<td>BOP Broadening Endorsement for Dental Offices Customer Letter</td>
<td>113-1432</td>
</tr>
<tr>
<td>BOP Broadening Endorsement for Architects &amp; Engineers Customer Guide</td>
<td>113-1402</td>
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<td>BOP Broadening Endorsement for Architects &amp; Engineers Customer Brochure</td>
<td>113-1381</td>
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<td>Customer Letter</td>
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<tr>
<td>BOP Broadening Endorsement for Pet Services</td>
<td>Customer Guide</td>
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<tr>
<td>BOP Broadening Endorsement for Pet Services</td>
<td>Customer Brochure</td>
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<td>Customer Letter</td>
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**Business Owner’s Policy (BOP) Employment Practices Liability Endorsement**

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<th>Endorsement/Policy Type</th>
<th>File Name</th>
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<td>BOP Employment Practice Liability Agent Information Sheet</td>
<td></td>
<td>113-1082</td>
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<tr>
<td>BOP Employment Practice Liability Customer Brochure</td>
<td></td>
<td>113-1083</td>
</tr>
<tr>
<td>BOP Employment Practice Liability Customer Prospecting Letter</td>
<td></td>
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**Business Owner’s Policy (BOP) Miscellaneous Professional Liability Endorsement**

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<th>Endorsement/Policy Type</th>
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<td>BOP Miscellaneous Professional Liability Customer Brochure</td>
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<td>BOP Miscellaneous Professional Liability Customer Prospecting Letter</td>
<td></td>
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<tr>
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**Small Commercial Package Policy (CPP)**

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<td>114-1009</td>
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<tr>
<td>CPP Extender Broadening Endorsement Comparison Chart</td>
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**CPP Employment Practice Liability Endorsement**

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<td>114-1078</td>
</tr>
<tr>
<td>CPP Employment Practice Liability FAQs Agent Brochure</td>
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<td>114-1079</td>
</tr>
<tr>
<td>CPP Employment Practice Liability Customer Brochure</td>
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<td>114-1080</td>
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<td>114-1081</td>
</tr>
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<td>CPP Eligible Risks Agent Brochure</td>
<td></td>
<td>113-1276</td>
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<tr>
<td>CPP &amp; BOP Agent Fact Sheet</td>
<td></td>
<td>113-1245</td>
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</table>

**Workers’ Compensation**

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<th>Endorsement/Policy Type</th>
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<td>Workers’ Compensation Myths and Realities Fact Sheet</td>
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</tr>
<tr>
<td>Workers’ Compensation Customer Brochure</td>
<td></td>
<td>113-1293</td>
</tr>
<tr>
<td>Workers’ Compensation (Monoline) Target Classes</td>
<td></td>
<td>113-1286</td>
</tr>
<tr>
<td>Quoting Workers’ Compensation Point of Sale Agent Guide</td>
<td></td>
<td>113-1292</td>
</tr>
<tr>
<td>Workers’ Compensation Broadening Endorsement Customer Guide</td>
<td></td>
<td>113-1398</td>
</tr>
</tbody>
</table>
## BOP Umbrella

- Quoting BOP Umbrella Point of Sale (POS) Agent Guide 113-1282
- BOP Umbrella Customer Brochure 113-1062

## Commercial Auto

- Commercial Auto Agent Brochure 113-1148
- Commercial Auto Broadening Endorsement Customer Guide 113-1139
- Commercial Auto (Monoline) Agent Information Sheet 113-1127

## Small Business Technology Insurance

- Small Business Technology Insurance Agent Kit (includes all of the items listed below) 113-1393
  - Small Business Technology Insurance Agent Letter 113-1384
  - Small Business Technology Insurance Agent Brochure 113-1385
  - Small Business Technology Insurance Coverage Analyzer Agent Guide 113-1392
  - Small Business Technology Insurance Target Classes 113-1386
  - Small Business Technology Insurance Customer Letter (Letter # 1) 113-1394
  - Small Business Technology Insurance Customer Brochure (Electronics Mfg) 113-1396
  - Small Business Technology Insurance Customer Letter (Letter # 2) 113-1395
  - Small Business Technology Insurance Customer Brochure (IT) 113-1387
  - BOP Technology Broadening Endorsement Comparison Chart 113-1379
  - Small Business Technology Insurance Claims Scenario 113-1391

## Small Commercial Point of Sale System

- Small Commercial Point of Sale (POS) Agent Fact Sheet 113-1242
- POS Attachment Agent Fact Sheet 113-1188
- How to Endorse Policies in Point of Sale Agent Guide 113-1191
- Point-of-Sale Helpful Hints Agent Information Sheet 113-1397
- Quoting Workers’ Compensation Point of Sale Agent Guide 113-1292
- Quoting BOP Umbrella Point of Sale (POS) Agent Guide 113-1282
- BOP Coverage Default and Rate Schedule POS Quick Reference Guide 113-1435

## Commercial Lines Customer Service Center

- Hanover Customer Service Center Agent Fact Sheet 113-3261
- Hanover Customer Service Center Customer Retention Agent Fact Sheet 113-1195
### Small Commercial Cross-Sell Materials

Total Account Solutions Cross-Sell Agent Guide (includes postcards and letters listed below) 113-1229

#### Small Commercial Cross-Sell Postcards/Letters

- Total Account Solutions Girl Smiling Postcard 113-1250
- Total Account Solutions Goldfish Postcard 113-1251
- Total Account Solutions Shoes Postcard 113-1252
- Total Account Solutions Street Sign Postcard 113-1249
- Total Account Solutions Customer Prospecting Letter 1 113-1266
- Total Account Solutions Customer Prospecting Letter 2 113-1272

- Commercial Auto Boy Driving Car Postcard 113-1253
- Commercial Auto Bumper Car Postcard 113-1254
- Commercial Auto Customer Prospecting Letter 113-1267

- Commercial Umbrella Pickup Sticks Postcard 113-1256
- Commercial Umbrella Playing Cards Postcard 113-1255
- Commercial Umbrella Customer Prospecting Letter 113-1268

- Affordable Insurance Bundle Insurance Postcard 113-1257
- Affordable Insurance Candy Store Postcard 113-1258
- Affordable Insurance Candy Store Customer Prospecting Letter 113-1269

- Miscellaneous Professional Liability White Out Postcard 113-1259
- Miscellaneous Professional Liability Customer Prospecting Letter 113-1270

- Employment Practices Liability Deep Pockets Postcard 113-1260
- Employment Practices Liability Customer Prospecting Letter 113-1271

### Small Commercial Affinity

Affinity Program Information Sheet 113-1421
Middle Market
Middle Market Industry Segments

Hanover Middle Market Advantage

| Middle Market Advantage Agent Kit (includes all of the items listed below) | 114-1144 |
| Middle Market Advantage Financial Strength (Company Overview) | 114-1146 |
| Middle Market Advantage Loss Control Capabilities Agent Brochure | 114-1147 |
| Hanover Chauffeured Transportation Advantage Agent Information Sheet | 114-1158 |
| Hanover Contractors Advantage Agent Information Sheet | 114-1151 |
| Hanover Craft Brewers Advantage Agent Information Sheet | 114-1150 |
| Hanover Cultural Institutions Advantage Agent Information Sheet | 114-1152 |
| Hanover Document Management Advantage Agent Information Sheet | 114-1201 |
| Hanover Education Advantage Agent Information Sheet | 114-1153 |
| Hanover Elder Care Advantage Agent Information Sheet | 114-1154 |
| Hanover Food Industries Advantage Agent Information Sheet | 114-1155 |
| Hanover Hospitality Advantage Agent Information Sheet | 114-1156 |
| Hanover Human Services Advantage Agent Information Sheet | 114-1157 |
| Hanover Media Advantage Agent Information Sheet | 114-1159 |
| Hanover Medical Facilities Advantage Agent Information Sheet | 114-1160 |
| Hanover Metalworkers Advantage Agent Information Sheet | 114-1161 |
| Hanover Moving and Storage Advantage Agent Information Sheet | 114-1162 |
| Hanover Plastic Manufacturers Advantage Agent Information Sheet | 114-1163 |
| Hanover Printers Advantage Agent Information Sheet | 114-1164 |
| Hanover Professional Services Advantage Agent Information Sheet | 114-1165 |
| Hanover Real Estate Advantage Agent Information Sheet | 114-1166 |
| Hanover Religious Institutions Advantage Agent Information Sheet | 114-1167 |
| Hanover Restaurant Advantage Agent Information Sheet | 114-1168 |
| Hanover Retail Advantage Agent Information Sheet | 114-1169 |
| Hanover Wholesalers Advantage Agent Information Sheet | 114-1149 |

Hanover Eldercare Advantage

| Assisted Living Agent Brochure | 114-1025 |
| Assisted Living Customer Coverage Checklist | 114-1044 |
| Assisted Living Customer Prospecting Letter | 114-1029 |
| Assisted Living Customer Brochure | 114-1028 |
Hanover Hospitality Advantage (Hotels)
Hospitality (Hotels) Agent Brochure 114-1020
Hospitality (Hotels) Customer Broadening Endorsement Flyer 114-1022
Hospitality (Hotels) Customer Property Broadening Endorsement Flyer 114-1036
Hospitality (Hotels) Customer Risk Review Checklist 114-1021
Hospitality (Hotels) Customer Prospecting Letter 114-1023
Emergency Event Management Customer Fact Sheet 114-1073

