

File No. 26352/TJP
E-Case No. 1194

**STATE OF MINNESOTA
COMMISSIONER OF COMMERCE**

In the Matter of the Certificate of Authority
of The Hanover Insurance Company
a New Hampshire corporation licensed
to do business in the State of Minnesota
NAIC No. 22292

CONSENT ORDER

To: The Hanover Insurance Company
Office of the General Counsel
440 Lincoln Street
Worcester, MA 01653

1. Commissioner of Commerce Mike Rothman (hereinafter, the "Commissioner") has advised The Hanover Insurance Company (hereinafter, "Respondent") that he is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2014) and other applicable law against Respondent's Certificate of Authority to engage in the business of insurance in Minnesota, based on allegations that Respondent (1) failed to inform an insured of its denial of a claim within thirty business days and (2) engaged in arbitrary underwriting with respect to one insurance policy, in violation of Minn. Stat. §§ 72A.20, subd. 21 and 72A.201, subd. 4(3)(i) (2014).

2. Respondent acknowledges that it has been advised of its right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination after a hearing. Respondent hereby expressly waives those rights. Respondent further acknowledges that it has been represented by legal counsel throughout these proceedings.

3. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2014) and Minn. R. 1400.5900 (2013).

4. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Minn. Stat. § 45.027, subd. 6 (2014), Respondent shall pay to the State of Minnesota a civil penalty in the amount of \$7,500.00.

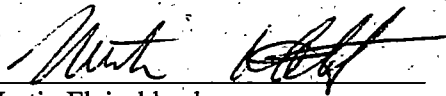
IT IS FURTHER ORDERED, pursuant to Minn. Stat. § 45:027, subd. 5(a) (2014), Respondent shall cease and desist from any further violations of Minn. Stat. §§ 72A.20 and 72A.201 (2014).

This Order shall be effective upon signature on behalf of the Commissioner.

Dated: 2 / 17 / 2015

MIKE ROTHMAN
Commissioner

By:


Martin Fleischhacker
Assistant Commissioner of Enforcement

85 Seventh Place East, Suite 500
Saint Paul, MN 55101
(651) 539-1538

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of The Hanover Insurance Company ("Respondent"), states that s/he has read the foregoing Consent Order; that s/he knows and fully understands its contents and effect; that s/he has been advised of Respondent's right to a hearing in this matter and expressly waives that right; that Respondent has been represented by legal counsel in this matter, or has been advised of Respondent's right to be represented by legal counsel and expressly waives that right; and that s/he consents to entry of this Order by the Commissioner. It is further understood that this Consent Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either express or implied.

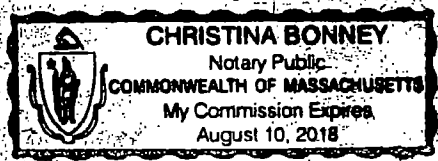
The Hanover Insurance Company

By: *Jonathan Byrge*
Jonathan Byrge
Its: Chief Compliance Officer

STATE OF Massachusetts
COUNTY OF Worcester

Signed or attested before me on February 9, 2015 (date)

(stamp)



Christina Bonney
(Signature of notary officer)
Senior Administrative Assistant
Title (and Rank)
My Commission expires: August 10, 2018