

Hanover Manufacturing Advantage

Creating value for manufacturers

The manufacturing industry is constantly evolving with new products and technologies, making tailored coverage and service solutions essential. As manufacturers increasingly adopt advanced manufacturing practices—from automation and robotics to smart materials—The Hanover delivers the industry expertise, service excellence and commitment needed to provide a wide array of programs.

Appetite at a glance

Hanover Manufacturing Advantage supports a wide range of manufacturers, with particular strength in:

Metal fabrication and components

- Fabricated metals and precision components used across industrial and commercial applications

Machinery and industrial equipment

- Manufacturers of machinery, equipment, and related components used in industrial and production environments

Printing, packaging, and paper converting

- Manufacturers producing printed materials and paper products, including paper converting operations such as packaging, cutting, coating, and finishing

Target account characteristics

- Indoor facilities with well organized, permanently installed production equipment
- Stable, repeatable processes supported by strong quality controls
- Purpose built layouts that separate production, storage, and office areas
- Demonstrated commitment to safety, maintenance, and loss prevention

Plastics and molded products

- Fabricated plastic or rubber products, including packaging materials, piping, molded parts, and component manufacturing

Auto parts and components

- Manufacturers of auto parts and related components where failure does not create life safety exposure

Additional capabilities

In addition to our traditional target segments, The Hanover offers capabilities that offer more specialized solutions that include the following types of manufacturing operations:

- High-hazard processes including plastics operations involving spray-up, fiberglass, foam or high storage, textile or wood products
- Medical devices or FDA approved pharmaceuticals
- Critical parts or components, or mobile/high hazard industrial machinery
- Heavy installation or construction driven exposure
- Import/export operations or foreign locations
- Selective manufacturing capabilities including other specialized manufacturing operations evaluated on a case-by-case basis based on end use, controls, and exposure profile

Tailored solutions for manufacturers

The Hanover's offering provides specialized coverages designed to help ensure manufacturers have a cohesive insurance program. This includes:

An account-focused approach

The Hanover offers a suite of options that can be tailored to meet the unique needs of each client, including:

- Commercial package policy (CPP)
 - Includes commercial property and general liability
 - Selection of base property endorsements that add or enhance 65 coverages as well as a manufacturing industry-specific endorsement with 10 coverage enhancements
 - General liability manufacturing industry-specific endorsement option that adds or enhances more than 20 coverages

Additional coverages available include:

- Commercial auto
- Workers' compensation
- Commercial umbrella

Specialized offerings

These offerings provide additional layers of protection for manufacturers that go beyond standard coverage, including:

- **Manufacturers' errors and omissions**—covers liability for losses resulting from faulty workmanship in products, including loss of use and repair-and-replace options with both occurrence and claims-made options
- **Product recall**—covers expenses for defects in the packaging, labeling, warnings and instructions for notification, as well as costs for transportation, storage and disposal of defective products being recalled. Optional add-ons include coverage for repair, replacement or repurchasing defective products, customers' lost profit and product recall liability coverage
- **Equipment breakdown coverage**—features enhanced coverage for microelectronics, service interruption data restoration and cloud computing service interruptions
- **International coverage**—includes admitted and non-admitted options, including global property, liability, business auto, foreign voluntary workers' compensation, kidnap and ransom, and business travel accidents



Proactive risk management and claims services

Expert risk prevention

Our experienced consultants can identify and help mitigate risks unique to manufacturers, and can custom design programs to reduce exposures and prevent costly losses:

Tools and resources

A suite of online risk management tools and resources specifically designed for manufacturing businesses, including:

- Disaster recovery planning services
- Equipment operations and maintenance
- Fall prevention
- Fire safety
- Product safety

Dedicated safety programs

A set of dedicated safety programs including a combination of training and service offerings:

- The Hanover Work Safe Program—an integrated approach to workplace safety featuring risk management resources and services
- Access to Hanover Safety Advantage training series
- Partner programs offering exclusive discounts on slip resistant footwear, machine guarding, product recall services and more

Continued innovation

Innovative tools and technologies to help manufacturers proactively manage risk, such as:

- **The Hanover i-on Sensor Program™**—Leverages technology and real-time data to help mitigate a wide array of risks, including water leaks, temperature control, and driving risks through telematics
- Infrared electrical system evaluations
- Use of drone technology to assess property risk

Claims expertise

Our claims teams bring years of expertise and experience handling the unique types of claims manufacturers may face. We keep you informed throughout the entire claims process.

Specialized expertise for complex claims

- Dedicated total-loss adjusters with deep expertise in water mitigation, subrogation, labor law, risk transfer, litigation management, nurse and legal analysis, product liability, accounts and special investigation unit (SIU)
- Major case units designed to manage high-severity, complex claims and catastrophic losses
- Specialized handling for manufacturers E&O and product-recall claims

Tailored support for large and specialized accounts

- Special accounts claims teams offering dedicated claims liaisons, customized claims reviews, and access to a claims manager portal
- Tools and insights to identify trends early and proactively address emerging issues

Services that deliver when it matters most

- Rapid access to emergency services, including storm response, water extraction and mold mitigation
- Comprehensive workers' compensation support with Nurse Triage 24, nurse case managers, broad medical networks and return-to-work specialists
- Investments in technology to support claims servicing including ClaimXperience app for virtual inspection, infrared sensors to detect water/mold damage and use of drones

Let's make a difference for manufacturing organizations.

Connect with me today to learn more about our recent success stories and The Hanover's capabilities to help you best serve this market.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com
The Agency Place (TAP)—<https://tap.hanover.com>

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at www.hanover.com

©2026 The Hanover Insurance Group. All Rights Reserved.