

 *Hanover Claims*

Claims expertise you can count on.



▶ A claims organization second to none

Since The Hanover's founding over 160 years ago, our hallmark has always been providing broad coverage, superior products, strong underwriting expertise, and, as always, outstanding claims services. Responding quickly, fairly, and expertly to customer claims is one the true tests of a world class insurer. In this test, The Hanover shines.

When business and personal reputations are at stake, timely, informed, and thoughtful response to professional liability claims help build real value. Professionals need a company that understands the uniqueness of each claim. That's why we've developed deep technical expertise across all lines. Our experts know our forms and coverages inside out and consistently go above and beyond for agents and policyholders. In the process, we've set a new standard of excellence for claims service.

Hanover Claims Fast Facts

- 1,200 claim employees
- 15 regional offices
- 340,000 claims annually
- \$1.6 billion annual loss payments
- \$51 million annual legal spend
- \$17 million annually in other claim related expenses



Carefully structured to be effective

To succeed in driving the best claim outcomes, The Hanover rapidly directs every claim to an experienced professional with matching expertise and background—an expert prepared to investigate, defend, negotiate, and settle quickly.

What's more, for the most timely and strategic assignment of claims, we've structured our claim organization first and foremost by technical discipline, and then regionally or nationally, depending on the type of coverage or business unit involved. The Commercial General Liability and Auto claims are handled on a regional basis, while Specialty, Professional Liability, Property, and Workers Compensation claims are handled nationally, with more centralized oversight.

Claim Support Network

To ensure that our agents and their customers receive world class service with their claims, we've built an extensive network of support services:

- First Call Center and Customer Care Team
 - Open 24/7 and located on Worcester Campus to support all claim lines
- House Counsel Legal Operation
 - Approximately 65 attorneys located in 22 offices
- Panel Counsel
 - 225 firms on active panel with approximately 30 designated for Professional Liability
- Legal Billing Audit Group
 - All outside legal invoices are systematically audited before adjuster approval
- Document Management
 - Paperless claim system
- Claim Quality
 - All Claim units are audited annually by internal claim audit team



Commercial General Liability Claims

The Hanover's Commercial General Liability Claims are centralized into three regional teams located in Worcester (MA), Chicago, and Sacramento. Supporting these operations are approximately 75 claim professionals.

Complex, Specialty or Professional Liability Claims

All complex, "specialty," and professional liability claims are escalated from the regional field offices to The Hanover's Major Case Unit or the Non-Medical Professional Liability Team. These two units consist of seven managers and approximately 35 claims professionals. The Major Case Unit is managed out of our Worcester headquarters, while the Professional Liability Management is centralized in the Chicago Claim Office. These teams exclusively handle the following types of claims:

- Accountants Professional Liability
- Advertising Injury
- Environmental and Asbestos
- Construction Defect and Chinese Drywall
- Professional Liability—Non-Lawyers
- Lawyer Professional Liability
- Management Liability
- Employment Practices Liability
- Educator's Legal Liability
- Misc. Professional Liability
- Architects & Engineers
- Errors & Omissions
- Directors & Officers
- Medical Malpractice
- Nursing home or Patient Care
- Any other complex claim
- Any claim with a pure exposure value over \$500,000



Hanover Claims Office Locations

To better serve our agents and their customers, Claims divisions are strategically located across the country.

- Portland, ME
- Worcester, MA
- Glastonbury, CT
- Syracuse, NY
- Somerset, NJ
- Richmond, VA
- Reston, VA
- Atlanta, GA
- New Orleans, LA
- Southfield, MI
- Howell, MI
- Grand Rapids, MI
- Chicago, IL
- Indianapolis, IN
- Sacramento, CA



Key Hanover Management Personnel for Commercial General Liability and Professional Liability Claims

Michael Ryan, Vice President, Specialty Claims and Major Case Unit

A graduate of the University of Notre Dame Law School with over 20 years of experience in the legal and insurance industries, Mr. Ryan joined the Hanover in 2006 as a Vice President of Claims. He has been responsible for the Major Case Unit, the Commercial General Liability Claims Unit, and Claim Legal Operations. Mr. Ryan has been involved in the formation, acquisition, or integration of the professional liability units.

