

## 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



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

\*Not available in all states

## Solutions for the total account

 <p>Our auto and home package provides a common effective date and one account bill to streamline the customer experience and maximize your agency's retention.</p>	<h2>HANOVER PRESTIGE</h2> <p>For your customers with homes valued from \$750K–\$3M, Prestige provides protection, service and choice, designed to meet more complex needs.</p>	<h2>PREFERRED ACCOUNT ESSENTIALS</h2> <ul style="list-style-type: none"><li>• Watercraft (up to \$500K in value)</li><li>• Umbrella (up to \$10M)</li><li>• Scheduled property for jewelry, art, wine and more</li><li>• Motorcycle and offroad vehicles*</li><li>• Cyber</li><li>• Teen driver program</li><li>• Rental property and second home coverage</li></ul> <p><small>*Not available in all states</small></p>
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We are here for you and the customers you serve

## TRACK RECORD OF STRONG PERFORMANCE

# 2024

TIME World's best companies

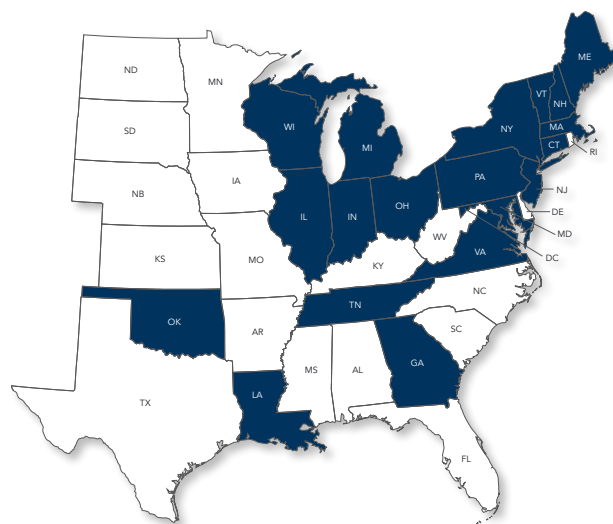
# A+

### Better Business Bureau rating

**"A"**

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

## WE ARE IN 19 STATES AND GROWING



## Let's win together

Learn more about partnering with The Hanover.



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

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

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

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