The National Paint and Coatings™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

Notable Successes

Coatings Manufacturer: $120,000 for General Liability, Auto, Excess Liability, and Property. HSIB worked with the agent to find and fill many large coverage gaps in the previous policy.

Adhesive Distributor: $15,000 for General Liability (with products and site pollution). HSIB’s minimum premium was lower than others and provided better coverage.

Paint Manufacturer: $85,000 General Liability, Auto, and Property. For the incumbent agent, HSIB improved pricing, coverage, and commission.

Since 1979, the only endorsed insurance program of The National Paint and Coatings Association (NPCA).

You may be familiar with the risks. Exposure to paint fumes during application, or to dust during demolition, allegedly resulting in cancer or other bodily injury. The escape of pollutants into the environment. Airborne debris that contaminate a neighbor’s property. A plant explosion and fire that impacts neighboring buildings. All of these problems, and other claim scenarios unique to the paint and coatings industry, lead to serious claims for which your clients may or may not be covered, depending on policy language.

Problem solved. Hanover Specialty Insurance Brokers (HSIB) has the solutions through a strong partnership with the best Underwriters of these kinds of risks in the industry. Our best-of-breed partnerships ensure that you can offer the right product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years.

Lines of Coverage

- General Liability
- Products Liability (including Products Pollution)
- Site Pollution
- Excess Liability
- Commercial Auto
- Commercial Property
- Workers’ Compensation (please inquire)

HSIB Advantages

- First dollar defense costs, outside policy limits
- Coverage critical to the paint and coatings industry, customizable to each risk
- One of the most flexible applications in the industry
- Pre-negotiated coverage enhancements

continued
Target Market

- Manufacturers
- Distributors
- Warehousers of paints, coatings, adhesives, inks, pigments, resins, and varnishes
- SIC’s: 2851, 2891, 2893

Why Partner with HSIB?

**Best-in-class coverage since 1979**—partnering with experts helps you win more business.

**Form comparison assistance**—helps you easily compare our coverage against the competition, highlighting how we go above and beyond.

**Coverage nuance explanation**—provides coverage explanations in easy-to-understand language to help your clients understand exactly what they’re getting.

**Generous commissions**—competitive compensation on very competitive products.

**Payment options**—premium flexibility helps ease the burden during these tough economic times.

**Streamlined applications**—writing more business faster is the key to success.

**Low minimum premiums**—your clients pay based on exposure, not on our company’s fixed costs.

**Pre-negotiated, customized coverage enhancements**—allows you to leverage our strong relationships with our carriers to design unique, tailored coverage packages for your customers.

**Loss control and value-added services**—having access to a complete program is the added value clients seek.

Ready to start improving coverage?

Send a submission to hsisub@hanover.com or contact us at 877-483-7526. You’ll experience the superior service and competitive pricing that has made us a national leader in the Paint and Coatings insurance industry.

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Environmental liability insurance and other non-property insurance solutions may be available through Hanover Specialty Insurance Brokers (HSIB), a member of The Hanover Insurance Group. California License #: 759293.

The Hanover Insurance Group with Eagle icon is a registered trademark of The Hanover Insurance Group, Inc. All other trademarks are the property of their respective owners.
Chemical Solutions™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

Expertise, experience, and customized solutions for chemical and environmental exposures.

The chemicals business is brimming with risk. Picture these nightmare scenarios: Due to prolonged exposure, your client’s product allegedly results in cancer. Your client is brought into a lawsuit because their MSDS shows “trace” amounts of a hazardous chemical. Pollutants escape into the environment from a sprinkler discharge or a forklift-punctured tank. Unfortunate events like these could wreak havoc on your client’s business. Keep them protected with Hanover Specialty Insurance Brokers (HSIB)—we’re able to provide the most comprehensive set of coverages in the industry. HSIB has your clients covered through a strong partnership with the best Underwriters of these kinds of risks in the industry. Our high-level partnerships ensure that you can offer the right product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years. HSIB has the right formula of products and appetite to help you win big in this targeted industry.