Hanover Manufacturers Advantage
Metal Fabricators Agent Brochure 115-1113
Metal Fabricators Customer Prospecting Letter 115-1121
Plastic Product Manufacturers Agent Brochure 115-1114
Plastic Product Manufacturers Customer Prospecting Letter 115-1122
Manufacturers Customer Coverage Guide 115-1118
E-Commerce Property Customer Coverage Guide 115-1119
Foreign Dependent Properties Customer Coverage Guide 115-1120

Hanover Medical Facilities Advantage
Medical Offices/Clinics Customer Prospecting Letter 114-1031
Medical Offices/Clinics Customer Brochure 114-1030
Mid-Sized Medical Facilities Customer Prospecting Letter 114-1033
Mid-Sized Medical Facilities Customer Brochure 114-1032

Hanover Real Estate Advantage
Real Estate Agent Brochure 114-1045
Real Estate Customer Review Flyer 114-1049
Real Estate Customer Risk Review Checklist 114-1048
Real Estate Customer Prospecting Letter 114-1050
Emergency Event Management Coverage Letter 114-1072
Emergency Event Management Customer Fact Sheet 114-1073

Hanover Wholesale Advantage (Wholesalers and Distributors)
Wholesalers Agent Brochure 114-1061
Wholesalers Coverage Benefits Customer Guide 114-1060
Wholesalers Customer Prospecting Letter 114-1058
# Middle Market Niches

## Hanover Chauffeured Transportation Advantage

<table>
<thead>
<tr>
<th>Chauffeured Transportation Advantage Kit (includes all items listed below)</th>
<th>117-1146KIT</th>
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</thead>
<tbody>
<tr>
<td>Chauffeured Transportation and Limousines Agent Brochure</td>
<td>117-1046</td>
</tr>
<tr>
<td>Chauffeured Transportation and Limousines Agent Talking Points</td>
<td>117-1138</td>
</tr>
<tr>
<td>Chauffeured Transportation and Limousines General Eligibility Guidelines</td>
<td>117-1133</td>
</tr>
<tr>
<td>Chauffeured Transportation and Limousines Auto Broadening Endorsement Customer Guide</td>
<td>117-1132</td>
</tr>
<tr>
<td>Chauffeured Transportation and Limousines Prospecting &amp; Lead Generation Agent Guide</td>
<td>117-1082</td>
</tr>
<tr>
<td>Chauffeured Transportation and Limousines Customer Brochure</td>
<td>117-1047</td>
</tr>
<tr>
<td>Chauffeured Transportation and Limousines Customer Prospecting Letter</td>
<td>117-1084</td>
</tr>
<tr>
<td>Chauffeured Transportation and Limousine Sales Campaign Framework</td>
<td>117-1136</td>
</tr>
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</table>

## Hanover Document Management Advantage

<table>
<thead>
<tr>
<th>Hanover Document Management Advantage Customer Risk Review Checklist</th>
<th>114-1194</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hanover Document Advantage Customer Prospecting Letter</td>
<td>114-1203</td>
</tr>
</tbody>
</table>

## Hanover Education Advantage

<table>
<thead>
<tr>
<th>Schools Agent Brochure</th>
<th>115-1005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schools Customer Prospecting Kit (includes all items listed below)</td>
<td>115-1014KIT</td>
</tr>
<tr>
<td>Schools—Commercial Property Protection Customer Brochure</td>
<td>115-1013</td>
</tr>
<tr>
<td>Schools—General Liability Coverage Customer Brochure</td>
<td>115-1012</td>
</tr>
<tr>
<td>Schools—Specialty Liability Coverage Customer Brochure</td>
<td>115-1016</td>
</tr>
<tr>
<td>Schools—Business Auto Customer Brochure</td>
<td>115-1006</td>
</tr>
<tr>
<td>Schools—Builders Risk Customer Brochure</td>
<td>115-1008</td>
</tr>
<tr>
<td>Schools—Equipment Breakdown Customer Brochure</td>
<td>115-1011</td>
</tr>
<tr>
<td>Schools—Fidelity &amp; Surety Customer Brochure</td>
<td>115-1009</td>
</tr>
<tr>
<td>Schools—Third-Party Administration Services/Excess Insurance Customer Brochure</td>
<td>115-1010</td>
</tr>
<tr>
<td>Schools—Umbrella Liability Customer Brochure</td>
<td>115-1007</td>
</tr>
<tr>
<td>Schools—Services &amp; Programs Customer Brochure</td>
<td>115-1021</td>
</tr>
<tr>
<td>Schools Customer Brochure</td>
<td>115-1033</td>
</tr>
<tr>
<td>Schools Customer Prospecting Letter</td>
<td>115-1034</td>
</tr>
<tr>
<td>Schools Customer Welcome Letter</td>
<td>115-1035</td>
</tr>
<tr>
<td>Emergency Event Management Customer Information Sheet</td>
<td>114-1073</td>
</tr>
<tr>
<td>Schools Loss Control Portal Customer Guide</td>
<td>115-1105</td>
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</tbody>
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## Hanover Human Services Advantage

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<thead>
<tr>
<th>Brochure / Guide</th>
<th>Code</th>
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<td>Human Services Advantage Agent Brochure</td>
<td>115-1057</td>
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<tr>
<td>Human Services Client Prospecting Kit (includes all of the items listed below)</td>
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<td>115-1065</td>
</tr>
<tr>
<td>Human Services Business Auto Customer Brochure</td>
<td>115-1068</td>
</tr>
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<td>Human Services Property and General Liability Customer Brochure</td>
<td>115-1066</td>
</tr>
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<td>115-1069</td>
</tr>
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<td>Human Services Loss Control and Claims Service Customer Brochure</td>
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</tr>
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<td>Human Services Great Reasons Customer Flyer</td>
<td>115-1102</td>
</tr>
<tr>
<td>Human Services Customer Brochure (About the Hanover)</td>
<td>115-1074</td>
</tr>
<tr>
<td>Human Services Customer Prospecting Letter</td>
<td>115-1062</td>
</tr>
<tr>
<td>Human Services Advantage Success Stories</td>
<td>115-1131</td>
</tr>
<tr>
<td>Human Services Advantage Loss Control Services Menu</td>
<td>115-1134</td>
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<tr>
<td>Human Services Advantage Program Overview Customer Brochure</td>
<td>115-1076</td>
</tr>
<tr>
<td>Human Services Customer Guide (Setting the State for an Abuse Free Organization)</td>
<td>115-1147</td>
</tr>
<tr>
<td>Human Services Customer Coverage Review Checklist</td>
<td>115-1130</td>
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## Hanover Moving and Storage Advantage

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<td>Moving and Storage Agent Brochure</td>
<td>117-1041</td>
</tr>
<tr>
<td>Moving and Storage Agent Fact Sheet</td>
<td>117-1042</td>
</tr>
<tr>
<td>Moving and Storage Property Auto Endorsement Customer Guide</td>
<td>117-1053</td>
</tr>
<tr>
<td>Moving and Storage Property Broadening Endorsement Customer Guide</td>
<td>117-1052</td>
</tr>
</tbody>
</table>

## Hanover Religious Institutions Advantage

<table>
<thead>
<tr>
<th>Brochure / Guide</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religious Institutions Agent Brochure</td>
<td>115-1030</td>
</tr>
<tr>
<td>Religious Institutions Customer Prospecting Letter</td>
<td>115-1125</td>
</tr>
<tr>
<td>Religious Institutions Customer Brochure</td>
<td>115-1031</td>
</tr>
<tr>
<td>Religious Institutions Customer Coverage Checklist</td>
<td>115-1037</td>
</tr>
<tr>
<td>Religious Institutions Customer Coverage Review Guide</td>
<td>115-1038</td>
</tr>
<tr>
<td>Religious Institutions Advantage Great Reasons Why Customer Flyer</td>
<td>115-1151</td>
</tr>
<tr>
<td>Religious Institutions Advantage Property Coverage Comparison Customer Guide</td>
<td>115-1152</td>
</tr>
<tr>
<td>Religious Institutions Advantage Loss Control &amp; Claims Services Customer Information Sheet</td>
<td>115-1153</td>
</tr>
<tr>
<td>Emergency Event Management Customer Information Sheet</td>
<td>114-1073</td>
</tr>
</tbody>
</table>
### Hanover Sports & Fitness Advantage

- **Hanover Sports & Fitness Advantage Launch Packet (includes agent and customer materials)** 114-1242KIT
- **Hanover Sports & Fitness Advantage Agent Brochure** 114-1225
- **Hanover Fitness Advantage Customer Packet (includes the following materials)** 114-1240KIT
  - **Hanover Fitness Advantage Great Reasons Why Customer Flyer** 114-1227
  - **Hanover Fitness Advantage Customer Coverage Checklist** 114-1226
  - **Hanover Fitness Advantage Customer Coverage Guide** 114-1228
  - **Hanover Sports & Fitness Advantage Customer Letter** 114-1229
- **Hanover Amateur Sports Advantage Customer Packet (includes the following materials)** 114-1239KIT
  - **Hanover Amateur Sports Advantage Great Reasons Why Customer Flyer** 114-1199
  - **Hanover Amateur Sports Advantage Customer Coverage Checklist** 114-1241
  - **Hanover Amateur Sports Advantage Customer Coverage Guide** 114-1198
  - **Hanover Amateur Sports Advantage Customer Letter** 114-1197
- **Hanover Sports & Fitness Advantage Loss Control & Claims Services Customer Information Sheet** 114-1233
- **Hanover Sports & Fitness Advantage Business Auto Customer Information Sheet** 114-1232

