



*In today's climate, there's one thing
you need more than anything else.*

The Right Partner

The best products begin with the best partnerships.

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.

- » 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 & 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



Small Commercial

Expanding small business horizons in a big way.

The Hanover's full portfolio of insurance products for small businesses goes beyond standard package policies. In fact our total account solution allows 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 underwriting authority at the Point of Sale (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.

Avenues® BOP Product with 500+ Classes

Broad market breadth/reach. Targeted businesses include: Offices, Professionals, Consultants, Services, Retail, Wholesale

■ Affordable Optional Coverages

- Employment Practices Liability Insurance (up to 25 employees)
- Miscellaneous Professional Liability Insurance (available for most consultants, plus additional office and service classes)

Small Commercial *(continued)*

Offerings

Avenues® BOP *(continued)*

- **Value-Packed BOP Broadening Endorsements**
 - Property and Liability Broadening Endorsements (Liability Special, Property Special, Deluxe Property)
- **Industry-Specific Broadening Endorsements**
 - Accountants, Dental Offices, Medical Offices, Law Offices
 - Veterinarians, Kennels, Groomers
 - Distributors, Printers, Dry Cleaners, Florists
 - Contractors, Garages

Avenues® 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.

Avenues® Commercial Auto

Offers very competitive pricing and one-stop shopping. Allows you to price a wide range of customers as well as offer the "sharpest pencil" to best-in-class, 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.

Avenues® Commercial Umbrella

Offers limits of \$1M, \$5M, \$10M, \$15M, and \$20M, competitively priced and easily added. Employer's Liability and Commercial Auto can be scheduled.

Avenues® Commercial Package

Offers small businesses that exceed eligibility for Avenues® BOP comprehensive protection that can be tailored for an array of industries. Rapid online rating and issuing 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.

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 Professionals
- Regional Claims Centers
- Regional Claims 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)
- Emergency Services (network of national emergency services)
- After Hours Service Program
- Workers' Compensation
 - Comprehensive Claims Management
 - Prompt Investigations
 - Experienced Nurse Case Managers
 - Established Medical Networks
 - Pharmacy Program
- Return-to-Work Program
 - Our claims professionals work with doctors to help employees resume work as soon as medically appropriate



Middle Market

Totally focused on delivering profitable growth to this underserved market.

Some insurers focus on large or small accounts, overlooking the special insurance needs of mid-sized businesses. Not The Hanover. Our dedicated Middle Market area helps agents respond rapidly to this evolving market with a comprehensive and diverse portfolio. Everything you need to write and retain business—local decision makers, experienced underwriters, seasoned loss control experts, a broad generalist appetite, and world-class specialty capabilities—is here under The Hanover banner.

We offer:

- » Broad "generalist" appetite combined with target industries (niches)
- » 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–\$200,000 in annual premiums

Middle Market Generalist

In no area of focus does The Hanover's broad perspective and strategic approach come more into play than it does in the Middle Market. Unlike players that gravitate toward one end of the product spectrum or the other, The Hanover balances a broad generalist appetite with an ever-expanding list of industry segments and niches. These include:

- » Hospitality Advantage
- » Wholesale Advantage
- » Healthcare Advantage
- » Marina Advantage
- » Real Estate Advantage
- » Health Club Advantage (InsureFit)

Middle Market *(continued)*

Industry Segments

AVAILABLE TO ALL HANOVER AGENTS

In addition to a healthy market appetite and broad product line for a wide range of Middle Market business, we offer our agents tremendous opportunities through The Hanover Industry Advantage—a suite of revenue-generating, retention-enhancing solutions that target an ever expanding list of industry segments and niches. These include:

Hospitality Advantage

Mid- to high-priced hotels that are franchise owned and business oriented

Products Available:

All Lines Solution
Hospitality Property Endorsement
Hospitality Service Errors and Omissions Endorsement
Emergency Event Management

Healthcare Advantage

Assisted Living, Skilled Nursing Facilities, and Medical Facilities, including:

- General Medical Hospitals
- Surgical Hospitals
- Specialty Hospitals
- Other Medical Facilities

Products Available:

Property
Healthcare Broadening Endorsements
Auto (includes Residential Transportation)
Medical Diagnostic Equipment (Marine)
Emergency Event Management

Real Estate Advantage

Commercial, Office, Retail, Industrial Building Owners and Managers

Products Available:

All Lines Solution
Contingent Property Endorsement
Real Estate Broadening Endorsement
Real Estate Liability Broadening Endorsements
Emergency Event Management

