



## Early direct reporting—everyone wins

Fires, storm damages and accidents can happen to anyone at any time. Our goal is to ensure that our policyholders get all the help and support they need to get through the difficult times and get their lives back to normal. We do this by working with them to quickly and fairly resolve their claims. When clients elect to report losses immediately and directly to us, it guarantees a quicker turnaround time on all appraisals, repairs and payments.

# How early direct reporting benefits your agency

**Creates greater efficiencies**—Customer service representatives can remain focused on sales, growth and retention rather than typing or faxing loss notices.

**Expedites loss reports**—Speaking directly to our Hanover claim professionals means accurate and complete information is given up-front to the decision makers so the claim process starts immediately.

**Controls costs**—When policyholders utilize Hanover programs designed to provide cost effective, quality repairs, significant savings are realized.

Enhances agency customer service—When a claim is received, our agency acknowledgement provides you with an immediate notification and the opportunity to follow-up with clients ensuring they receive the highest level of service possible.

# How early direct reporting benefits clients

**Superior customer service**—We make sure from the start that your clients understand the claim process, know what to expect and get answers to any questions they may have.

Guaranteed auto repair options—The Hanover express claim shops are available throughout the country to quickly begin working on auto repairs (once a claim is reported). Additionally, when an express claim shop is used, a written guarantee is provided on all completed work for as long as the policyholder owns the vehicle.

#### Faster identification of vehicle location—

Knowing immediately where a damaged vehicle is located means an appraisal can quickly be scheduled, submitted and reviewed.

Helpful programs—We work with policyholders to explain the benefits and options of various claim programs which have been designed to help reduce further damage, expedite repairs and move disabled vehicles to repair shops such as: early tow, car rental, direct flooring, water mitigation and emergency services.

### Contact information

REGION	CONTACT	BUSINESS NUMBER	CELL NUMBER	EMAIL
Southeast	Robert Leal	804-673-5577	804-586-3890	rleal@hanover.com
West/Pacific	Mike Carlson	916-773-8845	916-893-0458	micarlson@hanover.com
Northeast	Marc De Luca	508-855-6236	781-999-0091	mdeluca@hanover.com
Midwest	Mary Engler	504-461-4449	504-722-4279	mengler@hanover.com



### It's easy to reach us

For quicker claim resolution encourage your clients to report a loss directly 24/7 by calling 800-628-0250.

If a phone call is not possible, losses may be reported:

Online: hanover.com

Email: firstreport@hanover.com

Fax: 800-399-4734 or

Workers' compensation fax: 800-762-7788



### 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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