

Commercial Lines

Workers' Compensation services that work for your business

When an employee gets hurt at work, it can hurt the business' bottom line. Don't make the mistake of thinking that because Workers' Compensation coverage is mandated that all solutions are the same. The Hanover offers comprehensive Workers' Compensation coverage, along with value-added loss control and claim management services focused on preventing employee injuries, and helping an injured employee get back to work as soon as possible.

Helping keep workers safe

To help prevent accidents or injuries, we provide comprehensive Loss Control services, including:

- **Hanover Risk Solutions Website** includes assessments, checklists and articles on accident prevention, OSHA safety regulations, ergonomics, worker health issues and more
- **Return to Work Guidelines** help insureds develop a plan to return employees to productive work as soon as medically possible, and includes a downloadable Return to Work template
- Access to exclusive **discounts through Hanover Risk Solutions Partners**, including CLMI safety and Driver Safety training. Visit www.hanover.com/risksolutions to learn more.

Streamlining the road to recovery

Count on our superior claims management and cost containment programs to help manage claims effectively:

- **Nurse Triage 24 (NT24)**—a value add service provides employees on the job access to registered nurses 24/7 who can provide expert advice right when an on the job injury occurs. Plus, NT24 reports the claim directly to The Hanover—delivering even more convenience.

- **Expert claims team**—Specialized claims adjusters offer individual state knowledge and expertise
- **Stress-free care coordination**—Experienced, nurse case managers put your customers and their employees at ease and coordinate treatments through established medical networks
- **Return-to-Work Program**—Our team of specialists work with employers and doctors to match an employee's abilities with suitable work
- **Pharmacy Program**—Injured employees can obtain medications at pre-negotiated prices from major pharmacies or through a convenient mail-order program to reduce out of pocket expenses
- **Completion of State WC Forms**—We complete & report the mandatory state forms on all WC losses. If the loss is reported by phone or email, we will return a complimentary copy of these completed state forms for the insured.

One-stop shopping

As part of a total business insurance solution, Workers' Compensation insurance can be bundled and billed with other Hanover policies, saving you time and reducing administrative headaches.

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