

Looking for opportunities to **GROW?**

- ▶ **If the answer is yes**—You've come to the right place. And the proof is right here.

Few carriers today are investing in helping Independent Agents win. While other carriers may be consumed with new financial challenges, mergers and alternative distribution strategies, at The Hanover we're investing millions in products, services and programs to not only make it easier to work with us, but also to help our Partner Independent Agents win today and tomorrow!

NEW!

Personal Lines

Products, Services & Programs Coming in 2009

We're committed to doing more than any other carrier to help you attract and retain accounts with innovative value.

Making investments to redefine Front Line Excellence (FLEX)—unrivalled sales and service experience, grounded in speed, simplicity, and reliability.

HOME ENHANCEMENTS

Enhanced Pricing and Streamlined Underwriting **UPGRADE!** Single underwriting company, single insurance scoring model, streamlined workflows and more refined rates.

Select Premium Extra Endorsement **NEW!** An upgrade to our **Connections® Home** Select Premium, it makes The Hanover an easier choice for your more established homeowners.

Assisted Living Care Coverage Endorsement **NEW!** Value-added protection for customers with relatives living in assisted living care facilities or nursing homes, can be added to our **Connections Home** product at any package level.

Equipment Breakdown Endorsement **NEW!** Covering physical loss and damage to major equipment in the home caused by mechanical, electrical or pressure systems breakdown; not related to wear and tear, can be added to our **Connections Home** product at any package level.

Water Back-Up & Sump Overflow **UPGRADE!** Increase to the level of water back-up coverage offered for our Select Plus and Select Premium packages and increased to \$25,000 stand-alone endorsement.

Valuable Items Plus (VIP) Endorsement **UPGRADE!** Additional property classes, increased per item sub-limit and increase in some class limits, means greater flexibility when covering multiple valuable items.

Scheduled Personal Property Coverage Endorsement **UPGRADE!** New property classes available for scheduling individual items.

AUTO & TOYS

Travel Right Endorsement **NEW!** Coverage for Trip Interruption, Rental Car and Pet Injury.

Home Care Services Endorsement **NEW!** Covers "essential services" customers are unable to perform during their recovery from a covered auto accident.

Rental Coverage Upgrade Endorsement **NEW!** Customers can rent a luxury car or large SUV through our preferred rental provider when their vehicle is being repaired from a covered loss.

Reassurance Plus Endorsement **NEW!** Includes Accidental Airbag Deployment and Accidental Death Benefit.

Extended Non-Owned **NEW!** Excess Liability and Medical Payments coverage for customers with a company car; single-car policyholders will also receive a multi-car discount.

Youthful Driver Discounts **UPGRADE!** Includes a discount for renewals adding an eligible youthful driver, a Student Away at School Discount, and a Good Student Discount.

Roadside Assistance **UPGRADE!** Provides 24/7 coverage for towing and other emergency roadside services such as tire changes, fluid delivery, battery jump and lockout service.

Toys **NEW!** To make life easier for you we will be launching a new, simple way to endorse many "toys" to our core products including:

- **Watercraft Liability and Physical Damage**—with this new feature, clients in **Connections Home** states will find it easier than ever before to insure most boats.
- **Addition of Toys to Auto**—this new feature allows toys to be written as a miscellaneous vehicle on a **Connections® Auto** Policy!

FLEX

- **Billing:** **NEW!** Improved online payment capabilities such as single sign-on and credit card payment and changes to account bill payments
- **Automation and Operating Enhancements** including:
 - EZLynx Home Quoting
 - Transformation Station Quoting & Issuance
 - Next Generation Quote Proposal with co-branding, Smart Savings, account rounding, value-add prompts, and benefits of writing the total account
 - New download capabilities such as stand-alone umbrella and claims
 - ID Cards and billing statements on TAP
- **Our Partners can leverage our new Agency Support Team Operating Model**—to help meet their agency's local marketplace needs in an even more responsive way

DWELLING/FIRE

NEW! A front-end entry process providing the capability for agents to enter the Dwelling Fire product.

▶ HANOVER HOUSEHOLD

Compelling customer benefits for writing the whole account with The Hanover

- Total Household rewards*
 - Single Loss Deductible
 - Guaranteed Renewal
 - Mortgage Extra Expense **NEW!**
 - Car Seat Replacement **NEW!**
 - Fire Extinguisher Recharge Replacement **NEW!**
- Account Credit
- Umbrellas available up to \$5,000,000
- Account Bill Option

*Coverage and benefits may not be available in all states.



NEW!

Personal Lines

Products, Services & Programs Coming in 2009 *continued*

PARTNER SOLUTIONS PROGRAMS

Suite of New and Enhanced Programs!—The Hanover is investing in “Partner Solutions” to help Partner Agents grow and retain business, and provide more benefits to their customers more easily than ever before—regardless of economic conditions. That’s why The Hanover is investing heavily in what we refer to as “Partner Solutions”—four great ways to take your business to the next level.