### Hanover Technology Advantage

- **Hanover Technology Advantage Launch Packet (includes agent and customer materials)** 114-1211KIT
- **Hanover Technology Advantage Agent Brochure** 114-1205
- **Hanover Technology Advantage Client Prospecting Kit (includes all of the items lists below)** 114-1206
  - **Hanover Technology Advantage Customer Coverage Guide - Manufacturers** 114-1222
  - **Hanover Technology Advantage Customer Coverage Guide - Information Technology** 114-1220
  - **Hanover Technology Advantage Errors & Omission Customer Guide** 114-1207
  - **Hanover Technology Advantage Specialty Coverages Customer Guide** 114-1208
  - **Hanover Technology Advantage Claims Scenario** 114-1210
  - **Hanover Technology Advantage Customer Letter** 114-1209
  - **Hanover Technology Advantage Great Reasons Customer Flyer** 114-1221
  - **Hanover Technology Advantage Agent Information Sheet** 114-1219

### Middle Market Coverages

- **Hanover Green Coverage Sell Sheet** 114-1213
- **Data Breach Coverage Customer Information Sheet** 114-1129
- **Middle Market Workers’ Compensation Customer Brochure** 114-1212
Specialty
### Specialty—Management and Professional Liability

#### Hanover Professional Portfolio
- Lawyers Professional Liability Insurance Agent Fact Sheet 119-0102
- Architects & Engineers Professional Liability Insurance Agent Fact Sheet 119-0151
- Miscellaneous Professional Liability Insurance Agent Fact Sheet 119-0107

#### Lawyers Professional Liability Insurance
- Lawyers Professional Liability Insurance Agent Brochure 119-0222
- Lawyers Professional Liability Agent Coverage Comparison Guide 119-0223
- Lawyers Professional Liability Great Reasons Why Customer Flyer 119-0221
- Lawyers Professional Liability Customer Brochure—Preferred 119-0228
- Lawyers Professional Liability Customer Prospecting Letter—Preferred 119-0225
- Lawyers Professional Liability Customer Brochure—Prestige 119-0229
- Lawyers Professional Liability Customer Prospecting Letter—Prestige 119-0226
- Lawyers Professional Liability Customer Brochure—Primary 119-0227
- Lawyers Professional Liability Customer Prospecting Letter—Primary 119-0224
- Lawyers Professional Liability Risk Management Customer Information Sheet 119-0230

#### Miscellaneous Professional Liability Insurance
- Miscellaneous Professional Liability Advantage Kit (includes all items listed below) 119-0166KIT
  - Miscellaneous Professional Liability Insurance Agent Brochure 119-0114
  - Miscellaneous Professional Liability Insurance Customer Brochure 119-0115
  - Miscellaneous Professional Liability Insurance Customer Prospecting Letter 119-0117
  - Miscellaneous Professional Liability Insurance Target Classes 119-0119
  - Miscellaneous Professional Liability Insurance Target Market Classes 119-0118
  - Miscellaneous Professional Liability Insurance Policy Highlights 119-0203
**Architects & Engineers Professional Liability Insurance**

- Architects & Engineers Contractors Design/Build Firms Agent Fact Sheet 119-0181
- Architects & Engineers Professional Liability Insurance Agent Quick Reference Guide 119-0182
- Architects & Engineers Professional Liability Advantage Kit (includes all items listed below) 119-0165KIT
  - Architects & Engineers Professional Liability Insurance Agent Brochure 119-0153
  - Architects & Engineers Professional Liability Insurance Customer Coverage Checklist 119-0154
  - Architects & Engineers Professional Liability Insurance Customer Brochure 119-0155
  - Architects & Engineers Professional Liability Insurance Customer Prospecting Letter 119-0156
  - Architects & Engineers Great Reasons Customer Flyer 119-0133

**Hanover Management Liability Portfolio**

- Private Company Management Liability Insurance Agent Fact Sheet 119-0105
- Nonprofit Management Liability Insurance Agent Fact Sheet 119-0103
- Small Business Employment Practices Liability Insurance Agent Fact Sheet 119-0161
- Employment Practices Liability Insurance Agent Fact Sheet 119-0104
- Fidelity/Commercial Crime Agent Fact Sheet 119-0106

**Private Company Management Liability Insurance**

- Private Company Management Liability Agent Brochure 119-0139
- Private Company Management Liability Customer Prospecting Letter 119-0138
- Private Company Management Liability Director and Officers Customer Fact Sheet 119-0141
- Private Company Management Liability Employment Practices Liability Customer Fact Sheet 119-0163
- Private Company Management Liability Kidnap/Ransom & Extortion Customer Fact Sheet 119-0144
- Private Company Management Liability Fiduciary Customer Fact Sheet 119-0143
- Private Company Management Liability Fidelity & Crime Customer Fact Sheet 119-0142
- Private Company Management Liability Customer Coverage Checklist 119-0145
- Private Company Management Liability Customer Brochure 119-0140

**Nonprofit Management Liability Insurance**

- Nonprofit Management Liability Advantage Kit (includes all items listed below) 119-0112KIT
  - Nonprofit Management Liability Insurance Agent Brochure 119-0042
  - Nonprofit Management Liability Insurance Customer Brochure 119-0044
  - Nonprofit Management Liability Insurance Customer Prospecting Letter 119-0043
  - Nonprofit Management Liability Insurance Claims Scenarios 119-0045
  - Nonprofit Management Liability Insurance Customer Coverage Checklist 119-0046
## Employment Practices Liability Insurance

**Small Business Employment Practices Liability Advantage Kit**  
(includes all items listed below)  
119-0091KIT

- Small Business Employment Practices Liability Insurance Agent Brochure 119-0073
- Small Business Employment Practices Liability Customer Brochure 119-0075
- Small Business Employment Practices Liability Insurance Cross-Sell Letter #1 119-0126

**Mid-sized Business Employment Practices Liability Advantage Kit**  
(includes all items listed below)  
119-0092KIT

- Mid-sized Business Employment Practices Liability Insurance Agent Brochure 119-0074

**Employment Practices Liability Insurance Risk Management Customer Information Sheet**  
(not included in kits)

119-0164

**Employment Practices Liability Insurance Broadening Endorsement Comparison Chart**  
119-0190

## Commercial Crime/Fidelity

- Fidelity/Commercial Crime Agent Brochure 119-0195
- Commercial & Government Crime Agent Fact Sheet 119-0196
- ERISA Fidelity Coverage Agent Fact Sheet 119-0197
- Investment Advisor ERISA Agent Fact Sheet 119-0198
- Third-Party Off Premises Coverage Agent Fact Sheet 119-0199
Hanover
Surety
# Specialty—Hanover Surety

**Commercial Surety (BONDirect)**

<table>
<thead>
<tr>
<th>Document</th>
<th>Code</th>
</tr>
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<tbody>
<tr>
<td>BONDirect Agent Information Sheet</td>
<td>118-1005</td>
</tr>
<tr>
<td>BONDirect/TAP Registration Enrollment Form</td>
<td>118-1037</td>
</tr>
<tr>
<td>BONDirect—ERISA Fidelity Bonds Agent Information Sheet</td>
<td>118-1018</td>
</tr>
<tr>
<td>Top 10 Surety Bonds Agent Guide</td>
<td>118-1035</td>
</tr>
<tr>
<td>Court Bonds Agent Fact Sheet</td>
<td>118-1034</td>
</tr>
<tr>
<td>Public Official Bonds Agent Fact Sheet</td>
<td>118-1033</td>
</tr>
<tr>
<td>Probate Bonds Agent Fact Sheet</td>
<td>118-1032</td>
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<tr>
<td>Notary Public Bonds Agent Fact Sheet</td>
<td>118-1031</td>
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<tr>
<td>Medicare DMEPOS Bonds Agent Fact Sheet</td>
<td>118-1030</td>
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<td>Lost Instrument Bonds Agent Fact Sheet</td>
<td>118-1029</td>
</tr>
<tr>
<td>License and Permit Bonds Agent Fact Sheet</td>
<td>118-1028</td>
</tr>
<tr>
<td>Business Services Bonds Agent Fact Sheet</td>
<td>118-1027</td>
</tr>
<tr>
<td>Hanover Surety Agent Brochure</td>
<td>118-1046</td>
</tr>
</tbody>
</table>
Hanover Marine
Specialty—Hanover Marine

**Marine Products**

Medical Diagnostic Equipment Agent Brochure 117-1057
Medical Diagnostic Equipment Breakdown Customer Flyer 117-1064
Marina Program Overview 117-1004
Marina Program Agent Information Sheet 117-1003
Marina Customer Brochure (Harbor Risk Underwriters) 117-1002HRU
Marina Customer Brochure (North American Marine Underwriters) 117-1002NAMU
Hanover Marine Agent Brochure 117-1070
Hanover Marine Programs Agent Information Sheet 117-1150
Residential Builders Risk Agent Information Sheet 117-1033
Residential Builders Risk Customer Brochure 117-1019
Infrastructure Opportunities Agent Mailer 117-1078
Difference in Conditions Agent Information Sheet 117-1043

