

# Hanover Hotline

P.O. Box 12450 Wilmington, NC 28405 Phone: 1.800.672.9006 Fax: 1.800.426.5566 hanoverxs.com

First Quarter 2007



624 Matthews-Mint Hill Rd.  
Suite 232  
Matthews, NC 28105  
Phone: 1.800.910.8151  
Fax: 1.800.910.8153  
paulsult3@yahoo.com

*“Professional Liability with Vision”*

### ONLINE RATING

1. NC Coastal HO-3
2. Artisan Contractors
3. Watercraft Program
4. Condo Unit Owners
5. Renter’s HO-4
6. SC Coastal HO-3
7. USF&G Spec. HO-3
8. Vacant Dwelling
9. ICAP Coastal MBH

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## Product of the Quarter - **PREFERRED GL - An Admitted Program from American Reliable**

HES is pleased to introduce our newest commercial product, Preferred General Liability. Underwritten by the A-rated carrier, American Reliable, this program is **very competitive** and it is **ADMITTED**. Take a look at a few of the highlights of this program:

- Admitted Paper
- A-Rated Company
- Available in NC, SC & VA
- Minimum Premiums \$350 - \$525 for Artisan Classes; low MPs for all others
- Limits up to \$ 1,000,000 / \$2,000,000
- Requires a minimum of 3 years in business, OR 3 years experience

#### Classes include:

- Small Artisan Contractors specializing in a specific trade

- Truckers - No hazardous materials, including sludge
- Mercantile
- Habitational
- Offices

**Profitable?** You bet! We are paying **12.5% commission** and REMEMBER...every piece of **new commercial** business qualifies for a **\$20 Wal-Mart Gift Card**. Just ask your Underwriter for the gift certificate voucher file, and you’ll have them ready to print for each policy you write.

**Call us for a quote today!**

**1.800.672.9006**

Melissa O’Reilly - extension 6104

Amy Leigh - extension 6115

Susie Sliva - extension 6105

Brenda Thigpen - extension 6106

## Inland/Seacoast HO-3 for NC & VA

In addition to our many coastal homeowner products, Hanover Excess & Surplus also offers HO-3 coverage for our inland and seacoast agents in North Carolina and Virginia as well. Please take a moment to review a few of the highlights of this program:

- Coverage A Limits - \$ 150,000 to \$ 1,000,000 (submit above \$250,000)
- Primary or Seasonal/Secondary (no rental exposure)
- Competitive rates
- Available in NC & VA
- A-Rated Company
- Coverage available for Water Backup
- Coverage available for Identity Fraud
- Allows for in-home businesses, such as Day Cares, Floral Arrangers, Locksmiths, to name a few

**Call for a quote today!**

**1.800.672.9006**

## What Can Open Market Brokerage Do For You?

Listed below are several examples of what you have the opportunity to put on your books by trusting **Open Market Brokerage** at HES to help you do it. Here are some accounts that just one of our carriers has written recently:

### Casualty

- High Rise Condo - OCP - \$1M/\$2M - **Premium: \$105,000**
- Prison Physician - CGL, excluding Patients/Professional/Products - \$1M/\$2M - **Premium: \$30,000**
- Hotel/Water Park - CGL - \$1M/\$2M - **Premium: \$33,500**
- Courier Service - CGL - \$1M/\$2M/\$2M - **Premium: \$20,000**

### Property

- Real Estate - Excess - \$7.5M/\$7.5M - TIV \$258M - **Premium: \$175,000**
- Real Estate - Excess - \$5M/\$5M - TIV \$49M - **Premium: \$70,000**
- Nursing Home - Excess - \$18.5M/\$2.5M - TIV \$21M - **Premium: \$30,500**
- Real Estate - Excess - \$25M/\$25M - TIV \$76M - **Premium: 31,500**

### Excess/Umbrella

- Refuse Collection - Umbrella - \$5M - **Premium: \$22,000**
- Hotel (13 Story) - Excess - \$10M/\$5M/Primary - **Premium: \$18,000**

