

Online Rating Programs

1. Artisan Contractors
2. NC Beach HO-3
3. Condos (HO-6)
4. Scottsdale HO-3
5. Truckers GL
6. GeoVera HO-3 (Coastal)
7. Vacant Dwelling
8. Renters (HO-4)
9. Watercraft
10. Mobile Home
11. SC Beach HO-3

Rate Charts

1. Dwelling - Lessor's Risk Only
2. Admitted Artisan Contractors

www.hanoverxs.com

Product of the Quarter: We've Made Rating Artisan Contractors Even Easier!

All new, and available for view or print online, our most competitive and **ADMITTED** classes of Artisan Contractors on a single, easy to use rate chart. These classes pay an attractive 15% commission on new business and 12.5% on renewals. For several years, these rates have been, and continue to be, online in our Artisan Contractors rating program. But you have told us, that sometimes, it's just easier to pick up a rate chart and give your client a quote in seconds instead of minutes. Once again, we have listened. So now, **GA, NC, SC and VA agents**, you have options.

Rate and submit online, or login to our website to obtain, view and download the state-specific **Admitted** Artisan Contractors Rate Chart for your agency. We have made the charts and all necessary accompanying forms available online at www.hanoverxs.com.

If you are not currently contracted with Hanover E&S, please go to our website and click on "Become An Agent" to sign

up with us, so that you can utilize these very competitive rates and earn the commission that you deserve!

Please be aware that these are **only** the classes that qualify to be written on an **Admitted** basis. We can and do write the full slate of Artisan Contractor classes on a non-admitted basis, in our online rating program, or by calling one of our commercial lines underwriters at **1.800.672.9006** to get a quote. The non-admitted classes are also very competitively rated for your valued clients. In every case, and in every class, we put our best rate forward for you!

The image shows a screenshot of a rate chart titled "Admitted - Artisan Contractors Program" for the state of Georgia. It includes the phone number 1.800.672.9006 and a table with columns for "Policy Type", "Rate", and "Commission". The table lists various policy types such as "Dwelling - Lessor's Risk Only" and "Admitted Artisan Contractors" with their respective rates and commission percentages.

Large Property Market Open Market Brokerage

Large Property Market

- Up to **\$20,000,000** in value
- Ideal for large hard-to-place dwelling and property risks
- Will write apartments, but **no** subsidized or student housing
- Not available in Tier 1 counties
- \$5,000 minimum premium
- **Call Renee Davis, ext. 6099**

Commercial Umbrella Admitted Market

Commercial Umbrella

- **Admitted** paper
- "A" rated
- Extremely low minimum premiums of **\$505 per Million**
- We have in-house authority to quote and write up to **\$10M**
- Higher values available
- **Call us for a quote!**

We Need Your Assistance

Our staff in Accounting, Underwriting and Processing asks that agents please take care to include all required information when sending submissions for quotes; and all paperwork, including any additional required forms, signed and completed, when sending applications to our office. And, all brokerage accounts require full submissions to the carrier for quoting consideration.

We strive to serve you as quickly and efficiently as possible. Your help is greatly appreciated! Thank you.

WIND - Residential & Commercial, Primary & Excess HOMEOWNERS - Primary & Excess

Excess Wind, Excess HO-3 & DP-2 with Wind...we've got it!

In North Carolina, **House Bill 1305** changed the landscape of coastal insurance. Hanover Excess & Surplus has stayed in front of the changes and the needs of our agents and insureds. Not only do we offer our very competitive American Reliable Beach HO-3, we now have a full compliment of products in excess of the NCJUA maximum of \$750,000. Whether you need stand-alone excess wind or the full HO-3 or DP-2 policy excess of JUA, we have the right coverage at the right price! **Ask about Excess Contents too.**

Commercial Wind Primary & Excess

This is a competitively priced market, available in every state we do business in. **HES** writes Commercial Wind in just about any combination you might need. Primary, packaged with other property perils, stand-alone, and Excess. Our experience and access to multiple products, allow our agents to put their best foot forward in every commercial insurance presentation.

Although North Carolina **House Bill 1305** did not reduce the maxi-

mum commercial coverage available from the NCJUA/NCIUA, it did mandate that the total Wind/Excess Wind coverage amounts must match the essential perils (AOP) coverage amount, AND that the coverage in excess of the JUA/IUA policy must be in force before the primary coverage can be bound. You can trust **HES** to have the best products, the best prices, the knowledge and the expertise to make sure that you and your clients always come out on top.

Call us!

1.800.672.9006

PROvision Underwriters

PROvision Underwriters, our professional lines division, has the markets and expertise you need to write:

- **Errors & Omissions** - Real Estate, Insurance Agents, Architects, Engineers & Surveyors, Broadcasters, Media & Publishers, Technology and many more classes
- **Directors & Officers** - For-Profit and Not-For-Profit, HOA's, etc.

