

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



Solutions for the total account

HANOVER Hanover **PLATINUM** PREFERRED ACCOUNT **PRESTIGE ESSENTIALS** Our auto and home package provides For your customers with homes valued from • Watercraft (up to \$500K in value) a common effective date and one account \$750K-\$3M, Prestige provides protection, Umbrella (up to \$10M) bill to streamline the customer experience service and choice, designed to meet more Scheduled property for jewelry, art, wine and maximize your agency's retention. complex needs. and more Motorcycle and offroad vehicles* Cyber • Teen driver program • Rental property and second home coverage *Not available in all states

We are here for you and the customers you serve

TRACK RECORD
OF STRONG PERFORMANCE

2024

TIME World's best companies

\mathbf{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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