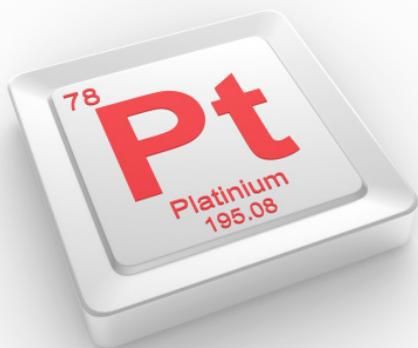


Hanover Insurance Rapidly Implements Platinum Experience Service with Pega

The initiative to build a differentiating service offering for the package personal lines offering took The Hanover through cultural change, methodology change and project execution to a new system in four months.



(Image credit: Dollar Photo Club.)

Over the past couple of years Hanover Insurance (Worcester, Mass.) has been rolling out its Platinum Experience package personal lines product across its sales geographies. Last November, the carrier began building a premium service offering around Platinum Experience using Pegasystems (Cambridge, Mass.) Pega 7 software development platform. Successfully completed in only four months, this by no means represents the last word in the insurer's commitment to provide first class service, according to Cilsy Harris, VP, personal lines technology, The Hanover. "Service is a journey where you never arrive," she says.

Platinum experience is better understood as an array of products, more of an end-to-end experience than a simple package, according to Stoyan Konatchiev, VP, operations, personal lines, Harris' partner on the business side. "We're very proud of our distributors, and we believe that to deal with the best, you have to have the best."

The Hanover's objective was not simply to live up to the "experience" part of its package product's name, but



**Stoyan Konatchiev, VP,
Operations, Personal Lines,
The Hanover.**

to match a differentiated service experience to a superior product and the superior independent agents who serve as the insurer's distribution force, according to Harris.

The capabilities of the solution begin at point of sale, Harris stresses. "It goes from the first moment when an account manager in an agency is going to quote," she explains. "We enable them to quote the entire package through a number of offerings that meet the needs of consumers."

After the policy is issued, The Hanover provides a customer summary and welcome letter. Those communications are coupled with access to the MyHanover.com consumer self-service site, which includes services such as home inventory, car maintenance guidance tools, property maintenance information and risk avoidance advice.

The "Platinum" aspect is the personalized service that supports customers through their agents for any change the customer may elect to make to the account. "Our solution goes to when an agent has a request on behalf of a policyholder," she explains. "At that moment, we are able to identify the nature of the request and send confirmation to the agent."

Quick, Accurate and Predictable

The power of the Pega 7 platform demonstrates itself in the ability to route requests to the appropriate party, Harris stresses. "We're able to recognize a request to make a change to a policy, for example, and then we can get it to the people skilled in that type of policy change," she says. "The quality of service is high, and it's quick, accurate and predictable."

There is full transparency to the process, Harris adds. "At any point, all stakeholders—agents, policyholders and internal staff—can query what the status is and when the process is complete."



**Cilsy Harris, VP, Personal Lines
Technology, The Hanover.**