

**The Hanover Insurance Group**  
**State of Georgia**  
**General Liability**  
**Exhibit HOE-1 - Overall Rate Level Effect**

<i>Program</i>	<i>Current Premium</i>	<i>Proposed Premium</i>	<i>Change</i>
Apartment	506,284	555,911	9.8%
Contractors	3,101,371	3,214,695	3.7%
Educational	750,599	789,331	5.2%
Financial Institutions	12,964	14,163	9.2%
Golf Clubs	0	0	0.0%
Human Services	1,156,414	1,260,880	9.0%
Industrial/Processing	1,289,078	1,377,086	6.8%
Institutional	96,787	104,903	8.4%
Mercantile	1,661,499	1,788,894	7.7%
Office	1,193,066	1,295,095	8.6%
Religious Institution	115,557	122,288	5.8%
Service	1,087,742	1,157,134	6.4%
Sports and Fitness	45,036	46,113	2.4%
Tech Electronics	156,770	160,172	2.2%
Tech Life Sciences	64,832	66,287	2.2%
Tech Service	363,564	371,325	2.1%
Tech Telecommunications	102,852	105,050	2.1%
All Other	19,073	19,483	2.2%
<b>Grand Total</b>	<b>11,723,488</b>	<b>12,448,812</b>	<b>6.2%</b>