Lines of Coverage
• General Liability, including
  – Products Liability (including Products Pollution)
  – Site Pollution
• Excess Liability
• Commercial Auto
• Commercial Property
• Workers’ Compensation (please inquire)

HSIB Advantages
• First dollar defense costs, outside policy limits
• Coverage critical to the chemical industry, customizable to each risk
• One of the most flexible applications in the industry
• Pre-negotiated coverage enhancements

Notable Successes
Distributor of Lubricants: $50,000 for General Liability, Auto, and Property. HSIB helped land this account by providing better coverage at a lower price.

Chemical Distributor: $75,000 for General Liability, Auto, and Excess Liability. HSIB helped the agent convince the Insured that the incumbent policy did not provide adequate protection and secured a higher premium.

Manufacturer of Additives: $375,000 for General Liability, Pollution, and Excess Liability. HSIB coverages and competitive premiums stood out in a crowded field.
Target Market

• Companies with a chemical and/or environmental exposure in their product and/or operations
• SICs: 2800, 2842, 2899, 2992, 2810, 2819, 2820, 2821, 2879, 5160, 5171, 5172

Why Partner with HSIB?

Best-in-class coverage since 1979—partnering with experts helps you win more business.

Form comparison assistance—helps you easily compare our coverage against the competition, highlighting how we go above and beyond.

Coverage nuance explanation—provides coverage explanations in easy-to-understand language to help your clients understand exactly what they’re getting.

Generous commissions—competitive compensation on very competitive products.

Payment options—premium flexibility helps ease the burden during these tough economic times.

Streamlined applications—writing more business faster is the key to success.

Low minimum premiums—your clients pay based on exposure, not on our company’s fixed costs.

Pre-negotiated, customized coverage enhancements—allows you to leverage our strong relationships with our carriers to design unique, tailored coverage packages for your customers.

Loss control and value-added services—having access to a complete program is the added value clients seek.

Ready to create a winning formula?

Send a submission to hsisub@hanover.com or contact us at 877-483-7526. You’ll experience the superior service and competitive pricing that has made us a national leader in program management.

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specialtyindustrial.hanover.com

The Agency Place (TAP)—https://tap.hanover.com
Clean It Up!™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

Coverage for waste facilities, recyclers, and/or water treatment plants.

Picture this: Chemicals leach out of a disposal area, into the environment. Neighbors complain about offensive odors. Your clients’ ability to supply water is impeded. Raw sewage overflows into the environment. All of these problems lead to serious claims for which your clients may or may not be covered, depending on policy language.

Problem solved. Hanover Specialty Insurance Brokers (HSIB) has your clients covered through a strong partnership with the best Underwriters of these kinds of risks in the industry. Our best-of-breed partnerships ensure that you can offer the perfect product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years. HSIB has the products and appetite to help you clean up in this targeted industry.

Lines of Coverage
- General Liability, including Site Pollution
- Excess Liability
- Commercial Auto
- Commercial Property
- Workers’ Compensation (please inquire)

Target Market
- Recycling facilities
- Waste management facilities
- Water treatment plants
- SICs: 4955, 4220, 4941

HSIB Advantages
- First dollar defense costs, outside policy limits
- Coverage critical to the industry, customizable to each risk
- One of the most flexible applications in the industry
- A pre-negotiated set of coverage enhancements

Notable Successes

Metal Waste Recycler: $65,000 for General Liability, Pollution, Property, and Excess Liability. By offering better coverage at competitive pricing, HSIB helped the agent write a new account.

Transfer Station: $44,000 for General Liability, Pollution, and Excess Liability. HSIB found a market for the incumbent following a large loss and subsequent nonrenewal.

Water Treatment Plant: $50,000 for General Liability, Pollution, and Excess Liability. HSIB helped the agent understand exposures and provide adequate coverage.

...continued
Why Partner with HSIB?

Best-in-class coverage since 1979—partnering with experts helps you win more business.

Form comparison assistance—helps you easily compare our coverage against the competition, highlighting how we go above and beyond.

Coverage nuance explanation—provides coverage explanations in easy-to-understand language to help your clients understand exactly what they’re getting.

Generous commissions—competitive compensation on very competitive products.

Payment options—premium flexibility helps ease the burden during these tough economic times.

Streamlined applications—writing more business faster is the key to success.

Low minimum premiums—your clients pay based on exposure, not on our company’s fixed costs.

Pre-negotiated, customized coverage enhancements—allows you to leverage our strong relationships with our carriers to design unique, tailored coverage packages for your customers.