- **Employment Practices Liability**
- **Medical E&O / GL**
- **Packaged GL, E&O & Hired / Non-Owned Auto** - Mental Health, Health Care, Social Services
- **Environmental Risks** - GL, E&O and **Pollution** Coverage
- **Miscellaneous Professional**

Call or email **Paul Sult** today!

PROvision Underwriters

1.800.910.8151 (phone)

1.800.910.8153 (fax)

pauls@hanoverxs.com

GARAGE - Service & Repair, Dealers

- Liability, Property, Garage Keepers - **NC, SC, VA & GA**
- Used Car Dealers
- Auto Quick-Lube Service
- Auto Repair Shops, Tire Dealers, Parts, Supplies
- Automatic and self-serve car washes
- Self and full-service gas stations
 - Mini-Mart - convenience stores
 - Restaurants - no alcohol
- Detailing-mobile or shop
- Mobile Fleet Service Mechanics
- Truck, Trailer, Tractor Repair
- Body shops
- Specialized repair - Brakes, Mufflers, Radiators, etc.



Commercial Underwriters

Lundee Nance - ext. 6096

Melissa O'Reilly, Mgr. - ext. 6104

Susie Morris - ext. 6105

Brenda Thigpen - ext. 6106

Alyson Carrier - ext. 6115

www.hanoverxs.com

1.800.672.9006

Recent Accounts Successfully Booked

PROvision Underwriters

- Medical Clinic D&O/EPL/Fiduciary - \$16,895
- Pharmacy E&O - \$10,000
- Property Managers E&O - \$3,762
- Historical District Non Profit D&O - \$900
- Yacht Club Non Profit D&O - \$1,455
- For Profit Mfgr. D&O - \$1,297
- Small School Non Profit D&O - \$1,395

Open Market Brokerage

- Condo HOA - Essential Perils (Admitted) \$24,347
- Assisted Living Facility - Essential Perils (Admitted) \$4,798
- Environmental Reclamation Contractor - Pollution Liability \$2,969
- Grocery Stores - Excess Wind \$8,000
- Senior Living Facility - Excess Wind - \$24,240

Commercial (Contract)

- Alarm Installation Contractor – 1M/2M GL - \$4,359.00
- Apartment Bldg – 1M/2M GL - \$1,400,000 Bldg – \$8,246.00
- Roofing Contractor – Residential – 300/600 GL – \$1,058.00
- General Contractor – Residential – 1M/2M GL – \$1,600.00
- Commercial Umbrella (admitted) – \$5M Limits – \$2,525.00
- Truckers GL – 1M/2M Limits – \$475.00

We Write Residential and Commercial Wind & Flood Deductible Buybacks!!!

MARKETS AT A GLANCE

COMMERCIAL - CONTRACT

- Property & Package
- General Liability (Admitted)
- General Contractors
- **Artisan Contractors ***
- **Truckers GL ***
- **Lessors Risk Only ***
- Builders Risk
- OCP Liability
- Restaurants / Office / Mercantile
- Vacant Buildings
- Admitted Umbrella / Excess
- Physical Damage
- Cargo & Contingent Cargo
- Garage - Dealers & Service

COMMERCIAL - BROKERAGE

- Property, including Habitational
- Casualty, incl. Contractors & Mfg
- Umbrella / Excess
- Primary / **Excess Wind**, Primary / Excess Flood & Earthquake
- Pollution Coverage - GL & Auto
- Hospitality Market - Restaurants / Taverns - Admitted & Non - Package with GL, Liquor including Assault & Battery, and Property
- Energy, Education, Public Entities

PROFESSIONAL LINES

- For-Profit / Not-For-Profit D&O
- E&O Coverage - All Types
- Misc. Professional Liability
- Employment Practices Liability
- Health / Social Services Pkg. incl. GL, E&O, Hired & Non-Owned
- Environmental incl. Pollution

PERSONAL LINES

- **Homeowners - Inland and Coastal - NC & SC***
- **Condos and Renters ***
- **Mobile Home - GA, NC, SC & VA***
- **Vacant Dwellings ***
- Dwelling Fire
- Excess Wind / Excess Flood
- HO & DF Excess of 750K (NC)
- **Watercraft - All Types ***
- Wind Deductible Buyback
- Personal Liability & Umbrella
- Personal Inland Marine

* **Denotes Online Rating Program**

(Blue) available in all states

HANOVER EXCESS & SURPLUS, INC.

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Commercial: 1.800.910.8157

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* Includes Cancellations and Reinstatements.



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