

▶ *Hanover Middle Market*

Industry solutions at-a-glance

CULTURAL

Wide variety of cultural institutions whose total insured value, including collections, is less than \$50 million, such as:

- Botanical gardens & arboreta
- Historical—including sites, buildings and societies
- Libraries—including public, private, law, corporate, research and others
- Museums—including history, art, children's, maritime & military, science & technology, sports, transportation and others
- Performing arts—theaters and theatrical companies, classical musical ensembles and symphonies, choral groups, and dance troupes
- Zoos

EDUCATIONAL INSTITUTIONS

Wide range of educational institutions, including:

- Charter schools
- Colleges and universities (small, private, and public)
- Private K–12 schools
- Schools associated with religious institutions
- Specialty schools (e.g., private instruction in music or art)
- Vocational/trade schools

HOSPITALITY

Upper midscale to luxury type franchise-owned hotels and boutique hotels that cater to the business traveler. Target risk characteristics include:

- Non-seasonal, non-resort
- Operated by experienced management
 - Front desk staffed 24/7
 - Entry through front lobby only
 - Security cameras, onsite security, self locking doors

- High occupancy rates
- Limited common amenities (e.g., pools, convention centers, or conference centers)
- Can contain restaurants with bar and/or lounge for guests

HUMAN SERVICES

Non-profit (501c3) and for-profit organizations that provide professional (non-medical) services for a disadvantaged population, including:

- Substance abuse—outpatient counseling, supporting/independent living services and facilities, nonprofit residential treatment facilities
- Aging services—adult day care, non-medical in home assistance (companion care), meals on wheels, senior centers
- Community services—community action agencies, ethnic-based groups and centers, food banks, homeless and women's shelters, thrift stores and goodwill agencies, temporary housing for families with medical needs, arts and cultural programs, YMCA/YWCA, and more
- Developmental disabilities—day programs, recreational programs, supported living facilities, sheltered workshops, vocational programs, group homes, and intermediate care facilities
- Mental health—outpatient counseling, residential facilities, supported/transitional living treatment facilities
- Youth services—boys/girls club, foster care, early intervention, youth groups/services, head start programs, early intervention, camps, residential treatment programs, and more

MANUFACTURERS

Wide range of manufacturers including those who produce goods in these categories:

Metal:

- Fabricated metals for non-critical parts and components
- Fabricators of architectural and building metal products with non structural or non-building envelope end uses

Plastics:

- Non-critical parts and components
- Closed mold processes using composite and non-reinforced, nonfoam plastics

Consumer goods/food:

- Processed foods that are cooked, pasteurized or shelf stable
- Household appliances, parts and components
- Household voltage lighting, engines, generators, compressors, pumps, wiring and wiring devices
- Furniture
- Clothing

Machinery/auto parts:

- Non-critical oem parts and components
- Non-critical aftermarket parts and components
- Parts and finished machinery for industrial end uses that are fixed and automated

General:

- Sprinklered wood product facilities, except pre-fabricated wood buildings and pallets
- Glass, ceramic, brick, concrete products, and pipe, except structural and pre-stressed
- Printers and packaging paper converters
- Textile manufacturers

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PROFESSIONAL & FINANCIAL SERVICES

Accounts that provide professional services, primarily operating from an office environment, including:

- Accounting, tax preparation, payroll and bookkeeping services
- Architects, engineers and surveyors (except construction management)
- Consultants
- Design services
- Document preparation services
- Lawyers and notaries (less than 100 professionals)
- Research & development services (except biotech)
- Testing laboratories (except clinical trials)
- Travel agencies (except adventure tours or tours in unsafe or instable locations)

REAL ESTATE

Commercial real estate owners and managers of investment grade facilities, who generate a majority of their income from rents and fees from the following real estate types:

- Office
- Retail
- Light industrial properties
- Class A condominiums including “mixed use” buildings that include retail, office and condominium exposures
 - Real estate investment trusts (reit)
- Parking operators

RESTAURANTS

A wide range of full-table service establishments that have been in business for a minimum of five years and with liquor sales less than 30% of overall sales, including:

- Fine dining
- Family style
- Casual dining (not fast food)

RETAIL

Retailers of merchandise generally used for personal or household consumption. Examples are:

- Art dealers
- Auto parts stores (Select)
- Books/periodicals
- Building materials (Select)
- Department stores
- Electronics and appliances
- Floor covering (Select)
- Furniture stores (Select)
- Hardware stores
- Health stores (Select)
- Home furnishings
- Jewelry
- Liquor, beer and wine
- Most misc retailers—fabric, gift/novelty, florists, musical instruments
- Nursery/lawn and garden
- Office supplies
- Optical goods
- Sporting goods (Select)
- Supermarkets/gourmet food, fruit and vegetable, bakeries (Select)
- Women’s and men’s clothing and accessories, shoe stores

TECHNOLOGY & LIFE SCIENCES

A wide range of information technology, electronics manufacturing and telecommunications services businesses, including:

- Information technology
 - Programming, packaged software development, website design, systems integrators, data processing services, computer repair, training, software research & development, it staffing, it consultants, and more
- Electronics manufacturers
 - Manufacturers of various types of electronic components, analytical laboratory instruments, automatic environment control, home entertainment equipment, optical instruments, computer peripherals, fiber optic, communication equipment, and more
- Telecommunication services
 - Service providers including rebillers and re-sellers, internet, cellular, telecommunication and other communication services

WHOLESALEERS

Broad range of wholesalers and distributors, with more of our appetite in the durable goods area. Examples of target classes include:

- Apparel and textiles
- Electrical and electronic products
- Furniture and home furnishings
- Hardware, plumbing and heating equipment
- Machinery (excluding construction, mining and agricultural)
- Medical, dental and hospital equipment (Select)
- Metal service centers
- Commercial and professional equipment