Areas of Responsibility: Specialty Claims, including Professional Liability, Management Liability, Healthcare, Surety and Program business (AIX)

Matthew Hays, Assistant Vice President, Professional Liability Claims

Mr. Hays is a graduate of the University of Denver College of Law and has an MBA from Northwestern's Kellogg School of Management. Prior to joining The Hanover, Mr. Hays served as a Consulting Director in CNA's Strategic Claims Unit overseeing the highest severity and most complex Accountants, Lawyers and Commercial Professional Liability claims, and was a Claims Attorney with Westport Insurance. Before starting his insurance career, he was a litigator with the Chicago firm of Brenner & Moltzen.

Areas of Responsibility: Lawyers Professional Liability, Miscellaneous Professional Liability, Accountants Liability and Architects and Engineers claims.

Kerry Parsons, Manager, Major Case Manager, Healthcare

Kerry has 30 years of experience in the insurance industry at both the agency and company levels. She has been with The Hanover Insurance Group for over 17 years, holding various positions within the claims organization. Now a manager within the Major Case Team, Kerry has responsibility for claims pertaining to Human Services, Eldercare and Nursing Homes, Medical Malpractice, Technology Errors and Omissions, and other complex claim matters. Kerry has earned an AAS degree in Marketing Management, a BS in Accounting, a CIC designation from the National Alliance, and an AIC designation from the Insurance Institute of America.

Areas of Responsibility: Major Case Team— Human Services, Eldercare and Nursing Home, Medical

Melissa Thomas, Claims Specialist

Ms. Thomas is a graduate of the John Marshall Law School and a member of the Illinois bar. Prior to her insurance career, she practiced law in Chicago. Ms. Thomas has specialized in the management of professional liability claims for 21 years, and devoted more than 12 years exclusively to the handling of accountants' professional liability claims. Before joining The Hanover, Ms. Thomas worked at Continental Casualty Company, a CNA company.

Areas of Responsibility: Lawyers and Accountants claims

Anthony Carolei, Professional Liability Claims Specialist, Architects and Engineers Professional Liability Claims

Prior to joining The Hanover in 2010, Mr. Carolei served as Manager of Architects and Engineer Claims, as well as Accountants Professional Liability Claims, for Everest National Insurance Company. Additionally, he handled Miscellaneous and Lawyers Professional Liability Claims for the Hartford and Interstate Insurance Company. In addition to his claims experience, he also practiced law in California and New York, handling Construction Defect and various other civil litigation matters. Mr. Carolei is a graduate of California Western School of Law.

Areas of Responsibility: Architects and Engineers claims

Gawain Charlton-Perrin, Professional Liability Claims & Risk Management

Mr. Charlton-Perrin has a strong background in Professional Liability claims, ethics, and risk management. Prior to joining The Hanover in 2012, Gawain was a Consulting Director in the CNA Risk Control Department, focusing on risk management for attorneys and law firms. He also handled lawyers' claims at CNA. Formerly, he prosecuted attorneys for ethical violations for the State of Illinois and defended attorneys for a Chicago law firm. A nationally-recognized author and lecturer on professional liability, ethics and risk management, Mr. Charlton-Perrin is an Advisory Member for the annual Hinshaw & Culbertson LLP Legal Malpractice and Risk Management Conference. He is licensed to practice law in the State of Illinois, the Federal Northern District court and the U.S. Supreme Court.

Areas of Responsibility: Claims and risk management for Lawyers Professional Liability, Miscellaneous Professional Liability, and Accountants Professional Liability

Joe Brenstrom, Vice President, Surety Claims

Mr. Brenstrom is a graduate of Empire College School of law, and has earned an MBA as well as CPCU, AFSB, and AMIM designations. He also holds credentials as a Certified Turnaround Management Professional (CTP) and a Project Management Professional (PMP). Prior to joining The Hanover in 2009, he headed Surety Claims for Fireman's Fund. Mr. Brenstrom is a board member of the Surety Claims Institute, and frequent presenter at industry continuing education events.

Areas of Responsibility: Contract Surety, Commercial Surety

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of 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 is backed by our financial strength rating of “A” (Excellent) from A.M. Best.



There's more to uncover about our Claims expertise.

Your Hanover Commercial Liability or Specialty Underwriter can help you learn the complete story about our dynamic Claims team. Contact them today, or visit us online at [hanover.com](https://tap.hanover.com).



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