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Harleysville Insurance expands human services program to include well child day care centers

HARLEYSVILLE, PA—DECEMBER 2, 2009—Harleysville Insurance is adding well child day care centers to the growing list of accounts that can be insured under its OthersFirstSM Protection Package. The third new product introduced under Harleysville's StarAdvantage[®] Series, OthersFirst is directed to the needs of the human services industry, and more specifically on people with physical or intellectual disabilities, the disadvantaged, the elderly, and those requiring special care and assistance. With this latest expansion, Harleysville is making OthersFirst available to licensed facilities that serve children without special needs, such as before- and after-school day care programs, child and infant day care centers, nursery schools, and preschools.

"OthersFirst has gained significant momentum in the marketplace since being introduced earlier this year because of the flexibility it offers to deliver a competitive product that is customized to the specific needs of this important market," explains Kevin Toth, Harleysville's senior vice president and chief underwriting officer. "We believe we have developed a product that competes well with any other in today's market in terms of coverage features, pricing and agent compensation."

Lisa Prinz, vice president of human services, oversees the OthersFirst program. "OthersFirst uses the Commercial Package Policy as its base, and offers an array of basic coverage forms that can provide a solid foundation for a day care center's insurance program. And with the addition of optional broadened coverage forms, we can provide protection for specific risks inherent to the market, such as professional liability and abuse or molestation coverage, a workplace violence endorsement, and enhancement endorsements for general liability, property and other exposures. We believe including well child day care centers on our list of targeted accounts will add to the tremendous opportunity for profitable growth that is available in the human services sector."

Some of the typical risks targeted for Harleysville's human services program are a variety of nonprofit/social service operations, such as job training and vocational rehabilitation services, counseling facilities, community centers like YMCAs and adult day care services, group homes, drug and alcohol residential facilities, missions, homeless shelters and food pantries, as well as advocacy organizations for handicapped individuals and other similar groups.

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OthersFirst is available in 28 states, including Alabama, Arkansas, Connecticut, Delaware, Florida (no property coverage), Georgia, Illinois, Indiana, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Nebraska, New Hampshire, New Jersey, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, Virginia and Wisconsin, as well as Washington, D.C.

Harleysville Insurance is a leading super-regional provider of insurance products and services for small and mid-sized businesses, as well as for individuals, and ranks among the top 60 U.S. property/casualty insurance groups based on net written premiums. As a Trusted Choice[®] company partner, Harleysville distributes its products exclusively through a network of independent agents primarily across 32 states. Harleysville was listed recently as #7 in the *InformationWeek* 500, the publication's annual listing of the most innovative information technology organizations in the U.S., and has been ranked on the list in each of the last three years. Harleysville Mutual Insurance Company owns 53 percent of Harleysville Group Inc. (NASDAQ: HGIC), a publicly traded holding company for eight regional property/casualty insurance companies collectively rated A- (Excellent) by A.M. Best Company. Harleysville Group is listed on the NASDAQ Global Select Market, which is comprised of the top third of all NASDAQ member companies and has the highest initial listing standards of any exchange in the world based on financial and liquidity requirements. Further information can be found on the company's Web site at www.harleysvillegroup.com.

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