

# Hanover Professionals miscellaneous professional liability appetite

## CONSULTANTS

- Communications
- Educational
- Energy
- Human resources
- Management
- Marketing
- Public relations
- Research and development
- Telecommunications
- Training

## MEDIA & CREATIVE PROFESSIONALS

- Advertising agencies
- Broadcasters
- Graphic designers
- Interior decorators and designers
- Market researchers
- Publishers

## REAL ESTATE PROFESSIONALS

- Agents and brokers
- Appraisers
- Auctioneers
- Green energy auditors
- Home inspectors
- Lease brokers
- Mortgage brokers
- Property managers

## OTHER PROFESSIONALS

- Arbitrators and mediators
- Business associations
- Claims adjusters
- Employment agents and executive recruiters
- Event and meeting planners
- Expert witnesses
- Forensic analysis (non-medical)
- Funeral directors
- Lobbyists
- Medical billing
- Payroll services
- Private investigator services
- Process servers
- Record storage and destruction
- Translation services
- Travel agents

## NOT IN APPETITE

- Construction development
- Financial institutions
- Manufacturing
- Safety/risk management professionals
- Title agents

## PROGRAM CAPABILITIES

We can develop professional liability programs in any segment where you have either an existing book of business or a chance to grow. We work with retail agents, managing general agents and associations to build specific product solutions for all types of homogeneous groups with similar coverage needs, from start-ups and established programs to small, mid-size and large programs and accounts, including expertise in risk purchasing group formation.

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