Wholesale Advantage

A wide range of wholesalers and distributors that handle a variety of products

Products Available:

All Lines Solution
Wholesale Broadening Endorsement
Worldwide Ocean Cargo
Transportation

Marina Advantage*

Marinas • Boat Dealers • Yachts

Products Available:

All Lines Solution
Umbrella (Bumbershoot)
Marina Operators' Legal Liability
Boat Dealer's Coverage Protection and Indemnity

Health Club Advantage* (InsureFit)

Fitness Centers • Aerobic Studios • Spas •
Yoga Studios • Swimming Pools • Tennis Clubs •
Racquetball Courts • Body Building Gyms

Products Available:

Property
Auto
Umbrella
Member's Personal Property and Money
Air Structures
Membership Discrimination
Boiler and Machinery Systems

» We're not stopping here. We will continue to offer new comprehensive solutions for specific industries, targeted for their high growth potential. Coming Soon: Metal Fabricators and Plastic Product Manufacturers. Expect more to follow quickly.



Middle Market

(continued)

Niches

AVAILABLE TO SELECT AGENTS

To help Hanover-centric agents further differentiate themselves in their local markets, we provide access to more challenging, high-quality risks. This continuously growing list includes:

Chauffeured Transportation Advantage

24-hour, pre-arranged limousine service operators, corporate transportation services, private and special occasion luxury transportation

Executive sedan and limousine operations (2 to 14 units)

Products Available:

Auto

General Liability

Property

Commercial Umbrella or Excess Omissions Endorsement

Human Services Advantage

Human Service organizations (Not-for-profit) that provide services to the following:

- Youth Services
- Addiction Services
- Developmental Disabilities
- Mental Health
- Aging Services
- Community/Social Services Miscellaneous

Products Available:

General Liability (Broadening Endorsements, Optional Endorsements, Additional Supplemental Payments)

Professional Liability

Physical and Sexual Abuse

Nonprofit Management Liability (includes Directors and Officers, Employment Practices Liability, Employee Benefits Liability)

Property (Broadening Endorsement, Donated Stock Endorsement)

Auto

Umbrella

Emergency Event Management



Middle Market *(continued)*

• Niches •

AVAILABLE TO AGENTS WITH EXPERTISE IN A PARTICULAR INDUSTRY

Because high-hazard markets involve complex risks and significant exposures, The Hanover requires agents to have experience and expertise in writing the following businesses:

Educational Advantage

Public Schools • Private Schools • Small Public and Private Colleges

Products Available:

Property
General Liability
Special Liability
Auto
Umbrella
Sexual Molestation
Educators Legal Liability
Law Enforcement Professional
Emergency Event Management
International Advantage (Overseas Insurance—ACE USA)

Religious Institutions

Churches • Synagogues • Mosques •
Other Houses of Worship

Products Available:

All Lines Solution
Pastoral Professional
Directors and Officers
Property Extensions
Sexual Molestation
Emergency Event Management
International Advantage (Overseas Insurance—ACE USA)

Moving and Storage Advantage

Companies specializing in moving and/or storage of household goods and personal effects as well as office relocations by motor vehicles over public roadways

Up to 20 employees (2 to 12 vehicles)

Products Available:

Marine
Property
General Liability
Auto
Umbrella (No Workers' Compensation)





Specialty

Complementary capabilities to fill gaps and add value.

Demanding times necessitate greater opportunities for agents to generate revenue and bolster client retention. Hanover's Specialty offerings, aimed to comfortably complement and enhance our foundation coverages, does exactly that, providing agents with a host of new ways to add value to client relationships and to tap deeper into these lucrative specialized markets.

Offerings ■ BOND

AVAILABLE TO ALL HANOVER AGENTS

Broad appetite for many different risks, all of which are in demand regardless of economic conditions.

Broad Products

Commercial Surety—broad range of products, including Court and Judicial, License & Permit, Public Official, U.S. Government, Lost Instrument, etc.

Contract Surety—accounts up to \$50 million backlog

Fidelity/Crime—Governmental Crime, Excess Crime, Excess Commercial Crime, ERISA Fidelity Bond, Investment Advisor ERISA Bond, Third-Party Off Premises, Financial Institutions Bonds

BONDirect POS System

Web-based tool allows you to quote and issue Commercial Surety and ERISA Fidelity Bonds within minutes

Local Bond Professionals

Nationwide network of experienced underwriters and sales experts dedicated to meeting your Surety and Fidelity needs. Our Bond professionals understand the dynamics unique to your region.