Loss control and value-added services—having access to a complete program is the added value clients seek.

Ready to start cleaning up?

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Truckers™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

Trucking coverage for haulers of hazardous materials.

You’ve seen the disasters. A truck overturns, spills its contents, causing bodily injury, property damage, and environmental remediation. A wrong delivery or mis-delivery of liquid products leads to property damage liability. Unfortunate events like these could wreak havoc on your client’s business. Keep them protected with Hanover Specialty Insurance Brokers (HSIB), the most comprehensive set of specialty coverages in the industry.

HSIB has strong partnerships with the best Underwriters of these kinds of hazardous material risks. Our best-of-breed partnerships ensure that you can offer the perfect product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years. HSIB has the right formula of products and appetite to help you win big in this targeted industry.

Lines of Coverage
- Truckers Coverage (Commercial Auto)
- General Liability/Pollution (capacity up to $5 million on each line)
- Excess Liability
- Workers’ Compensation (please inquire)

HSIB Advantages
- Pollution coverage automatically included (CA9948 or equivalent plus MCS-90)
- Available in 49 States*
- State and Federal Filings as needed
- 24/7, 365 days a year emergency claims response
- Loss Control and value added services

Notable Successes

Petroleum Transport: $250,000 for General Liability, Truckers Auto, and Excess Liability. HSIB helped the incumbent agent retain the account after service issues with the incumbent carrier.

Distributor of Janitorial Supplies: $85,000 for $25M Excess Liability. HSIB was able to schedule the products pollution and site pollution.

Gasoline Hauler: $150,000 for Truckers Auto. HSIB offered better coverage at a lower price.

* Not available in Massachusetts.
Target Market

- **Hazardous Material Transporters**—non-residential, for hire, or transporting own product between commercial locations
- **Hazardous Waste Transporters**—for hire or transporting own product
  - Typical loads include chemicals, petroleum products, hazardous waste solvents, contaminated soil or products, hazardous materials identified for transportation
- SICs: 4212 and 4213

Why Partner with HSIB?

**Best-in-class coverage since 1979**—partnering with experts helps you win more business.

**Form comparison assistance**—helps you easily compare our coverage against the competition, highlighting how we go above and beyond.

**Coverage nuance explanation**—provides coverage explanations in easy-to-understand language to help your clients understand exactly what they’re getting.

**Generous commissions**—competitive compensation on very competitive products.

**Payment options**—premium flexibility helps ease the burden during these tough economic times.

**Streamlined applications**—writing more business faster is the key to success.

**Low minimum premiums**—your clients pay based on exposure, not on our company’s fixed costs.

**Pre-negotiated, customized coverage enhancements**—allows you to leverage our strong relationships with our carriers to design unique, tailored coverage packages for your customers.

**Loss control and value-added services**—having access to a complete program is the added value clients seek.

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**Ready to build business for the long haul?**

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Environmental Experts™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

Able to meet the full spectrum of environmental coverage requirements.

Things happen. A gradual leak from your client’s piping system or tank pollutes an adjacent property or water table. Poor air quality in a large public building leads to sicknesses. A sprinkler discharge allows polluted runoff to enter a city sewer system. Problems like these lead to serious claims for which your clients may or may not be covered, depending on policy language.

The solution is a phone call or mouse click away. Hanover Specialty Insurance Brokers (HSIB) has your clients covered through a strong partnership with the best Underwriters of these kinds of risks in the industry. Our best-of-breed partnerships ensure that you can offer the perfect product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years. HSIB has the products, appetite, and knowledge to help make you the expert in this targeted industry.

Lines of Coverage
- Pollution Remediation
- Legal Liability Coverage

HSIB Advantages
- Coverage flexibility
- Responsive, creative approach to difficult exposures or contractual coverage requirements

Target Market
- Industrial risks needing site pollution coverage (manufacturers, distributors, airports, colleges, food industry, shopping centers)
- Public buildings needing coverage for indoor air quality (healthcare facilities, apartments/hotels, municipalities, shopping centers)
- Contractors needing environmental liability (Contractor types: general, demolition, design and engineering, drilling, environmental consultants, labs, cleaners, painting, street and road)

Notable Successes

Hospital Building: $7,500
Our policy addressed indoor air quality concerns, as well as providing mold and legionella coverage.