**Ocean Cargo**

Ocean Cargo Agent Kit (includes all of the items listed below) 117-1087KIT
Ocean Cargo Agent Letter 117-1089
Ocean Cargo Agent Brochure 117-1088
Ocean Cargo Agent Myths and Realities 117-1095
Hanover C-Port Agent Guide 117-1147
Ocean Cargo Customer Coverage Review Guide 117-1096
Ocean Cargo Customer Claims Scenarios 117-1097
Ocean Cargo Customer Prospecting Letter #1 117-1093
Ocean Cargo Customer Prospecting Letter #2 117-1094
Ocean Cargo Customer Brochure 117-1105
Ocean Cargo Customer Postcard 117-1106
Ocean Cargo Customer Cross-sell Letter #1 (Freight Forwarders) 117-1135
Ocean Cargo Customer Cross-sell Letter #2 (Property Customers) 117-1134

**Customer Savings Programs**

National Equipment Registration (Contractors Equipment) Customer Brochure 117-1017
Special LoJack Savings Customer Stuffer 117-1018
# Hanover Specialty Industrial

<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
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</thead>
<tbody>
<tr>
<td>Hanover Specialty Industrial Agent Kit (includes all items listed below)</td>
<td>125-0012KIT</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Producer’s Advantage Guide</td>
<td>125-0022</td>
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<tr>
<td>Hanover Specialty Industrial Capabilities Agent Brochure</td>
<td>125-0010</td>
</tr>
<tr>
<td>Hanover Specialty Insurance Brokers Agent Kit (includes all items listed below)</td>
<td>125-0001</td>
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<tr>
<td>HSIB National Paint and Coatings Program Agent Flyer</td>
<td>125-0002</td>
</tr>
<tr>
<td>HSIB Chemical Solutions Program Agent Flyer</td>
<td>125-0003</td>
</tr>
<tr>
<td>HSIB No Sprinklers, No Problem Program Agent Flyer</td>
<td>125-0004</td>
</tr>
<tr>
<td>HSIB Environmental Experts Program Agent Flyer</td>
<td>125-0005</td>
</tr>
<tr>
<td>HSIB Truckers Program Agent Flyer</td>
<td>125-0006</td>
</tr>
<tr>
<td>HSIB Clean It Up! Program Agent Flyer</td>
<td>125-0007</td>
</tr>
<tr>
<td>HSIB Problem Solvers Program Agent Flyer</td>
<td>125-0008</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Target Classes Agent Guide</td>
<td>125-0020</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Customer Testimonials Agent Information Sheet</td>
<td>125-0021</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Customer Brochure</td>
<td>125-0013</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Customer Prospecting Letter #1</td>
<td>125-0018</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Customer Prospecting Letter #2</td>
<td>125-0019</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Agent Information Sheet</td>
<td>125-0014</td>
</tr>
<tr>
<td>Hanover Specialty Industrial Property Agent Information Sheet</td>
<td>125-0032</td>
</tr>
<tr>
<td>Hanover Specialty Insurance Brokers Agent Information Sheet</td>
<td>125-0028</td>
</tr>
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</table>
Programs/
Captives (AIX)
Programs/Captives (AIX)

AIX (Program Business)
AIX Agent Brochure 120-0006
Hanover
Commercial
Excess/Umbrella
<table>
<thead>
<tr>
<th>Specialty — Hanover Commercial Excess/Umbrella</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial Excess/Umbrella Agent Brochure</strong></td>
</tr>
<tr>
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<tr>
<td><strong>Commercial Excess/Umbrella Customer Claims Scenarios</strong></td>
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</tbody>
</table>
## Hanover Healthcare

<table>
<thead>
<tr>
<th>Brochure/Prospecting Letter</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hanover Healthcare Agent Brochure</td>
<td>126-0003</td>
</tr>
<tr>
<td>Hanover Home Care Advantage Agent Brochure</td>
<td>126-0005</td>
</tr>
<tr>
<td>Hanover Home Care Advantage Target Classes (Durable Medical Equipment/Home Health Service)</td>
<td>126-0006</td>
</tr>
<tr>
<td>Hanover Home Care Advantage Target Classes (Medical Labs &amp; Diagnostic Centers)</td>
<td>126-0022</td>
</tr>
<tr>
<td>Hanover Home Care Advantage Customer Coverage Checklist</td>
<td>126-0009</td>
</tr>
<tr>
<td>Hanover Home Care Advantage Customer Prospecting Letter</td>
<td>126-0008</td>
</tr>
<tr>
<td>Hanover Healthcare Podiatric Physicians Customer Brochure</td>
<td>126-0024</td>
</tr>
<tr>
<td>Hanover Healthcare Podiatric Physicians Customer Prospecting Letter</td>
<td>126-0023</td>
</tr>
<tr>
<td>Hanover Medical Home Care Advantage Agent Sell Sheet</td>
<td>126-0033</td>
</tr>
<tr>
<td>Hanover Medical Equipment Advantage Agent Sell Sheet</td>
<td>126-0031</td>
</tr>
<tr>
<td>Hanover Medical Diagnostic Advantage Agent Sell Sheet</td>
<td>126-0032</td>
</tr>
</tbody>
</table>
## Loss Control/Risk Management

<table>
<thead>
<tr>
<th>Description</th>
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</tr>
</thead>
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<tr>
<td>Hanover Loss Control Capabilities Agent Brochure</td>
<td>171-0774</td>
</tr>
<tr>
<td>Hanover Loss Control Portal Agent Flyer</td>
<td>171-0782</td>
</tr>
<tr>
<td>Schools Loss Control Portal Customer Guide</td>
<td>115-1105</td>
</tr>
</tbody>
</table>
Billing

Hanover Billing Payment Options Agent Fact Sheet 113-1356
Ordering Materials through The Agency Place (TAP)

We make it easy to access the marketing materials and tools listed in this catalog by making them available to order on our password-protected agency portal, The Agency Place (TAP). By visiting https://tap.hanover.com, all of our marketing resources are at your fingertips. Ordering marketing materials is very simple and can be completed by following these steps.

1) Go to https://tap.hanover.com and login to your account.

2) Click on Sales & Marketing and select Commercial Lines.

3) Click on the button Order Agency Materials which will link you to our forms ordering system.

4) You can search for the materials by form #, which can be found within this guide, and complete your order.

Marketing materials are continuously added and updated. Be sure to visit this section of TAP often to access the latest materials.
In today’s market, there’s one thing you need more than anything else:
The Right Partner
We’re the best partner for Winning
By choosing to work closely with a select group of Independent Agents, and only Independent Agents, The Hanover unites its energy, people, and resources with the talents, drive, and savvy of Winning Agents, creating a powerful alliance for mutual and unprecedented success.

- National Strength. Local Focus.
- Strong earnings momentum over the last five years
- $1.7 billion in statutory capital
- $2.6 billion in net written premium
- Profitable growth in all lines of business
- Ranks among top 30 of the largest property and casualty insurers in the U.S.
- Rated “Excellent” (A) by A.M. Best
- Ranked among the Fortune 1000®
Small Commercial

Expanding small business horizons in a big way.

The Hanover’s full portfolio of insurance products for small businesses goes well beyond standard BOP policies. In fact, our total account solutions allow you to provide your clients with truly comprehensive protection.

It includes:

- Optional endorsements to increase limits and protection
- Unique optional coverages not offered by other insurance companies
- A wide range of industry-specific coverages
- Easy-to-use technology and responsive support services
- Underwriting expertise and local sales teams
- Industry-leading Customer Service Center

OFFERINGS

Local Sales Staff and Knowledgeable Underwriters

Local sales professionals armed with full underwriting authority at the Point of Sale (POS) (up to $25,000*) supported by professional, responsive underwriters to help agents successfully grow their Small Commercial business.

Fully Automated Products for Fast Quotes and Issuing

Rapidly qualify, quote, and issue policies for all lines of business in our POS system at lightning speed. Attach Application tool lets you transmit supporting information electronically or submit an application for our Commercial Package Policy with ease and fast underwriting response.

Total Account Solution

Full range of products that cover all avenues—Business Owner’s Policy (BOP), Small Commercial Package, Workers’ Compensation, Commercial Auto, Commercial Umbrella, Marine, and Bond. Allows you to write the entire account with us, delivering more protection, more affordably.

Hanover BOP Product with 500+ Classes

Broad market breadth/reach. Targeted businesses include: Offices, Professionals, Consultants, Services, Retail, Wholesale.

* May be higher in some markets.
• Affordable Optional Coverages
  – Employment Practices Liability Insurance (EPL) (up to 25 employees)
    » EPL coverage endorsement can be added via a Business Owner’s Policy or Commercial Package Policy (stand-alone also available as needed)
  – Miscellaneous Professional Liability Insurance (MPL)
    (available for most consultants, plus 250+ additional office, service, and other classes)
    » MPL coverage endorsement can be added via a Business Owner’s Policy (stand-alone also available as needed)
  – Property and Liability Broadening Endorsements
    (Liability Special, Property Special, Deluxe Property, Deluxe Bronze Property)
  – Industry Specific Options
    » Accountants, Dental Offices, Medical Offices, Law Offices, Architects & Engineers
    » Veterinarians, Kennels, Groomers
    » Distributors, Printers, Florists
    » Contractors, Garages

Hanover Workers’ Compensation
We have a healthy appetite for Workers’ Compensation business. Almost all of our BOP classes are eligible for Workers’ Compensation. And our POS system makes it easy to get a competitive price and eligibility decision.

Hanover Commercial Auto
Offers very competitive pricing and one-stop shopping. Allows you to quote a wide range of customers, whether they have just one vehicle or a fleet. Our sophisticated pricing tool assesses risks from basic data and delivers our most competitive price right up front, in real time.

Hanover Commercial Umbrella
Offers limits up to $10 million, competitively priced and easily added. Employer’s Liability and Commercial Auto can be scheduled.