Specialty *(continued)*

Offerings ■ MARINE

AVAILABLE TO ALL AGENTS

The Hanover collaborates with agents to create product solutions that give our agents more 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 (small and large), equipment dealers, specialty businesses, transportation businesses, construction companies, and more. 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

Collectible Programs

Fine Arts Collections including Private Collections, Fine Arts Dealers, Stamp and Coin Dealers, Musical Instrument Dealers, Musical Instruments, including Orchestras

Special Coverages/Programs

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

Transportation

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

Construction

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

Uniting the capabilities of its Marine Advantage Unit and its network of Local Marine Specialists, The Hanover offers robust marine insurance solutions backed by world-class service.

Our Marine Advantage Unit (1-800-533-2564, marineadvantage.hanover.com) is staffed with experienced underwriters who provide speedy solutions and innovative pricing to complex problems. Local Marine Specialists, who have the complete authority needed to produce quick solutions that deliver high hit ratios are available to support agents who have a large volume of Marine business.





Specialty

(continued)

Offerings

AVAILABLE TO SELECT AGENTS

While The Hanover's comprehensive Marine and Bond solutions go a long way in expanding an agent's profit potential, we don't stop there. We also offer select agents access to highly specialized, complex markets.

Hanover Specialty Property*

- Highly customized policy for moderate to high-hazard properties that are sprinklered
- \$100 million-plus capacity per location
- Low minimum premium (\$3,000)
- Small- to mid-sized businesses with chemical-related exposures involved in manufacturing, storage and/or distribution in many industries including adhesives, cosmetics, explosives, janitorial supplies, pesticides, resins, solvents, and much more
- Comprehensive risk management solutions and expertise on coverage requirements and unique exposures of the industries we serve
- Comprehensive Loss Control assistance and risk analysis provided by highly trained, experienced consultants and underwriters
- Access to environmental casualty, pollution and non-sprinklered property coverage through CIS (Hanover-owned Specialty Wholesaler)

AIX Holdings

One of the premier program administrators in the country

Underwrites and manages unique programs—books of homogenous business in underserved markets—using alternative financial techniques

Markets Workers' Compensation, General Liability, Property, Auto Liability, and Surety coverage through programs established to serve organizations in the same line of business or same geographic location

Hanover Professionals—Lawyers**

- Lawyers Professional Liability
- Targets law firms with 1 to 100+ attorneys
- Leading products, broad coverage, strong endorsements, and options
- Online tool provides you with fast premium indication, quick quotes, request-to-bind
- Comprehensive coverage for every type of firm
- Extensive legal industry expertise

*Underwritten by Verlan Fire Insurance Company

**Underwritten by Professionals Direct Insurance Company

Specialty *(continued)*

Offerings

AVAILABLE TO ALL HANOVER AGENTS

Hanover Management Liability—Nonprofits

- Combines three coverages: Directors and Officers, Employment Practices Liability, and Fiduciary Liability
- Targets a wide range of nonprofits (501c)—all types, all sizes
- Broad coverage with over 200 endorsements available to tailor coverage
- Broad coverage for “wrongful acts” and employment practices; covers independent contractors, leased employees, temporary workers, volunteers, committee members, directors and officers, full- and part-time employees, trustees
- Fiduciary Liability covers the Insured for employee wrongful acts
- Experienced Management Liability experts (40 years)

Coming Fall/Winter 2009

- » Stand-Alone EPLI
- » Private Company Management Liability
- » Crime
- » Excess



The Hanover **Partnership Promise:**

So there it is. A franchise-wide view of what The Hanover is doing to ensure our mutual success.

The Hanover offers:

- » A powerful product mix tailored to specific industry and regional needs
- » A commitment to create distinct product enhancements
- » A substantial investment in the tools and support infrastructure Independent Agents need to drive business and maintain customer satisfaction
- » A dedicated team of local decision makers

These are the cornerstones we believe will help winning agents capture new business, surpass expectations, achieve record levels of customer retention and, as a happy consequence, unprecedented growth. We hope this guide will encourage you to explore new and exciting possibilities. And more importantly, we hope it will inspire you to take prompt action.

The Hanover Insurance Group

Affiliated companies include 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, The Hanover American Insurance Company, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, and Massachusetts Bay Insurance Company, Verlan Fire Insurance Company, Professionals Direct Insurance Company, AIX Speciality Insurance, and Nova Casualty Company.

The Hanover Insurance Company is rated "Excellent" from A.M. Best Company.



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www.hanover.com
 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, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, and/or Massachusetts Bay Insurance Company, Professionals Direct Insurance Company and Verlan Fire Insurance Company.

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