

▶ *Hanover Risk Solutions*

Creating value through service & solutions



▶ Hanover Risk Solutions— Focus on Service

At The Hanover, we are committed to positively impacting our customers by providing ongoing professional, timely, and solution-focused service. Our technical consultants are highly trained, possess an in-depth knowledge of common and uncommon exposures, and have extensive experience successfully servicing thousands of businesses in a variety of industries. Our consultants' ability to identify and evaluate exposures and hazards allows us to collaborate with customers to creatively develop sound, cost-effective, and lasting solutions to problems.

Experts at Your Disposal

Here is what you can expect from our team of professionals:

- More than 60 consultants and support staff located throughout the country
- Consultants with an average of 20 years of safety consultation experience
- Consultants educated and certified in Fire Protection, Industrial Safety, Vehicle Safety, Ergonomics, Construction Safety, Theft Prevention, OSHA etc.
- Technical specialists with practical industry-specific experience
- Consultants who align recommendations with customer requests and "own" their service plan through completion
- Consultants fully versed in all aspects of our company, i.e., Underwriting, Claims, Liability, Workers' Compensation
- Consultants who can provide flexible recommendations based on customer need and ability
- Professionals who are responsive, thorough, analytical, and collaborative
- Highly effective public speakers with extensive experience in training adult learners



Service is the Difference

Hanover Risk Solutions offers our agents a competitive advantage that other carriers cannot match. We are committed to providing outstanding value-added services to not only your large accounts but also those small and medium-sized accounts that others may ignore. Here are just a few things that set us apart:

- Collaboration with our agents on securing prospective clients from account identification through the sale
- Site surveys, loss analysis, technical research, and expert hazard control evaluations and presentations for prospective, new, and long-term accounts
- Professional on-going account service focused on measurable goals and meaningful outcomes
- An impressive set of evaluation tools, training services, and vendor discounts
- Consultants with extensive knowledge of a variety of industries, as well as best practices in risk management for each
- Consultants available in every region of the country who are well versed in local, state, and federal regulatory guidelines and laws
- Agency-hosted seminars and training programs to reach your current and prospective customers
- Industry- or association-specific webinars and training programs
- www.hanoverrisksolutions.com— Hanover's Risk Solutions website is an extension of service to our policyholders. It enhances our ability to serve more customers through providing access to loss control tools and value-added services at the click of a mouse, 24 hours a day

Comprehensive Menu of Services

In the end, our team's objective is to provide technical and specialized tools and assistance to customers who might not have access to them on their own. In an effort to meet this objective we have developed custom-made tools and training that will help the customer identify areas of need so that together we can implement solutions. Here is a partial list of those tools and training:

Getting Started

We offer risk solutions—tools and resources to support your sales effort. Attracting customers by demonstrating our loss control expertise and service capabilities will help you sell the account.

- **Hanover Risk Solutions Capabilities Brochure**—Describes our depth of services
- Prospective surveys identify and quantify the exposures and controls
- A prospective service plan communicates a service plan to your clients
- **Hanover Risk Solutions Consultants at the Meeting**—Have one of our consultants attend your presentation to describe services and assistance available to your client
- **hanoverrisksolutions.com**—Your online portal to Hanover safety and risk management resources

Property Services

Hanover Risk Solutions can provide Property Insureds with valuable services that are geared toward helping to reduce loss and improve the Insured's ability to stay in business.

- **Sprinkler System/Water Supply Analysis**—Matches protection to the hazard
- **Special Hazard Analysis**—Improves controls and reduces losses from process hazards
- **System Testing**—Witnessing and training improves reliability of systems
- **Contingency Planning**—Improves your ability to recover from a loss event

Liability Services

Risk Solutions that assist clients with managing risks from operations, premises, products, and completed operations.

- **Slip and Fall Management Program**—Addresses the leading cause of liability claims
- **Risk Transfer Services**—Helps your clients understand the liabilities they assume by contract
- **Product Liability Assessments**—How well is your client prepared to defend a product liability claim?
- **Life Safety Evaluations**—Is your client prepared and is their facility properly equipped?

Automobile Services

Risk Solutions that will help your client control fleet losses and improve their fleet-related economics.

- **Online Training**—Online courses that are available at no cost to Hanover clients
- **Policy Review and Development**—Assists your client in developing and implementing a fleet safety program
- **Driver Training**—In-person training on defensive driving techniques

Workers' Compensation Services

Hanover Risk Solutions helps manage workplace injuries and their associated direct and indirect costs.

- Onsite workplace evaluations for hazards and controls
- Ergonomic evaluation of work stations and processes
- **Job Safety Analysis**—Identifies hazards and defines safe work practices
- Customized training programs for your workplace
- Online training resources to deliver training at a discounted price

Training Services

Hanover Risk Solutions can provide a wide variety of training services. A few types of training services are highlighted below.

