

Keeping businesses open
for business.



▶ Claims experience you can count on.

For more than 160 years, The Hanover has been there for every claim, minor or catastrophic, simple or complex. Our passion is to create timely, positive outcomes, whether it's repairing or replacing vehicles, rebuilding properties, satisfying Workers' Compensation claims, managing liability issues, or defending reputations. Our highly-trained professionals—including Regional Claims Directors, dedicated catastrophe team, special accounts unit, staff legal counsel, field adjusters, and customer care team members—provide focused expertise to drive the best possible outcome, no matter the size or complexity of the claim.



Auto

- **Quest Roadside Assistance**—network of 35,000 service providers, with no out-of-pocket expenses for customers
- **Repair Shops**—2,800 fully vetted, conveniently-located repair shops help minimize paperwork and out-of-pocket expenses
- **SNAP App**—allows customers to photograph and upload images of damaged vehicles
- **Enterprise Car Rental**—reservations coordinated by Hanover call center representatives, discounted rates, unlimited mileage, direct billing to The Hanover, and free customer pick up
- **Glass Replacement Service**— in-shop or mobile repair/replacement with no deductible and minimal interruption
- **Post Claims Review/Consultation**— results in more informed decision-making to proactively identify risk and prevent future claims
- **Special Account Claims Unit**—experts in higher value/more complex claims, providing claims reviews and loss runs based on size of account

Property

- **Direct Claims Handling**—results in increased efficiency and better outcomes
- **Staff CPAs**—supply knowledge and experience to quickly resolve business interruption cases
- **Enservio**—software allowing specialized handling of large, complex, commercial content inventory losses
- **Emergency Water Mitigation Specialists**—24/7 on-site response with IIRC-certified repair/restoration of water, fire, and smoke damage
- **Claim Xperience Tool**—Allows customers to initiate claims process with mobile phone photos of property damage

General Liability

- **Special Handling**—dedicated adjusters by loss type (product premises, labor law, etc.) providing expertise for each type of claim
- **Regional and Local Experts**—professionals with deep technical skills and local jurisdiction knowledge
- **Risk Transfer**—dedicated team to review contracts, ensuring appropriate party takes over the claim
- **Major Case Unit**—dedicated to handling catastrophic injuries
- **Staff Attorneys**

Workers' Compensation

- **Experienced Claims Adjusters**—state-specific expertise; catastrophic claims handled by executive adjusters
- **Aggressive Return-to-Work Program**—team of nurses works with employers, employees, and medical professionals to align work opportunities to injury limitations, ensuring smooth back-to-work transition
- **Established Medical Networks**—state-specific medical professionals and equipment suppliers help control costs, provide quality care
- **Nurse Case Management**—form strong partnerships with treating professionals to develop proper medical recovery plan
- **Pharmacy Program**—pre-negotiated medication prices (pharmacy or mail-order); no out-of-pocket for the injured; all medical bills reviewed for accuracy
- **State-Required Reporting Assistance**—complete/report mandatory state forms, complimentary copy returned to client when loss reported by phone or email
- **Discounts with Risk Solutions Partners**—including CLMI Training and Driver's Alert health and safety training
- **Return to Work Guidelines**—return employees to work as soon as medically possible using sample handbook, checklist, forms, letters, and more

Specialty Claims

We have teams assigned to handle special niches and complex claims which require a deeper level of expertise. These teams are distinct from our core claims division.

Healthcare

- **Healthcare Claims Team**—firsthand healthcare industry expertise
- **Pre-Claims Assistance**—ongoing incident reporting to manage potential claims; timely investigations to minimize potential loss
- **Post Claims Review/Consultation**—agent/client discussion of completed claim to ensure best practices are in place to prevent future claims
- **Outside Panel Counsel**—provides legal assistance on complex cases
- **Integrated Approach**—claims work closely with loss control and underwriting to spot trends and help identify and minimize risk

Technology

- **Errors & Omissions Claims Professionals**—specialized team of adjusters, with in-depth experience in the technology industry, focused solely on E&O claims
- **Pre-Claims Assistance**—proactive investigation of potential claims to help mitigate loss and get ahead of evolving E&O claims; investigation services begin as soon as an incident is reported
- **Claims Reporting Hotline**—24/7 access to claims reporting; claims experts assigned immediately
- **Post-Claims Review and Consultation**—results in more informed decision making to proactively identify risk and prevent future claims
- **Data Breach Readiness and Response**—access to CyberScout provides services that focus on data breach readiness and response plans
- **Assistance from Outside Counsel**—have high success rate handling complex E & O claims
- **Exclusive Discounts with Risk Solutions Partners**—including CyberScout for data breach prevention and response, employee screening through Intellicorp, disaster planning and recovery from Open for Business
- **Online Access to Loss Runs and Claims Notes**

