

Hanover Commercial Surety

Commercial Surety capabilities overview



The Hanover's surety history—we've been in this space for over a century

The Hanover has been a financial leader, providing coverage for a wide variety of clients in many diverse industries. Today, we are among the leading Surety writers in the U.S., with an unending commitment to supporting our agents and brokers. Our deep experience and attentive service, combined with our ability to offer customers comprehensive Surety solutions backed by a higher level of professionalism and expertise, give our agents and brokers a valuable tool in their sales arsenal.

National Clout, Local Service

The Hanover gives agents and brokers 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 Commercial Surety Specialists who can work with you to meet your clients' various needs. Smart agents and brokers understand that aligning with The Hanover on Surety business is the right move toward agency growth and profitability.

Reliable Experience and Expertise

Our dedicated team of experienced 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 commercial surety account segment has a broad risk appetite and can provide solutions for customers seeking bond programs over \$1,000,000.

We issue Surety Bonds throughout the U.S.

- Performance Bonds (Non-Construction)
- Performance Bonds—Supply
- Court Bonds—Judicial
- Court Bonds—Fiduciary (Probate, etc.)
- Public Official Bonds (Tax Collectors, Treasurers, Notaries)
- License and Permit Bonds

- Lost Instrument Bonds
- Medicare DMEPOS Bonds
- Tax Bonds (Motor Fuel, Alcohol, Tobacco)
- Patient Trust Fund Bonds
- Motor Vehicle Dealer Bonds
- Toll/Turnpike Charge Bonds
- ERISA Bonds
- And hundreds more



We Write All Types of Surety Risks

Hanover Surety focuses on small, mid-sized and large accounts with traditional Commercial Surety bond needs. Through our carefully selected network of agents and brokers, Hanover Surety covers customers ranging from individuals and smaller businesses to Fortune 2000® companies. The Hanover writes a wide range of Surety risks, including:

- Manufacturers (Supply/Install)
- Service Contractors
- Energy/Utilities
- Healthcare
- Financial Services
- Food & Entertainment
- Hospitality
- Retail

Our Online Tool Helps You Take Off

BONDirect allows you to quote and issue a variety of transactional Surety Bond obligations—including license and permit bonds, public official bonds, court bonds, miscellaneous bonds—in real time.

Why The Hanover?

Writing Surety bonds is a complex process. It requires specialized expertise and lots of experience—exactly what you get from The Hanover team. Our commitment to being the best in the Surety business is backed by:

- **World-class customer service**—answers and information from people who have access to all of the resources needed to address your question
- **Dedicated claims department**—fast, attentive service from specialists in handling Surety claims
- **Underwriting expertise**—responsive specialists who understand local markets and have the experience to select the right product
- **Large capacity**—Large Account bond programs up to \$100 million and more
- **Broad risk appetite**—Surety products for a wide variety of clients and industries
- **Long-term commitment**—a special understanding of industry issues
- **A century of experience**—specializing in Surety Bonds since 1907

Visit our Surety page at

www.hanover.com/agentsolutions

At Agent Solutions, you'll find everything you need to succeed in writing Surety bonds, including guides to appetite and capabilities, access to BONDirect, marketing materials, contact information, and so much more.

Let's start bonding today.

Nobody knows more about the surety bond marketplace than the team at The Hanover. Contact us today.



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The Agency Place (TAP)—<https://tap.hanover.com>

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