- Discounted training materials and programs available to Hanover policyholders
- Online training programs available to clients at discounted pricing
- Online fleet safety training available at no cost to policyholders
- On-site training for safety and risk management topics
- Online resources, links and documents at www.hanoverrisksolutions.com

Custom Services

Hanover Risk Solutions can deliver services in many venues and via a number of different channels. Some of the options we offer include:

- Co-branded materials to support an association or agency-based program
- Specifically branded materials to support a specific Hanover product line/industry
- Agency-centered seminars and classes to service many of your insured and prospective insured at one time
- Special Web pages at www.hanoverrisksolutions.com to support programs or customer groups
- Development of program-specific loss control webinars and training programs
- Programs and services targeted at site security and theft prevention

Industry Expertise, 24/7

Time is of the essence for business owners. Hanover Risk Solutions understands the need for solutions 24/7, the kind of solutions tailored to individual businesses. Our Risk Solutions website is our agents' and policyholders' portal to 24/7 resources to address pressing needs. Our solutions include these, and more:

Contractors

- Fall Protection Measures
- Crane Hazards
- Contract Management
- Accident Investigation Policies
- Equipment Theft Prevention Tips
- Discounts on video surveillance services through our Risk Solutions Partner, Videofied

Educational Institutions

- Student Protection Training, through The Hanover's unique Risk Solutions E-Learning Series
- Slip, Trip and Fall Prevention Program
- Bus Driver Training—free with our Hanover Driver Safety Advantage program
- Equipment Operations Efficiency for K–12 Schools
- Discounts on concussion management through our Risk Solutions Partner, ImPACT
- 15-Passenger Van Safety

Human Services

- Client Protection Training, through The Hanover's unique Risk Solutions E-Learning Series
- Learn the nine steps to an Organizational Fleet Safety plan with our e-learning course
- 15-Passenger Van Safety
- Setting the Stage for an Abuse-Free Organization
- Discounts on background checks through our Risk Solutions Partner, IntelliCorp
- Transporting the Elderly and Special Needs Passengers

Manufacturing

- Product Safety Standards
- Ergonomics Solutions—Standing
- Ergonomic Solutions—Safe Lifting
- Open for Business—Disaster Recovery Planning
- Electrical Preventive Maintenance
- Discounts on testing and inspection of alarm systems through our Risk Solutions Partner, Tyco SimplexGrinnell

Real Estate

- Slip, Trip and Fall Prevention
- Contract Management
- Assessing Your Electrical Preventive Maintenance Program
- Open For Business—Disaster Recovery Planning
- Discounts on testing and inspection of life safety systems with our Risk Solutions Partner, Tyco SimplexGrinnell
- Discounts on video surveillance services through our Risk Solutions Partner, Videofied

Technology

- Key Guidelines for Securing Public Web Servers
- Power Quality is Important
- Protecting Digital Control Equipment from Electrical Transient Damage
- Open For Business—Disaster Recovery Planning
- Wireless Network Security
- Overview of Extinguishing Systems for Computer Equipment

Hanover Risk Solutions also has specialized resources for the following industries:

- Craft Brewers
- Cultural Institutions
- Document Management
- Food Manufacturers
- Healthcare
- Hospitality-Hotels
- Media
- Metalworkers
- Moving and Storage
- Plastics Manufacturers
- Printers
- Professional Services

- Religious Institutions
- Restaurants
- Retail
- Sports and Fitness
- Wholesalers

Risk Solutions Partners

While our team is confident in our abilities, we understand we don't know it all. To that end we have aligned ourselves with industry experts who specialize in the services our customers need. Our Risk Solutions Partners provide high-quality safety products and risk management services, at no additional cost or at a discount, to policyholders and agents. Some areas of expertise include:

- Alarm System Testing and Maintenance
- Automatic Sprinkler Testing and Maintenance
- Industry-Specific Training Resources
- Equipment Theft Prevention & Recovery
- Driver Monitoring and Training
- Risk Management Information for Loss Control Professionals
- Background Checks
- Disaster & Recovery Planning
- Alcoholic Beverages Server and Sales Training
- Concussion Management
- Active Shooter Training





Talk to one of our Hanover Risk Solutions experts today!

Contact one of our Regional Risk Solutions leaders to learn more about how The Hanover can help you create a safer business environment

**AVP Field Operations—
Pacific, Western, Great Lakes,
Southeast regions**

Patrick C. Pritchett
816-781-1995

**Pacific Coast
(CA, ID, MT, NV, OR, WA, WY)**

Regional Director—Doug Cooper
425-413-6485

**Western Region (AR, AZ, CO,
KS, LA, NM, OK, TX, UT)**

Regional Director—
John Vander Zanden
214-455-5221

Great Lakes (IN, KY, OH, MN)

Director—Rob Dahl
612-214-9502

**Southeast Region (AL, FL, GA,
MD, MS, NC, SC, TN, VA, WV,
District of Columbia)**

Director—Salvatore Pecorella
704-219-5497

**AVP Field Operations—
Metro, Northeast and
Midwest regions**

Wayne Grudzien
603-400-7718

Metro Region (NJ, NY, PA)

Director—Tarek Helwani
917-684-1881

**Northeast Region
(CT, MA, ME, NH, RI, VT)**

Regional Director—
Wayne Grudzien
603-400-7718

**Midwest Region (IA, IL, MI,
MO, ND, NE, SD, WI)**

Director—Dave Partain
816-528-3887



Why The Hanover?

The Hanover is a leading property and casualty insurance company offering a broad portfolio of tailored coverage solutions for personal, commercial and specialty customers. The Hanover is a Fortune 1000® company, with nationally-recognized claims service and proactive risk management expertise. The company's financial strength has earned it high marks from key industry analysts, including an "A" rating (Excellent) by A.M. Best Company.



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