Management Liability

- **Highly-Skilled Professionals**—Experienced people who know how to manage complex, litigated, and questionable claims
- **Team Approach**—helps mitigate traditional and emerging risks
- **Experienced In-House Counsel**—extensive Management Liability experience
- **Outside Counsel**—provide legal assistance with complex cases
- **Employment Practices Attorney Hotline**—866-512-9953
- **Integrated Approach with Loss Control**—helps to identify trends, mitigate risks; partnerships with renowned consultants in labors relations, cyber liability, global security, and employee screening

Professional Liability

- **Experienced Professional Liability Team**—with decades of experience and multiple insurance designations
- **Extended Partnerships**—nationwide network of law firms with extensive experience and high success rate defending professional liability cases
- **Team Approach to Claim and Litigation Management**—provides informed decision-making, fewer surprises, and smoother cases
- **Risk Management Hotline**—staffed by lawyers and claims professionals, excellent resource for discussing industry best practices and potential claims issues.
- **Employment Practices Attorney Hotline**—866-512-9953
- **Integrated Approach with Loss Control**—helps to identify trends, mitigate risks

Marine

- **Marine Claims Team**—highly trained, experienced Marine Adjusters with decades of experience
- **Transportation Team**—specializes in handling Ocean Marine and Motor Truck Cargo claims
- **Same Day Contact**—Marine claim experts contact clients immediately when a loss is reported
- **Highly Collaborative Approach**—ensures that agent and clients understand the claims process, and that we understand business details that enable us to handle claims promptly and fairly
- **Loss Plus**—allows clients to meet business obligations
- **Advanced Payment Options**—help clients get back to business quickly
- **Loss Control Experts**—help clients develop risk reduction practices, and offer guidance on workplace safety
- **Pre-Claims Assistance and Post-Claims Consultation**—keep on top of loss trends and market conditions

Surety

- **Dedicated Contract Surety Claims Team**—separate from core claims division, includes on-site engineers and claim attorneys with decades of experience, and a background in handling all types of Surety claims
- **Integrated Approach**—work closely with underwriting and loss control to help identify and mitigate risks
- **Strong Collaboration and Communication**—agent and client are involved with all aspects of a claim, start to finish

Online Risk Solution Resources

The Hanover is here 24/7 to help businesses reduce risks wherever they may arise—fleet, facility, systems, or staff. At www.hanover.com/risksolutions, customers have access to risk management tips and articles, and discounts to third-party vendors across all segments, including these segment-specific resources.

- **Auto**—valuable information on vehicle maintenance, accident reporting, driver motivation and safety policies, as well as links to free online management and driver training courses
- **Workers' Compensation**—safety assessments and checklists, as well as articles on accident prevention, OSHA safety regulations, ergonomics, worker health issues, and more
- **Tech**—articles and tips on key topics including power quality, contract management, data protection, and more

If a Loss Occurs

The Hanover offers three convenient ways for customers to file a claim:

- **Online:** hanover.com/claims
- **Phone:** 800-628-0250
- **Email:** firstreport@hanover.com



Listen to what our customers are saying about The Hanover.

“ I laid awake at night not knowing how or when we would get back into operation, all the unknowns seemed overwhelming to me... It helps to know you and that you are on my side.”

– Sarah, Worcester, MA

“ Thanks for all your help getting us up & running after the fire...because of people like you we are back to normal...Thank you again for making an intimidating process as simple as you did.”

– Cara, Howell, MI

“ My compliments to you and your team on handling my mother's workers comp claim... first time in 55 years of working that she injured herself on the job. She was very anxious about the process ... as soon as she spoke with your adjuster, her nerves subsided. The compassion showed is apparent — thank you for taking care of my mom!”

– Leslie, Dallas, TX

Another recent commercial claims success story...

(MERIDEN, CT)

A machine operator's dominant hand was caught in a bagging machine. The unfortunate result was a partial hand amputation, along with some permanent vision issues due to a significant loss of blood.

Due to a language barrier and inability to drive, both the handling adjuster and nurse case manager worked closely with him to obtain quality care services. He made substantial progress and was eventually returned to modified employment with the employer after only six months.

While working his modified position, the team worked closely with the employee to identify the correct prosthesis. In this case, due to his inability to travel, arrangements were made for the fitting at home for a myoelectric hand.

Both the adjuster and the nurse case managers worked diligently to remove obstacles to ensure not only a successful return to work but the ability to complete most of the activities of daily living which he was unable to complete without the prosthesis. Communications and interactions with his prosthesis team indicate ongoing progress and success.



Businesses deserve professional claims service.

The Hanover's products and personnel make the claims process fast, easy, and less stressful. Visit us at www.hanover.com/claims today.



Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving superior performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and helped us achieve an “A” (Excellent) rating by A.M. Best.



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