Hanover Commercial Package
Offers small businesses that exceed eligibility for BOP comprehensive protection that can be tailored for an array of industries. Rapid online rating capabilities available for Select Agents.

Customer Service Center
Offers customized services with agency identity (logo/name), proactive customer retention activities (outbound calls, follow-up calls, etc.), and active cross-sell to round out accounts and drive higher retention.

Small Business Technology Insurance
Total product solutions to meet all of your technology customer’s needs, fast automated products to save you time and money, and easy E&O application (only 10 simple questions and you’re done). Small Tech Targets include a wide range of IT Services and Electronic Manufacturers.

Flexible, customizable products include:
• Technology-Specific BOP Broadening Endorsements
• Technology and Telecommunications Products and Professional Services Coverage Endorsements
• Enhanced website and Internet Coverage
• Professional Liability (Errors & Omissions)
• Workers’ Compensation
• Commercial Umbrella
• Commercial Auto
• Inland & Ocean Marine
• Employment Practices Liability
• Directors & Officers
• Commercial Crime

Preferred Partner Programs
Build business faster with priority service, increased underwriting and pricing authority, and increased compensation.

Claims
Supported by comprehensive continuing education programs and sophisticated technology, driven by world-class service standards and a meticulous attention to detail, our claims professionals can turn around everything from a minor fender bender to a catastrophic loss—quickly, accurately, and fairly.

• Highly trained Hanover Claims Professionals
• Regional Claims Centers and Directors
• Handpicked Adjusters to handle the more complex claims
• Proactive CAT Strategy
• 24/7 Claims Reporting (fax, phone, e-filing)
• Auto Repair Specialists (extensive network)
• Network of national emergency services
• After Hours Service Program
• Comprehensive Workers’ Compensation Claims Management Program
• Return-to-Work Program
Middle Market

Totally focused on delivering profitable growth to this underserved market.

Our dedicated Middle Market area helps agents respond rapidly to this evolving market with a comprehensive and diverse portfolio. Some insurers focus on large or small accounts, overlooking the special insurance needs of mid-sized businesses. Not The Hanover. Everything you need to successfully write and retain business—local decision makers, experienced underwriters, seasoned loss control experts, industry-specific product solutions, and world-class specialty capabilities—is here under The Hanover banner.

We offer:

• Leading product and service capabilities for over 25 target industries
• Competitive products from broad-based property and liability policies to specialized lines of coverage (total account approach)
• Focused on mid-sized businesses with $25,000–$250,000 in annual premiums
• Underwriting expertise and local, responsive sales teams
• Complete access to total Hanover line, including Equipment Breakdown and Employment Practices Liability
MIDDLE MARKET INDUSTRY SEGMENTS—Available to All Hanover Agents

The Hanover’s broad capabilities and “total account” strategy are core to the Middle Market approach. Unlike players that gravitate toward one end of the product spectrum or the other, The Hanover offers an ever-expanding list of complete industry segments. These include:

Craft Brewers Advantage
Craft Brewers that import, brew, package, and deliver their goods to a variety of markets:
- Regional Craft Breweries
- Contract Breweries
- Micro Breweries
- Regional Breweries
- Selected Brew Pubs

Product Portfolio:
- Commercial Package Policy
- Commercial Property
- Equipment Breakdown
- Commercial General Liability
- Products Liability
- Liquor Liability
- Commercial Auto
- Commercial Umbrella
- Spoilage and Contamination
- Advantage Property Broadening Endorsement
- General Liability Broadening Endorsement
- Inland Marine (Transit Coverage)
- Ocean Cargo
- Miscellaneous Professional Liability
- Employment Practices Liability
- Fidelity & Crime

Cultural Institutions Advantage
Cultural Institutions whose total insured value, including collections, is less than $50 million. Included are:
- Museums—including History, Art, Children’s, Science
- Transportation and Others
- Libraries—including Public, Private, Law, Corporate, Research, and Others
- Historical—including Sites, Buildings, Societies
- Botanical Gardens & Arboreta

Product Portfolio:
- Commercial Package Policy
- Commercial Property
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation
- Cultural Institution Property Broadening Endorsement (adds 55 special coverages)
- General Liability Broadening Endorsement (adds 20 important coverages)
- Abuse & Molestation
- Inland Marine (Collections)
- Ocean Cargo
- Miscellaneous Professional Liability
- Management Liability (Nonprofit and Private Company)
- Employment Practices Liability

continued ➤
Eldercare Advantage
All types of Eldercare facilities including:
- Assisted Living Facilities
- Skilled Nursing Facilities
- Continuing Care Facilities

Product Portfolio:
- Commercial Property
- Commercial Auto (includes Residential Transportation)
- Medical Diagnostic Equipment (Inland Marine)
- Emergency Event Management Coverage
- Assisted Living/Nursing Home Property Broadening Endorsement
- E-commerce Endorsement
- Data Breach Coverage
- Equipment Breakdown
(General Liability and Professional Liability rolling out in 2011. Check with your local Regional Vice President for availability.)

Food Industries Advantage
Food industries engaged or involved in the processing and packaging as well as wholesale and retail distribution of food, produce, and beverages, including:
- Bakeries
- Beverage Manufacturers
- Cereal Manufacturers
- Candy Manufacturers
- Dairy Products
- Coffee & Tea Processing
- Seasonings & Dressing Manufacturers
- Fruit & Vegetable Processing
- Cookie & Cracker Manufacturers
- Frozen Fruits & Vegetables

Product Portfolio:
- Commercial Package Policy
- Equipment Breakdown
- Spoilage & Contamination
- Products Recall
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella
- Employment Practices Liability
- Private Company Management Liability
- Fidelity & Crime
- Marine (Transit)

Hospitality Advantage
Mid to high-priced hotels that are franchise owned and business oriented.

Product Portfolio:
- Commercial Property
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation
- Hospitality Services Errors & Omissions
- General Liability Broadening Endorsement
• Hospitality Property Broadening Endorsement (includes numerous extensions)
• Liquor Liability
• Emergency Event Management Coverage
• Employment Practices Liability
• Private Company Management Liability
• Fidelity & Crime

Media Advantage
Media services and content providers (excluding large entertainment risks and all cable/satellite service providers), but including:
• Publishers—books, periodicals, newsletters, and newspapers
• Broadcasters—radio, TV, cable (with or without towers, antennas, and satellite dishes)
• Advertising Agencies—regional and local agencies that plan, create, and manage ad campaigns
• Multimedia and Motion Picture Companies—small and regional production and distribution

Product Portfolio:
• Commercial Property
• Commercial General Liability
• Printers Errors & Omissions
• Commercial Auto
• Commercial Umbrella
• Workers’ Compensation
• Inland Marine
• Private Company Management Liability
• Employment Practices Liability
• Miscellaneous Professional Liability Insurance (for Media Liability Insurance)

Medical Facilities
A wide range of Medical Facilities including:
Outpatient Care Facilities
• Doctors & Dentists Offices
• Ambulatory Emergency Centers
• Cosmetic Surgery
• Medical & Diagnostic Laboratories
Inpatient Care Facilities
• General Medical Hospitals, Surgical
• Hospitals and Specialty Hospitals

Product Portfolio:
• Commercial Property with Medical Office Property Broadening Endorsement
• Commercial Auto
• Commercial Package Policy
• Workers’ Compensation
• Commercial Umbrella
• Emergency Event Management Coverage
• Inland Marine (High-Valued Medical Equipment)
• Employment Practices Liability
• Fidelity & Crime
• Private Company Management Liability
(Professional Liability rolling out in 2011. Check with your local Regional Vice President for availability.)
**MIDDLE MARKET INDUSTRY SEGMENTS continued**

**Metalworkers Advantage**  
Manufacturers of parts, components, and finished products, made from metal, that do not carry or use electrical current.

**Product Portfolio:**  
- Commercial Package Policy  
- Commercial Property  
- Equipment Breakdown  
- Commercial General Liability  
- Products Liability  
- Commercial Auto  
- Commercial Umbrella  
- Workers’ Compensation  
- Manufacturer’s Property Broadening Endorsement (adds 56 coverages)  
- E-commerce Endorsement  
- Foreign Dependent Properties  
- General Liability Broadening Endorsement (adds 20 coverages)  
- Manufacturer’s Errors & Omissions  
- Product Withdrawal Insurance  
- Global General Liability Endorsement  
- Inland Marine  
- Ocean Cargo  
- Hanover Specialty Industrial (Hanover Specialty Industrial Property and Hanover Specialty Insurance Brokers)  
- Private Company Management Liability  
- Employment Practices Liability

**Plastic Manufacturers Advantage**  
Manufacturers of parts, components, and finished products made from plastic resins.