- Machine Shop - Umbrella - \$2M - **Premium: \$16,700**
- Private Hunt Club - Excess - \$1M - **Premium: \$1,500**

### Special Risk

- Steel Galvanizing - CGL - \$1M/\$2M/\$2M/\$500K SIR - **Premium: \$173,000**
- Ladder Manufacturer - GL - \$1M/\$2M/\$2M - **Premium: \$50,000**
- Toy Manufacturer - Excess - \$1M - **Premium: \$12,500**
- MP Management/Real Estate Owner/Manager - CGL - \$1M/\$2M/\$2M - **Premium: \$775,000**

Call Renee Davis at extension 6099

## Hired & Non-Owned Auto Coverage

This coverage is intended to be written in **conjunction** with a General Liability policy, on accounts with 15 or fewer employees, little or no Hired & Non-Owned Auto exposure, and no owned commercial vehicles. You may submit if there are more than 15 employees on the account, or any history of Hired & Non-Owned losses.

### Hired OR Non-Owned, Individually\*

<u>Per Occ/Agg</u>	<u>Condo/HOA</u>	<u>All Other Classes</u>
\$100K/\$200K	\$120	\$250
\$300K/\$600K	\$160	\$325
\$500K/\$1M	\$215	\$425
\$1M/\$2M	\$250	\$500

\*For Hired & Non-Owned coverage together, **double** the premium in each case. Taxes and fees apply. **Call your Commercial Underwriter for more details!**

## Important Reminder: AR NC Beach HO-3 Direct Bill

As the regular writers of our American Reliable NC Beach HO-3 already know, HES started sending out direct bill renewals in December, for the February 1st renewals. This was a big step in making this popular and profitable program even better.

As a point of procedure, the accounting department has passed along the following reminder:

In most cases the insured will be remitting payment with the renewal and HES will send the commission to the agent. However, in the event that the agent remits payment for the renewal on behalf of the insured, it is necessary to send the **gross premium** instead of the net premium. HES will then send the commission back to the agent. We know that old habits are hard to break sometimes; and that

under the old agency bill system it was the proper procedure to submit net. But, now that the system has been upgraded to direct bill, we need the gross premium to keep the accounting in line, and to insure proper payment to the agency.

Thank you for your business, and feel free to contact us if you have any questions.

# Recent Accounts Successfully Booked

## Open Market Brokerage

- Sand/Gravel Hauler & Property - \$50,000
- Tenants/Warehouse - \$11,000

## PROvision Underwriters

- Group Home - E&O / GL / Abuse - \$12,751
- Construction Company - For Profit D&O / EPL - \$5,642
- Home Health Care - E&O / GL / Non Owned Auto - \$5,481
- Radio Broadcasters - E&O - \$2,995
- Civic & Rec. Center - Not For Profit D&O - \$2,965
- Magazine Publishers - E&O - \$3,500

## Commercial Lines

- Alarm Installation Contractor - GL \$1M/\$2M - \$4,181
- Welding Contractor - GL \$1M/\$2M - \$9,931
- Residential Roofing Contractor - GL \$1M/\$2M - \$21,300
- Apartment Building - GL \$1M/\$2M - Value Bldg \$1.8M - \$13,734

## Transportation

- Waste Hauler - 1 Unit Full Coverage - \$3,067
- Garbage Service - 5 Units Liability - \$5,143
- Dressed Poultry - 3 Units Long Haul / Cargo - \$23,619

- Steel Product Hauling - 11 Power Units and 48 Trailers - Unltd. Radius - \$60,778
- Dump Operation - 11 Units / GL - \$50,005
- Auto Repair Garage - Liability / Garage Keepers - \$3,291

## Personal Lines

- CBRA Flood value \$152,750 - Premium: \$6,100
- High Value HO-3 / Excess Flood Packaged - \$10,050
- Inland Marine valued \$15,350 - Premium: \$250
- Excess Wind \$9K - \$1,500