1. Book Maximization

- Sweet Spot Cross Sell Program
- Win Back Campaigns
- Account Rounding Program
- Customer Referral Program
- Outreach/“Renewal Reviews”
- Digital Toolbox

2. Book Development

- Main Street Markets including Prior Carrier Discount and marketing support to help you compete with the captive channel:
 - Competitive Ads and Direct Mail
 - Competitive Analysis
 - Customer Letters
- Affinity Programs for Partner Agents
 - Our new Affinity Program moves beyond a basic group discount to offer a multi-layered value proposition, including enhanced products for affinity members, compensation for the sponsor organization and robust marketing and sales capabilities.

3. Value Creation

- Skill Enrichment for Sales & Service Staff including topics such as Winning in a Competitive Marketplace, Secrets to Customer Retention & Agency Profitability, Cross Selling Made Easy, etc.
- Interactive tool to help show value of the Independent Agent, Smart Savings, and flexible coverage options
- Customer Service Center Agency Transformation that provides an extension to an agency for cross selling

4. Market Consolidation

- Comprehensive process that allows staff to focus on writing new business
- Proposal that provides benefit overview and direct impact to an agency’s bottomline
- Dedicated Team of experts assigned to ensure that the consolidation is flawless
- Partner Select transition pricing proprietary technology and process
- Profitable Account Protection to help prevent your best accounts from rate/carrier disruption
- PACTaccelerator our complimentary proposal with revenue improvement analysis
- Total Client Service coordinates all quoting, customer offer letters and policy issuance



NEW!

Commercial Lines

Products, Services & Programs Coming in 2009

Small Commercial

SMALL COMMERCIAL

BOP Umbrella *NEW!* This new Business Owner's Policy (BOP) Umbrella option has been integrated into Point of Sale (POS) and now includes an easy to add capability to default the Umbrella options at desired limits.

BOP Base Coverage Upgrades *NEW!* Enhanced core coverages to our Business Owner's Policy includes added new BOP features, and reduced E&O.

Workers' Compensation Product Endorsement *NEW!* Our Workers' Compensation (WC) endorsement coverage will seamlessly be added to policies so that there is no longer a need to purchase these separate coverages.

BOP Enhanced/New Broadening Endorsement *UPGRADE!* Additional enhancements to our extensive product offering for targeted classes.

BOP Coverage Default Enhancement *UPGRADE!* Adds Accountants Broadening end to the default in our system so that you get the best possible coverage for this class.

BOP Spoilage, Utility Services & Blanket Options *NEW!* New agent-facing options in POS, for ease-of-quoting and issuance.

Middle Market

MIDDLE MARKET INDUSTRIES

New Middle Market industry segments reach Plastic Product Manufacturers and Metal Fabricators.

Plastics Product Manufacturers *NEW!* New coverage that targets full range of plastic parts and finished product manufacturers who use common processing machines and plastic resins.

Metal Fabricators *NEW!* New coverage that targets a broad range of manufacturers of non-current carrying metal components and finished products (e.g., machine shops, plumbing products, hardware manufacturers, etc.).

MIDDLE MARKET NICHES

Religious Institutions Product Enhancements *UPGRADE!* Additional enhancements to our innovative product offering.

Education Institutions Product Enhancements *UPGRADE!* Additional enhancements to our comprehensive product offering.

Specialty

HANOVER PROFESSIONAL PORTFOLIO

Nonprofit Management Liability *NEW!* New offering that includes Management Liability protection for nonprofit organizations of all types and sizes (510Cs). Coverages include Directors, Officers, and Organization Liability, Employment Practices Liability and Fiduciary Liability.

Employment Practices Liability *NEW!* New offering that provides business and organizational protection against lawsuits by employees alleging wrongful termination, job discrimination, and sexual harassment. Features high limits.

Private Company Management Liability *NEW!* New coverages for Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime Coverage, Kidnap & Ransom Coverage.

Lawyer's Professional Surplus *NEW!* New Lawyers Professional product for complex or challenging risks of all sizes. Written on non-admitted paper.

Miscellaneous Professional Liability *NEW!* Offerings that include business professionals protection against lawsuits for errors and omissions in rendering of professional services.

MARINE

Ocean Cargo *NEW!* First class product offering that includes comprehensive worldwide coverage for goods in transit via vessel, air, or land, or conveyances, including inland transit in the U.S. and other countries. Protects goods in storage, domestically and overseas, and has a team of Ocean Marine experts.

BOND

BONDirect (Commercial Surety POS) Enhancements *UPGRADE!* New feature that allows agents to quote and issue Commercial Surety business online within minutes for new and renewal customers.



The Hanover

Offering Expertise, Products & Services to Help Partner Agents WIN

- National strength, local focus
- Strong earnings momentum over the last five years
- \$1.6 billion in statutory capital
- \$2.5 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.
- Recognized by Goldman Sachs for excellent customer service, by *The Wall Street Journal* for excellence in shareholder value
- Rated "Excellent" by A.M. Best
- Ranked among the Fortune 1000®

As of July 2009



The Hanover Insurance Company | 440 Lincoln Street, Worcester, MA 01653
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The Agency Place (TAP) – <https://tap.hanover.com>

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.

Policies are underwritten by one or more of the following: AIX Group, Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, Nova Casualty, Professionals Direct Insurance Company, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, Verlan Fire Insurance Company and/or Massachusetts Bay Insurance Company.

Florida: Policies in the state of Florida are underwritten by The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company, and/or Allmerica Financial Benefit Insurance Company.

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