



N E W S R E L E A S E

NEW SURVEY FINDS MOST AMERICANS ARE NOT TAKING AN IMPORTANT STEP TO PROTECT THEIR FINANCIAL ASSETS

WORCESTER, Mass. (September 17, 2007) – While many people are working hard to build home equity, retirement, college and personal savings, a recent survey revealed that a vast majority of them have not taken a very simple and inexpensive step to protect those assets from loss in a lawsuit.

The survey, commissioned by The Hanover Insurance Group, Inc. (NYSE: THG), a leading super regional property and casualty company, found that while 86 percent of adult Americans are concerned about protecting home equity, retirement savings, college savings and/or personal savings, only 13 percent of the same group has an umbrella liability insurance policy in place to protect those assets.

An umbrella liability insurance policy can provide coverage of \$1 million or more towards unforeseen claims or lawsuits filed against a policyholder for personal injury, libel, slander, invasion of privacy, malicious prosecution, and defamation of character or discrimination suits.

“With the average lawsuit award at about \$1.4 million*, a family’s hard-earned assets could be wiped out without an umbrella policy to protect them if someone is injured on their property, in a car accident, or under many other circumstances,” said Jim Hyatt, personal lines president at The Hanover. “Most people just don’t believe they will be sued. But, unfortunately, our society is more litigious than ever and many people have much more to lose than they even realize.”

Why Umbrella Insurance Matters

While it is common for homeowners to carry \$300,000 in liability insurance through their standard homeowner’s policy and \$500,000 in liability insurance through their standard automobile policy, these coverages often are not enough to protect their assets when a personal injury award is handed down against them in a lawsuit.

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A typical \$1 million personal umbrella liability policy, which can cost about \$150-\$200 a year for a typical family with two cars and a home, can:

- Cover defense costs in a lawsuit
- Protect against settlements that can take away someone's accumulated wealth or savings or even garnish a person's earnings
- Extend coverage to the policyholder while they are using boats, snowmobiles and other recreational vehicles
- Cover the policyholder anywhere in the world

"Consulting an independent insurance agent is the best way for individuals and families to determine whether an umbrella liability policy is right for them and if so, the appropriate level of coverage they should consider for their personal needs," said Hyatt. "For less than the price of a cup of coffee a day, many people will prefer to live with the peace of mind that their assets are protected."

To find an independent agent near you, visit www.hanover.com and click on "Find an Agent."

** according to a recent study by Jury Verdict Research (www.juryverdictresearch.com)*

About The Hanover

The Hanover Insurance Group, Inc. (NYSE: THG), based in Worcester, Mass., is the holding company for a group of insurers that includes The Hanover Insurance Company, also based in Worcester; Citizens Insurance Company of America, headquartered in Howell, Mich., and their affiliates. The Hanover offers a wide range of property and casualty products and services to individuals, families and businesses through an extensive network of independent agents, and has been meeting its obligations to its agent partners and their customers for more than 150 years. Taken as a group, The Hanover ranks among the top 40 property and casualty insurers in the United States.

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About The Survey

This survey was conducted online by Harris Interactive on behalf of The Hanover Insurance Group among 2,057 adults (aged 18 years and older) within the United States between June 19 and 21, 2007. Figures for region, age within gender, education, household income and race/ethnicity were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was also used to adjust for respondents' propensity to be online.

With a pure probability sample of 2,057 one could say with a ninety-five percent probability that the overall results have a sampling error of +/- 3 percentage points. Sampling error for subsamples is higher and varies. However that does not take other sources of error into account. This online survey is not based on a probability sample and therefore no theoretical sampling error can be calculated.

The survey asked:

- *Are you concerned about protecting any of the following types of assets? Home equity, Retirement savings, College savings, Personal savings*
- *An umbrella liability policy can be purchased in addition to a standard home or auto insurance policy to provide you with an extra \$1,000,000 or more in coverage against unforeseen claims or lawsuits filed against you. Do you currently have an umbrella liability insurance policy?*

About Harris Interactive®

Harris Interactive is the 12th largest and fastest-growing market research firm in the world. The company provides innovative research, insights and strategic advice to help its clients make more confident decisions which lead to measurable and enduring improvements in performance. Harris Interactive is widely known for The Harris Poll, one of the longest running, independent opinion polls and for pioneering online market research methods. The company has built what it believes to be the world's largest panel of survey respondents, the Harris Poll Online. Harris Interactive serves clients worldwide through its United States, Europe and Asia offices, its wholly-owned subsidiaries Novatris in France and MediaTransfer AG in Germany, and through a global network of independent market research firms. More information about Harris Interactive may be obtained at www.harrisinteractive.com.

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