## “I Didn’t Know **HES** Could Do That!”

### PERSONAL LINES

- Homeowners - Inland and Coastal - NC & SC\*
- Condos and Renters \*
- Coastal Mobile Home \*
- Vacant Dwellings \*
- Dwelling Fire
- Excess Wind / Excess Flood
- Wrap Around Policies
- Watercraft - All Types \*
- Builders Risk and Renovations
- Personal Liability & Umbrella
- Personal Inland Marine

### COMMERCIAL LINES

- Property
- General Liability (Admitted)
- Builders Risk

- OCP Liability
- Mercantile
- Artisan Contractors \*
- Vacant Buildings
- Umbrella
- Lessors Risk
- Special Events

### OPEN MARKET BROKERAGE

- Property, including Habitational
- Casualty, including Contractors and Manufacturing
- Umbrella / Excess
- Special Risks
- Special Programs for Energy, Human Services, Education

### TRANSPORTATION

- Liability
- Physical Damage

- Cargo
- Truckers General Liability
- Local, Intermediate, Long Haul
- Excess / Buffer Coverage
- Garage - Used Car Dealers, Service & Repair Shops
- Garage Keepers Legal Liability

### PROFESSIONAL LINES

- For-Profit D&O
- Not-For-Profit D&O
- E&O Coverage
- Professional Liability
- Employment Practices Liability
- Group Homes
- Home Health Care Agencies

\* - Denotes Online Rating Program

[www.hanoverxs.com](http://www.hanoverxs.com)

HANOVER EXCESS & SURPLUS, INC.

HANOVER PREMIUM FINANCE, INC.

Post Office Box 12450 (HES)  
Post Office Box 12268 (HPF)  
213 Racine Drive  
Wilmington, NC 28405

Phone: 1.800.672.9006

**Toll Free Faxes by Department:**

**Personal, Claims &**

**Certificates: 1.800.426.5566**

**Commercial: 1.800.910.8157**

**Transportation: 1.800.910.8136**

**Accounting\*: 1.800.910.8160**

\* Includes Cancellations and Reinstatements.



*Since 1970, the service you expect, the name you know, the markets you need.*

[www.hanoverxs.com](http://www.hanoverxs.com)

## Extensions and E-mail Addresses

### PERSONAL LINES

LORI COX HALL, Manager—6108  
lorih@hanoverxs.com

CAROL MCKAY—6109  
carolm@hanoverxs.com

BRENDA K. WEAVER—6126  
brendaw@hanoverxs.com

JUDY NICOLL—6123  
judyn@hanoverxs.com

### COMMERCIAL LINES

MELISSA O'REILLY, Manager—6104  
melissao@hanoverxs.com

AMY KESSLER LEIGH—6115  
amyl@hanoverxs.com

SUSIE SLIVA—6105  
susies@hanoverxs.com

BRENDA THIGPEN—6106  
brendat@hanoverxs.com

### TRANSPORTATION

LUNDEE NANCE, Manager—6096  
lundeen@hanoverxs.com

TERESA BARNES—6119  
teresab@hanoverxs.com

JEANNE HALL—6117  
jeanneh@hanoverxs.com

### OPEN MARKET BROKERAGE

RENEE DAVIS—6099  
reneed@hanoverxs.com

### PROvision UNDERWRITERS

PAUL SULT—phone 1.800.910.8151  
fax 1.800.910.8153  
paulsult3@yahoo.com

### CLAIMS

DALE HART—6111  
FAX 1.800.426.5566  
daleh@hanoverxs.com

### HANOVER PREMIUM FINANCE

1.800.672.9006

### ACCOUNTING

DONNA TAIT, Manager—6098  
donnaat@hanoverxs.com

JESSICA PAULTER—6116  
jessicap@hanoverxs.com

### MARKETING

JAMES ALEXANDER, Manager  
mobile 704.779.5225  
hanoverja@aol.com

MARY SPEAKER  
mobile 336.509.7887  
hanoverms@aol.com

### ADMINISTRATION

DAVID PARKER, President—6097  
davidp@hanoverxs.com

MATT LETSON, Vice-President—6101  
mattl@hanoverxs.com