

Personal Lines

A higher level of protection and partnership

Our Personal Lines vision is to become your carrier of choice for preferred accounts.

We partner with the best independent agents in our markets to deliver a broad and growing product portfolio, local underwriting expertise and capabilities that help you deliver a higher level of coverage and service for your customers.

This operating philosophy gives us a unique advantage in the marketplace—an advantage that's powered by you.



Focused on exceptional service—and agency success

RELATIONSHIP BUILDING

- Direct access underwriting model including high net worth expertise
- Local field partners
- Unparalleled sales insights

CAPABILITIES CENTERED AROUND YOU AND YOUR CUSTOMERS

- State-of-the-art quote-and-issue system
- Exclusive service and underwriting dashboard
- Industry-leading customer service center
- Self-service customer portal
- Billing chat bot
- Options for text alerts, automatic payments and more

EXCELLENCE FROM PREVENTION THROUGH RECOVERY

- Risk education resource library and customer outreach
- Partner vendors for water loss prevention, home security and more
- Risk mitigation consultants and designated claims experts for high-net-worth customers*
- Claims status tracker and text updates to keep customers updated
- Digital payment options including direct deposit, direct to debit, Zelle® and eCheck or a traditional check



9 out of 10 customers would recommend
The Hanover based on their claims experience

*Not available in all states

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

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at www.hanover.com

©2025 The Hanover Insurance Group. All Rights Reserved.

112-10489 (11/25) LC 2024-059

We are here for you and the customers you serve

2024

A+

"A"

ratings from A.M. Best, S&P and Moody's

Let's win together

Learn more about partnering with The Hanover.