Distributor with underground storage tanks: $12,000
HSIB’s customer needed policy to comply with state regulations.

Contractor: $15,000
Insured needed policy for job specifications.
Why Partner with HSIB?

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**Loss control and value-added services**—having access to a complete program is the added value clients seek.

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**Ready to enhance your sales environment?**

Send a submission to hsisub@hanover.com or contact us at 877-483-7526. You’ll experience the superior service and competitive pricing that has made us a national leader in program management.
No Sprinklers, No Problem™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

A market of choice for distressed or under-protected property.

Picture this: A cigarette discarded by a supplier’s truck driver leads to a conflagration. Flammable vapors escape an area protected by explosion-proof electrical equipment, only to be ignited by a simple light switch. A static discharge from a blending operation causes major fire damage. Unfortunate events like these could wreak havoc on your clients’ businesses. With the solution within your reach, it doesn’t have to happen.

The solution is Hanover Specialty Insurance Brokers (HSIB). We have your clients covered through a strong partnership with the best underwriters of these kinds of risks in the industry. Our best-of-breed partnerships ensure that you can offer the perfect product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years. HSIB has the products and appetite to help you clean up in this targeted industry.

Line of Coverage
- Commercial Property

HSIB Advantages
- Responsive underwriting on a challenging business class
- Long-term commitment on every quote
- The HSIB difference—coverage enhancement packet adds coverages critical to challenging property risks

Target Market
- Any company with a heavy fire load, prevalent ignition sources, protection deficiencies, or all of the above
- Most industrial SIC codes, including 2800, 2842, 2899, 2992, 2810, 2819, 2820, 2821, 2879, 5160, 5171, 5172, 2851, 2891, 2893, 2515, 2673, 2892, 6500, 6519, 7011, 9995

continued ►

Notable Successes

Mulch Products: $215,000 for Property. For an account being non-renewed, HSIB provided a “just in time” quote.

Clothing Manufacturer: $35,000 for Property. HSIB obtained coverage for a non-sprinklered frame building with water damage issues.

Chemical Distributor: $54,000 for Property. HSIB obtained coverage for a partially sprinklered, multiple location property and also wrote the casualty.
Why Partner with HSIB?

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**Loss control and value-added services**—having access to a complete program is the added value clients seek.

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**Ready to deliver “no problem” service?**

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The Agency Place (TAP) — https://tap.hanover.com
Chemical Solutions™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

Expertise, experience, and customized solutions for chemical and environmental exposures.

The chemicals business is brimming with risk. Picture these nightmare scenarios: Due to prolonged exposure, your client’s product allegedly results in cancer. Your client is brought into a lawsuit because their MSDS shows “trace” amounts of a hazardous chemical. Pollutants escape into the environment from a sprinkler discharge or a forklift-punctured tank.

Unfortunate events like these could wreak havoc on your client’s business. Keep them protected with Hanover Specialty Insurance Brokers (HSIB)—we’re able to provide the most comprehensive set of coverages in the industry. HSIB has your clients covered through a strong partnership with the best Underwriters of these kinds of risks in the industry. Our high-level partnerships ensure that you can offer the right product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years. HSIB has the right formula of products and appetite to help you win big in this targeted industry.

Lines of Coverage

• General Liability, including
  – Products Liability (including Products Pollution)
  – Site Pollution
• Excess Liability
• Commercial Auto
• Commercial Property
• Workers’ Compensation (please inquire)

HSIB Advantages

• First dollar defense costs, outside policy limits
• Coverage critical to the chemical industry, customizable to each risk
• One of the most flexible applications in the industry
• Pre-negotiated coverage enhancements

Notable Successes

Distributor of Lubricants: $50,000 for General Liability, Auto, and Property. HSIB helped land this account by providing better coverage at a lower price.

Chemical Distributor: $75,000 for General Liability, Auto, and Excess Liability. HSIB helped the agent convince the Insured that the incumbent policy did not provide adequate protection and secured a higher premium.