**Product Portfolio:**  
- Commercial Package Policy  
- Commercial Property  
- Equipment Breakdown  
- Commercial General Liability  
- Products Liability  
- Commercial Auto  
- Commercial Umbrella  
- Workers’ Compensation  
- Manufacturer’s Property Broadening Endorsement (adds 56 coverages)  
- E-commerce Endorsement  
- Foreign Dependent Properties  
- General Liability Broadening Endorsement (adds 20 coverages)  
- Manufacturer’s Errors & Omissions  
- Product Withdrawal Insurance  
- Global General Liability Endorsement  
- Inland Marine  
- Ocean Cargo  
- Hanover Specialty Industrial Property and Hanover Specialty Insurance Brokers  
- Private Company Management Liability  
- Employment Practices Liability
Printers Advantage
Printers that perform printing services for commercial and private customers including:
• Lithography
• Gravure & Relief Printing
• Flexography
• Letterpress
• Screen Printing
• Thermography
• Inkjet & Digital Printing

Product Portfolio:
• Commercial Package Policy
• Commercial Property
• Equipment Breakdown
• Commercial General Liability
• Product Liability
• Commercial Auto
• Commercial Umbrella
• Workers’ Compensation
• Advantage Property Broadening Endorsement
• Graphic Arts Coverage Extension
• E-commerce Endorsement
• Foreign Dependent Properties
• Printers’ Errors & Omissions and Cost to Correct
• Direct Mailing Services Endorsement to Errors & Omissions
• General Liability Broadening Endorsement (adds 20 coverages)
• Global General Liability
• Inland Marine
• Ocean Cargo
• Hanover Specialty Insurance Brokers (Site and Product Pollution Coverage)
• Private Company Management Liability
• Employment Practices Liability
• Miscellaneous Professional Liability

Professional Services Advantage
Professional Services primarily operating from an office environment, including:
• Lawyers & Notaries (less than 250 attorneys)
• Accounting, Tax Preparation, Payroll, and Bookkeeping Services
• Architects, Engineers, and Surveyors (except construction management)
• Testing Laboratories (except clinical trials)
• Design Services
• Consultants
• Research & Development Services (except biotech or clinical trials)
• Travel Agencies (except adventure tours or tours in insecure locations)
• Document Preparation Services

Product Portfolio:
• Commercial Package Policy (Professional Liability is excluded)
• Advantage Property Broadening Endorsement
• E-commerce Endorsement
• Data Breach Coverage
• Tenants Improvements and Betterments included in Personal Property
• Commercial General Liability
• General Liability Broadening Endorsement (adds 20 coverages)
• Global General Liability Endorsement
• Electronic Data Processing and Valuable Papers
• Commercial Auto
• Commercial Umbrella
• Workers’ Compensation
• Lawyers Professional Liability
• Miscellaneous Professional Liability
• Private Company Management Liability
• Employment Practices Liability
• Inland Marine (high-value electronic data processing and valuable papers)

continued ➤
Real Estate Advantage
Office, Retail, and Light Industrial Commercial Real Estate Owners and Managers.

**Product Portfolio:**
- Commercial Property
- Commercial General Liability
- Commercial Crime
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation
- Builders Risk
- Green Advantage Additional Property Coverage
- Directors & Officers Liability (Condo and Co-op Only)
- Contingent Property Coverage
- Emergency Event Management Coverage
- Employment Practices Liability
- Miscellaneous Professional Liability
- Private Company Management Liability

Restaurant Advantage
A wide range of establishments that have been in business for a minimum of five years and with liquor sales less than 30% of overall sales, including:
- Full Table Service
- White Linen
- Family Style
- Ethnic
- And Others

**Product Portfolio:**
- Commercial Package Policy
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella
- Equipment Breakdown Coverage
- Liquor Liability
- Spoilage & Contamination
- Products Recall
- Employment Practices Liability
- Private Company Management Liability
- Fidelity & Crime

Retail Advantage
A wide range of retail establishments of all types including:
- Automotive Parts & Accessories
- Books & Magazines/Clothing/Shoes/Furniture
- Nursery and Garden
- And Many Others

**Product Portfolio:**
- Commercial Package Policy
- Commercial General Liability
- Commercial Auto (not to be major portion of account)
- Workers’ Compensation (not to be major portion of account)
- Equipment Breakdown Coverage
- Enhanced Building Definition
- Property Valuation Options
- Change in Temperature or Humidity
- E-commerce Coverage Endorsement
- Inland Marine (Jewelers’ Block, Furriers’ Block, Musical Instruments)
- Employment Practices Liability
- Private Company Management Liability
- Fidelity & Crime
Special Trade Contractors Advantage
Selected Trade & Artisans Contractors, including:
- Floor Laying
- HVAC—Commercial & Residential
- Plumbing—Commercial & Residential
- Painting—Interior/Exterior
- Electrical Contractors
- Masonry & Stone Contractors
- Tile, Marble, Terrazzo & Mosaic
- TV, Radio & Home Theater Installation
- Concrete Contractors—Selected Ops
- Glass & Glazing Contractors
- And Others

Product Portfolio:
- Commercial Package Policy
- Commercial Property
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation
- Wholesale Property Broadening Endorsement (adds 40 coverages)
- General Liability Broadening Endorsement (adds 20 important coverages)
- Foreign Dependent Property Coverage
- E-commerce Coverage Endorsement
- Inland Marine (Transit Coverage, Warehousing)
- Ocean Cargo
- Employment Practices Liability

Wholesale Advantage
A wide range of wholesalers and distributors that handle a variety of durable and non-durable products.

Product Portfolio:
- Commercial Package Policy
- Commercial Property
- Equipment Breakdown
- Commercial General Liability
- Products Liability
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation
- Wholesale Property Broadening Endorsement (adds 40 coverages)
- General Liability Broadening Endorsement (adds 20 important coverages)
- Foreign Dependent Property Coverage
- E-commerce Coverage Endorsement
- Inland Marine (Transit Coverage, Warehousing)
- Ocean Cargo
- Employment Practices Liability
MIDDLE MARKET INDUSTRY NICHEST—Available to Select Partner Agents

To help Hanover-centric agents further differentiate themselves in their local markets, we provide access to a broad array of specialized coverage for high-quality risks in more complex industries. This continuously growing list includes:

Chauffeured Transportation Advantage
Professional luxury car operators providing a minimum 24-hour, pre-arranged service to corporate, private, and special occasion transportation.
Executive sedan and limousine operations (2 to 14 units).

Product Portfolio:
- Commercial Auto
- Commercial General Liability
- Commercial Property
- Commercial Umbrella or Excess Liability
- Employment Practices Liability

Document Management Advantage
Companies that offer document storage and/or destruction, including:
- Stand-alone Contractors
- Records Storage Warehouse
- Mobile Shredding Operators and Equipment
- Premises Based Shredding and Baling, including sale of recycle material (paper)
- Premises Based Shredding
- Automobile fleets operated in conjunction with the above

Product Portfolio:
- Miscellaneous Professional Liability
- Inland Marine
- Commercial Crime Coverage (including theft of client property)
- Commercial Property
- Commercial General Liability
- Commercial Auto
- Workers’ Compensation
- Commercial Umbrella
- Data Breach Coverage

Educational Advantage
Public Schools, Private Schools, Small Public and Private Colleges.

Product Portfolio:
- Commercial Property
- Equipment Breakdown
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella
- Sexual Misconduct and Molestation Coverage
- Educators Legal Liability Coverage
- Law Enforcement and Professional Liability Coverage
- Employee Benefits Liability
- School Property Broadening Endorsements
- Builders Risk
- Commercial Surety
- Fidelity & Crime

Human Services Advantage
Human Service Organizations—for-profits and 501(c)(3)s—that provide professional services to the following:
- Youth Services
- Addiction Services
- Developmental Disabilities
- Mental Health
- Aging Services
- Community/Social Services Miscellaneous

Product Portfolio:
- Commercial Property
- Commercial Auto
- Commercial General Liability
- Abuse and Molestation
- Professional Liability
- Nonprofit Management Liability
- Workers’ Compensation (for select classes)
- Human Services Property Broadening Endorsement
Human Services General Liability Broadening Endorsement
Human Services Additional Insured Endorsement
Human Services Broaden Named Insured
Fidelity & Crime
Commercial Surety

(Behavioral Health/Psychiatric Professional Liability rolling out in 2011. Check with your local Regional Vice President for availability.)

Moving and Storage Advantage
Companies specializing in moving and/or storage of household goods and personal effects, confidential records, office and institutional relocations, incidental self-storage, and movement of similar property by motor vehicle over public roadways.

Target operations with 20 or fewer employees and/or 20 or fewer commercial vehicles.

Product Portfolio:
- Inland Marine
- Commercial Property
- Commercial General Liability
- Commercial Auto
- Commercial Umbrella (No Workers’ Compensation)
- Carriers Legal Liability
- Warehouse Legal Liability
- Customers’ Goods Coverage
- Equipment

Religious Institutions Advantage
Churches, Synagogues, Mosques, Other Houses of Worship

Product Portfolio:
- Commercial Property
- Commercial General Liability
- Commercial Crime
- Commercial Auto
- Commercial Umbrella
- Workers’ Compensation
- Pastoral Professional Liability
- Religious Institutions Directors & Officers and Trustees Liability
- Sexual Misconduct & Molestation Liability
- Religious Institutions Extra Coverage—Property Broadening Endorsement
- Directors & Officers (including optional Employment Practices Liability and Teachers Professional Liability)
- Broadcasters, Telecasting, and Publications Professional Liability
- Nonprofit Management Liability
- Commercial Surety
- Inland Marine

continued ➤
Technology Advantage
Mid-sized companies providing Information Technology, Electronics Manufacturing, and Telecommunications Services including:

High-Tech Manufacturing
Examples include:
• Electronic Component Manufacturing
• Computer and Peripheral Equipment Manufacturing
• Communication Equipment Manufacturing
• Telephone Apparatus Manufacturing
• Audio & Video Equipment Manufacturing

Information Technology & Technology Services
Examples include:
• Custom Programming
• Communication Equipment Repair & Maintenance
• Computer System Integration
• Computer Facility Management
• Data Processing, Hosting, & Related Services
• Packaged Software Development

Telecommunications
Examples include:
• Telephone Companies
• Telecommunications Re-billers and Re-sellers
• Internet Service Providers
• Paging Services
• Satellite Telecommunications

Product Portfolio:
• Commercial General Liability
  - Technology General Liability Broadening Endorsement (adds 20 important coverages)
  - Enhanced website & Internet Coverage
• Commercial Property
  - Technology Property Broadening Endorsement (add 50 important coverages)
  - Electronic Vandalism Coverage
  - Data Breach Coverage
  - Green Advantage Additional Property Coverage
• Technology Errors & Omissions
  (two stand-alone policies)
  - Hanover Technology Professional Advantage
  - Hanover Technology Professional Advantage Plus
• Workers’ Compensation
• Commercial Auto
• Commercial Umbrella
• Employment Practices Liability
• Fidelity & Commercial Crime
• Inland and Ocean Marine
• Management Liability (Directors & Officers)
• International Coverage

We will continue to offer new comprehensive solutions for specific industries, targeted for their high growth potential. More specific industry product solutions to follow.
Complementary coverages to fill gaps, add value, and write the total account.

Demanding times necessitate greater opportunities for agents to generate additional revenue opportunities and bolster client retention. Hanover’s Specialty offerings, aimed to complement and enhance our core products, does exactly that, providing our agents with a host of new ways to add value to client relationships and to tap deeper into these lucrative specialized markets.
OFFERINGS • MARINE — Available to All Hanover Agents

By collaborating with agents, The Hanover creates product solutions that give them meaningful competitive advantages and the ability to keep pace with today’s rapidly evolving customer needs. Our broad appetite targets diverse industries of all sizes—equipment dealers, specialty businesses, transportation businesses, construction companies, and more. Our extensive portfolio of products provides comprehensive coverage for a wide range of risks:

Technology and Communications
Broadcasting and Communication Equipment, Camera and Film Production Equipment, Camera Dealers, Cell Tower Program, Medical Equipment, including Mobile Units, Municipal Equipment, Electronic Data Processing, Equipment Dealers, Negative Film Floater.

Special Programs
This is a growth segment for Marine with current and/or developing programs including:

- Auto Dealers
- Cell Towers
- Contingent Cargo
- Entertainment Equipment
- Exhibition/Trade Show Booth
- Fine Arts
- Fine Arts Conservators
- Green & Sustainable Building
- Household Movers
- Jewelers Block
- Marinas
- Maritime General Liability
- Motor Truck Cargo Carriers
- Musical Instruments
- Potato Growers
- Railroad Rolling Stock
- Record Storage & Destruction
- Restoration Companies
- Student Personal Property

Experienced team dedicated to Marine Programs to help you actively solicit new program opportunities both within and outside traditional Marine lines of business.

Collectibles
Fine Arts Collections including Private Collections, Fine Arts Dealers, Stamp and Coin Dealers, Musical Instrument Dealers, Musical Instruments, including Orchestras.

Transportation
Motor Truck Cargo, Transportation Risks, Short-Line Railroad, Contingent Cargo, Ocean Cargo.

Construction
Builders Risk, Residential Builders, including online quoting and issuance tool for Homebuilders Program, Pipeline Construction, Riggers’ Liability, Road Construction, Contractors’ Equipment, Installation Floaters.

Real Problem-Solvers
Building new products around opportunities in the 21st century, rapid product development and execution, state-of-art coverages.

Utilize our Marine expertise to develop insurance solutions for infrastructure components, such as transit systems, bridges and roads, buildings (schools, hospitals, public, government, etc.), as well as energy and environmental-related risks.

Marine Specialists
Our local Marine Specialists partner with assigned agents who have large volumes of Marine business and have the authority to get the job done. They focus on a small number of agents to provide the service and expertise needed to grow and retain Marine customers. For agents with smaller Marine volume we have Marine experts, who are locally deployed and supported by the Marine Advantage Unit. They can offer you comprehensive protection, quick responsive service, and innovative solutions to complex problems. Our entire Marine team has the experience and focus you need to grow your Marine business.
OFFERINGS • SURETY BOND — Available to All Hanover Agents

Hanover is among the Top 10 Surety writers in the U.S., offering a higher level of professionalism and expertise. With a passionate commitment to supporting our agents, we continue to invest significantly in innovative products and services to help them win in the Surety marketplace. Our comprehensive Surety solutions, deep experience, nationwide presence, growing product line, automated quote and issuing capabilities, and attentive service are strong factors in helping our agents differentiate themselves in their local marketplace.

Broad Products

Commercial Surety
Broad range of products, including:
• License and Permit Bonds
• Public Official Bonds
• Fiduciary (Probate) Bonds
• Notary Public Bonds
• Judicial (Court) Bonds
• Lost Instrument Bonds
• Federal Bonds (including Medicare Bonds)

Contract Surety
Wide range of products, including
• Bid Bonds
• Performance Bonds
• Payment Bonds
• Supply Bonds
• Maintenance Bonds
• Subdivision Bonds

BONDirect
To complement our Large Account Commercial Surety capabilities, Hanover’s BONDirect, our intuitive, web-based automated processing system, is a valuable tool that allows you to quote and issue Commercial Surety and ERISA Fidelity Bonds in real time and in one easy transaction—anytime and anywhere you have Internet access. It rates, underwrites, quotes, and issues a bond within minutes, a fraction of the normal time it takes. For any Surety or ERISA bond under $500,000, this streamlined, technologically advanced underwriting system means you receive quick, accurate turnaround, allowing your agency to distinguish itself with faster, more attentive customer service. It can even handle large Probate and Public Official Bonds.

Local Surety Experts
Our dedicated team of experienced Commercial & Contract Surety Underwriters will work hand-in-hand with you so you can provide products and services designed specifically for the unique risks of your customers. Because they understand local markets and business trends, possess deep industry knowledge, and can make underwriting decisions on the spot, our Surety team can play a valuable role in your sales efforts. You'll find them to be always flexible, responsive, and accessible. Hanover’s Large Account Commercial Surety segment has a broad risk appetite and can provide solutions for customers seeking bond programs over $500,000 up to $50 million.
OFFERINGS • HANOVER SPECIALTY INDUSTRIAL — Available to All Hanover Agents

Hanover Specialty Industrial (HSI) provides agents with a unique competitive advantage in the industrial space. HSI offers a unique combination of specialty coverages, appetite, expertise, and service for an “A” rated admitted carrier, you just won’t find elsewhere. Through two solutions working in tandem, Hanover Specialty Industrial Property* and Hanover Specialty Insurance Brokers, we offer a full selection of essential coverages (Property, Casualty, and Environmental) all under one roof. Our dual solution covers the gamut of high-risk industrial needs, offering the flexibility to customize programs for clients’ exact situations. Hanover Specialty Industrial provides a real opportunity to stand out, be more competitive, and expand your lucrative industrial portfolio.

Hanover Specialty Industrial

Hanover Specialty Industrial Property (HSIP)
Offers the ability to underwrite complex, highly protected risks, providing first dollar coverage:
HSIP Advantages:
• Unsurpassed Industry Experience
• Admitted paper/Replace current E&S policies
• Industry-recognized Property Engineers
• Specialized policy
• Fast turn-around
Products
• Fire & Allied Lines
• Equipment Breakdown
• Additional Products
Sub-Limits Available
• Flood & Earthquake
Low Minimum Premium
• $5,000 (No minimum earned premium)
Property Capacity
• $100 million per location within treaty: facultative for over $100 million
HSIP Advantages:
• Earthquake Sprinkler Leakage included
• Coverage for “all risks” of direct physical loss or damage (Subject to policy exclusions)
• Property coverage is valued at Replacement Cost
• No coinsurance (Agreed Amount)
• Finished Goods valued at selling price
• Business Income Form includes Extra Expense and Rental Value
• Business Income valuation based on actual loss sustained
• Debris Removal included as part of building and personal property limits
• Debris Removal includes contaminated debris

Hanover Specialty Insurance Brokers (HSIB)
Hanover Specialty Industrial’s program manager, HSIB, offers one-stop product delivery solutions for casualty, pollution, property, and other coverages via access to a network of specialized lead insurance companies. These coverages can be offered in conjunction with the HSIP property portion, or as “stand-alone” coverages (including those in support of a Middle Market industrial account).
HSIB Programs:
• National Paint & Coatings™ Program — The only endorsed program of the NPCA, since 1979
• Chemical Solutions™ Program — Expertise, experience & customized solutions for chemical exposures
• No Sprinklers, No Problem™ Program — A market of choice for distressed or under-protected property
• Environmental Experts™ Program — The full spectrum of mono-line environmental coverage
• Truckers™ Program — For long haulers of hazardous material
• Clean It Up!™ Program — Waste facilities, recyclers and/or water treatment plants
• Problem Solvers™ Program — Your problem-solver for hairy and scary products or premises liability
HSIB Advantages:
• Exclusive coverage enhancements
• Generous Commission
• Coordination with Hanover Underwriters and Loss Control
• Discounts
• Streamlined Applications
• Low Minimum Premium
• Flexible Payment Terms
• Shared Expertise

*Underwritten by Verlan Fire Insurance Company.
OFFERINGS • HEALTHCARE — Available to Select Partner Agents

To help agents capture a bigger part of the rapidly growing healthcare market, Hanover provides agents with comprehensive insurance products and services designed specifically for targeted segments within the healthcare industry. Our experienced underwriters and risk managers understand the healthcare industry, its legal environment, and the serious exposures they face. And they can custom design coverages at competitive prices to meet your clients’ needs.