Manufacturer of Additives: $375,000 for General Liability, Pollution, and Excess Liability. HSIB coverages and competitive premiums stood out in a crowded field.

continued
Target Market
• Companies with a chemical and/or environmental exposure in their product and/or operations
• SICs: 2800, 2842, 2899, 2992, 2810, 2819, 2820, 2821, 2879, 5160, 5171, 5172

Why Partner with HSIB?
Best-in-class coverage since 1979—partnering with experts helps you win more business.

Form comparison assistance—helps you easily compare our coverage against the competition, highlighting how we go above and beyond.

Coverage nuance explanation—provides coverage explanations in easy-to-understand language to help your clients understand exactly what they’re getting.

Generous commissions—competitive compensation on very competitive products.

Payment options—premium flexibility helps ease the burden during these tough economic times.

Streamlined applications—writing more business faster is the key to success.

Low minimum premiums—your clients pay based on exposure, not on our company’s fixed costs.

Pre-negotiated, customized coverage enhancements—allows you to leverage our strong relationships with our carriers to design unique, tailored coverage packages for your customers.

Loss control and value-added services—having access to a complete program is the added value clients seek.

Ready to create a winning formula?
Send a submission to hsisub@hanover.com or contact us at 877-483-7526. You’ll experience the superior service and competitive pricing that has made us a national leader in program management.
Problem Solvers™ Program

An Exclusive Program of Hanover Specialty Insurance Brokers—Managers of Specialty Programs

The easy answer for unusually challenging products and premises exposures.

Hanover Specialty Insurance Brokers (HSIB) wants to review your toughest accounts—you know, the really “hairy and scary” ones, where it’s easy to imagine things quickly turning sour. For example, a bolt manufacturer might be sued when their bolt fails to hold, resulting in massive bodily injury. A manufacturer of high-pressure washer nozzles could be sued if the nozzle breaks apart and strikes someone. A manufacturer of repair shops for heavy industrial equipment, including cranes, could be found liable if the crane fails and causes damages or injury.

Challenging product liability exposures such as these are easily solved when you turn to HSIB. We specialize in difficult risks of all kinds. After we review your client’s situation, we’ll coordinate with your Hanover Underwriter so that you get the best of what Hanover has to offer. Our best-of-breed partnerships ensure that you can offer the perfect product for each customer’s unique situation. Plus, you’ll receive our famous best-of-class agent service that’s been our standard for over 30 years. HSIB has what you need to help you solve the problems of tough product liability.

HSIB Advantages

- An outlet for declines from your Middle Market Underwriters, so you don’t need to send again to a wholesaler
- Flexible coverage options allowing you to meet your client’s specific needs
- Responsive, creative approach to difficult exposures or contractual coverage requirements
- Unsurpassed Customer Service
- A coordinated effort with Hanover Middle Market Underwriters for remaining lines on an account

Notable Successes

Neutraceutical Manufacturer: $150,000 for General Liability. After a large loss lead to a non-renewal, HSIB helped the agent retain the account.

Fireworks Distributor: $35,000 for General Liability (and Property). HSIB’s competitive pricing helped the agent land a new account.

HVAC Manufacturer: $65,000 for General Liability and Excess Liability. This agent had other options but appreciated and rewarded HSIB’s responsiveness.

Lines of Coverage

- Commercial General Liability
- Products Liability

continued
Target Market

- Tough products liability, normally in the industrial space that does not present an environmental exposure:
  - Food, herbals, neutraceuticals
  - Drugs, chemicals, medical equipment and instruments
  - Automotive parts, machinery, equipment and supplies
  - Toys, sporting goods
  - Machinery and metal
  - Explosives and weapons
  - Start-up companies, new products
  - Risks with claim activity
  - Non-renewed risks
  - Consumer Products

Why Partner with HSIB?

Best-in-class coverage since 1979—partnering with experts helps you win more business.

Coordination with Middle Market Underwriters—usually only one or two lines on a tough account need to be placed by us. We’ll coordinate the other lines internally with our Middle Market Underwriters to provide a total account solution.

Generous commissions—competitive compensation on very competitive products.

Payment options—premium flexibility helps ease the burden during these tough economic times.

Streamlined applications—writing more business faster is the key to success.

Low minimum premiums—your clients pay based on exposure, not on our company’s fixed costs.

Loss control and value-added services—having access to a complete program is the added value clients seek.

Ready to start solving more problems?

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