Hanover Healthcare Portfolio

Medical Equipment Advantage*
Medical equipment providers with less than $15 million in annual revenue (larger risks considered on a case-by-case basis).

Homecare Advantage
Home healthcare services accounts with less than $5 million in annual revenues (larger risks considered on a case-by-case basis).

Medical Diagnostic Advantage*
Medical Labs and Diagnostic Centers with less than $15 million in annual revenues (larger risks considered on a case-by-case basis).

Product Portfolio:
• Professional Liability
• Commercial General Liability
• Commercial Property
• Commercial Auto
• Commercial Umbrella
• Inland Marine (High Valued Medical Equipment)
• Medicare and Other Surety Bonds
• Employment Practices Liability
• Fidelity & Crime
• Private Company Management Liability

(Workers’ Compensation is also available for Medical Equipment Advantage and Medical Diagnostic Advantage.)

(Behavioral/Psychiatrist Professional Liability will be offered in 2011 and is being delivered as a specialty enhancement to the Human Services niche offering in Middle Market. See Middle Market section for more information.)

(General Liability and Professional Liability for Eldercare Assisted Living, Skilled Nursing Facilities, etc. will be offered in 2011 and is being delivered as a specialty enhancement to the Eldercare segment in Middle Market. See Middle Market section for more information.)
OFFERINGS • HANOVER PROFESSIONAL PARTNERS — Available to All Hanover Agents

Hanover Professional Partners offers agents a definitive edge in the management and professional liability marketplace by providing a comprehensive portfolio of state-of-the-art products, competitive pricing, unparalleled underwriting expertise, and value-added services. Our leaders, field personnel, underwriters, risk managers, and claims professionals are all seasoned experts in management and professional liability risk. To help agents provide a “total account” solution and capture a bigger piece of this lucrative market, we offer a broad appetite, an enhanced product and options, strength and stability of a top-rated company (A.M. Best “Excellent” rating) that’s so important to businesses and organizations.

Hanover Management Liability Portfolio

Private Company Management Liability Advantage
• Targets a wide array of privately held companies with up to 2,000 employees and up to $500 million in total assets
• Coverage includes Directors, Officers, and Entity Liability; Employee Practices Liability; Fiduciary Liability; Fidelity & Crime, Kidnap/Ransom and Extortion
• Additional limit excess of policy dedicated to Executives for Side A Claims
• Many coverage enhancements available

Nonprofit Management Liability Advantage
• Provides broad coverage for Directors, Officers, and Organization Liability; Employment Practices Liability; and Fiduciary Liability
• Targets all types and sizes of tax-exempt organizations
• Broad coverage plus over 200 available endorsements
• Broad coverage for “wrongful acts” and employment practices covers full-time, part-time leased employees and temporary employees, volunteers, committee members, independent contractors, directors and officers
• Numerous coverage enhancements tailored to nonprofit exposures
• Experienced Nonprofit Management Liability experts

Employment Practices Liability Advantage
• Covers full-time, part-time, leased employees, volunteers, and independent contractors
• Broad employment practices coverage including EEOC (or state equivalent)
• Targets all types of companies with up to 2,000 employees
• Many enhancements including Third-Party and Wage & Hour Sub-Limits
• Seasoned experts in Employment Practices Liability protection
(For mid-sized to large businesses, we offer a stand-alone Employment Practices Liability Policy tailored to meet unique needs. For small businesses, we offer an Employment Practices Liability Endorsement for Business Owner’s Policy and Commercial Package Policy (and stand-alone as needed.)

Fidelity & Crime Advantage
• Broad appetite ranges from the small non-profit to Fortune 1000® companies
• Coverages include: Commercial Crime, Governmental Crime, Third-Party Off Premises Coverage, Investment Advisor ERISA Bonds, and Financial Institution Bonds. Employee Theft, Forgery or Alteration, Theft, Robbery and Burglary inside the premises, Theft and Robbery outside the premises, Computer Fraud, Funds Transfer Fraud, Money Orders and Counterfeit Money
• Limits up to $25 million
• Experienced Fidelity & Crime coverage experts

continued ➤
Hanover Professional Liability Portfolio

Lawyers Professional Liability Advantage
• Two distinct target markets with unique product solutions
  – Small Law Firms (1–5)
  – Mid-sized Law Firms (6–50)
  (If greater than 50, can be handled on an exception basis.)
• Leading products, broad coverage, strong endorsements, and options
• Online tool provides fast premium indication, and quick quotes
• Comprehensive coverage for all types of firms
• Extensive legal industry expertise
• Valuable Risk Management services

Architects & Engineers Professional Liability Advantage
• Hanover Architects & Engineers Advantage targets a variety of disciplines for design professionals in full-time private practice with annual gross billings up to $10 million
• Claims Made and Reported
• Broad Definition of professional services
• Free pre-claims assistance; deductible does not apply unless a claim is made
• Network and Information Security Offenses
• No asbestos, mold, or pollution exclusions
• Consent to settle with no hammer clause
• Supplemental coverage for ADA/FHA/OSHA claims
• Punitive Damages unless prohibited by law
• Waiver of Subrogation
• Spousal or Domestic Partner coverage
• Additional coverage available (e.g., Surety, ERISA Fidelity Bonds, Employment Practices Liability, Directors & Officers, etc.)

Miscellaneous Professional Liability Advantage
• Targets hundreds of eligible classes, including Real Estate Appraisers, Mortgage Brokers, Third-Party Administrators, Consultants & Title Agents
• Provides Errors & Omissions liability to a wide variety of service providers
• Duty to Defend/Pay on Behalf of
• $25,000 Defense coverage for Disciplinary Proceedings
• Prior Acts coverage
• Internet liability
• Minimum premium $1,000
• Deductibles not retentions
• Product expertise to assist your Error & Omissions marketing efforts
• Limits up to $10 million available
  (For small businesses, we offer a Miscellaneous Professional Liability Endorsement for Business Owner’s Policy.)
AIX Group

AIX, a Hanover-owned subsidiary, works closely with agency partners to create customized solutions that meet specific program insurance needs.

Offers a full breadth of products, including Workers’ Compensation, General Liability, Property, Auto Liability, and Surety coverage through specialty programs established to accommodate homogeneous groups (risk class, geography, line of business, affinity). Hanover also provides re-insurance expertise to help customize property solutions.

Hanover Commercial Umbrella

Hanover offers a full line of both supported and unsupported Umbrella products. Our suite of coverages include:

- Lead Umbrella Policy
- Excess Umbrella Policy
- Straight Excess Policy
- Low minimum premium
- Team of underwriting professionals with an average of over 20 years of industry experience

Hanover Personal Lines

The Hanover is a total account carrier of choice for Independent Agents. We offer a full Personal Lines product suite (Hanover Household), superior service (FLEX™ Solutions), and a unique set of tools and programs to help agents win in today’s marketplace (Partner Solutions). We continuously develop and invest in product and service solutions that help Partners escape the price war with real value to transform their Personal Lines business into consistent growth engines.

Product Portfolio:*

- Total Household Rewards (exclusive account benefits featuring Guaranteed Renewal, Single Loss Deductible, Mortgage Extra Expense, Child Car Seat Replacement, and Fire Extinguisher Recharge)
- Automobile (includes coverage options that can be customized to meet your customer’s unique needs such as Second Chance Accident Forgiveness, Roadside Assistance, Pet Injury Protection, Home Care Services, and more)
- Homeowners, condo owners, renter (includes four package policies that can be tailored to meet specific lifestyle needs with numerous coverage options, such as Guaranteed Replacement Cost, Equipment Breakdown, Assisted Living Care Coverage, etc.)
- Personal Umbrella with limits up to $5 million
- Identity Integrity Program
- Valuable Items Coverage—Scheduled or Blanket (e.g., jewelry, silverware, collectibles, golf equipment, fine arts, musical instruments, cameras, etc.)
- Recreational Vehicles (e.g., travel trailers, motor homes, watercraft, snowmobiles, jet skis)
- Other (e.g., boats, motorcycles, manufactured homes, classic and collectible cars, etc.)

All of our capabilities are available to you through dedicated local experts, including Regional Leadership, Territory Sales Managers, and Underwriters. The Hanover’s fully customizable products are easy to quote with our co-branded quote proposal and issue via Point of Sale. We also provide an industry-leading Customer Service Center that delivers superior value.

*Coverages vary by state and may not be available in all states.
Hanover’s Distinctive Franchise Value

[PRODUCT INNOVATION]

[SELECTIVE DISTRIBUTION]

[LOCAL EXPERTISE]

THE BEST PARTNER FOR WINNING AGENTS

- Specialty: Unique & Expanding Suite of Capabilities
- Personal Lines: Best Total Account Writer
- Middle Market: Differentiated Industry & Niche Offerings
- Small Commercial: One Stop, Total Account Approach

Agent Universe
- Top Agents

Process:
- Quote responsiveness
- First contact resolution
- Customer Service Center

Local Adults
- Talent:
  - UW expertise
  - Decision authority

Technology:
- Easy to use POS system
- Account triage
- BOP automation
- Multi-variate products

Product
- Innovation
- Distribution
- Expertise

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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 of 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 is backed by our financial strength rating of “A” (Excellent) from A.M. Best.

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This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact The Hanover branch office nearest to you.


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<table>
<thead>
<tr>
<th>Hanover Small Commercial</th>
<th>Hanover Commercial Lines Contacts</th>
</tr>
</thead>
<tbody>
<tr>
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