

Personal Lines

PL Rating tips for Platinum and Connections[®] auto and home

Credentials/manage real-time passwords

1. Click the **Admin** tab located on the top navigation bar.
2. Choose **Manage Real-Time Passwords** from the dropdown.
3. Choose **Hanover-Personal** under **Insurance Carrier Site**.
4. Select **Add Additional Login** from the **Select Login** dropdown.
5. Enter your TAP Sales User ID under the **User Name** field.
6. Enter your TAP Sales password in the **Password** and **Confirm Password** fields.
 - a. Hanover passwords expire every 180 days. After you change your TAP Sales password, update your password in PL Rating to avoid the need to login during the upload process.
7. Enter your Hanover agency code in the **Agency Code** field and click **Save**.
 - a. If your agency has more than one agency code associated with your TAP Sales login you will need to repeat steps 4 through 6 and on step 7 enter the additional agency code. Use the **Login Description** field to identify a unique agency code or location.
 - b. Your Hanover agency code is a 7-digit code. Please replace any dashes with a zero.

General information

1. To add a spouse, from the **Client Information** tab, add information in the **Additional Insured** section, and check the **Co-Applicant** box. In the **Relationship to Client**, choose **Spouse** from the dropdown.
2. As a general rule, options not available in PL Rating must be entered directly in TAP Sales.
3. The package quoting option provides the ability to quote auto and home in the same screen flow. Package quoting does NOT equate to Platinum. If both auto and home return a Platinum rate, you will only need to select one quote to complete the Platinum account in TAP Sales. See page 2 for the Platinum merge process.
4. To obtain a Connections quote, use the **Convert to Connections** option in TAP Sales—see page 2.

Home coverage/rating information

1. In **Coverage Options**, choose the optional coverages you would like to include. Not all Hanover optional coverages are available in PL Rating and may need to be entered in TAP Sales after the quote is rated.
2. The additional coverages that are included in Hanover coverage trim options (Select, Select Plus, Select Premium, Prestige) do not need to be selected separately.

Vehicle coverage information

1. If using year/make/model to quote, you will need to complete the VIN in TAP Sales during the issuance process.
3. The rater currently accommodates a maximum of four vehicles. If additional vehicles are required, they will need to be added to the quote directly in TAP Sales.
4. If you would like to add full glass coverage to the auto, it may be selected in the rater.
5. Hanover Prestige Auto cannot be selected in PL Rating—it must be selected in TAP Sales.

Discount tips

1. **Account Credit** defaults to **Yes** in the carrier-specific questions. It may be deselected for a Connections rate if needed.
2. PL Rating auto quotes automatically include the Paid in Full discount for most states. Premiums for other billing options are available on The Hanover's quote proposal.

Bridging and Platinum merge process

Bridge to TAP Sales

TAP Sales is the rating engine for all PL Rating quotes.

Click the Hanover logo to bridge.

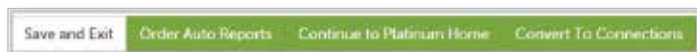


For Platinum quotes, the user only needs to select one line of business to bridge to TAP Sales.* The merge process takes place in TAP Sales.

Depending on eligibility, Package Quote may return:

- Platinum rate for both auto and home
- Connections rate for both auto and home
- **Platinum rate for one line of business and Connections rate for the other**
 - If the last scenario occurs, review the Connections quote for Platinum eligibility and re-rate if necessary. Bridge the Platinum quote to TAP Sales and convert to Connections if needed.

Convert To Connections button is located at the bottom of the Quote Summary screen.



*Connections quotes must be selected individually.

TAP Sales merge process

1. When bridging to TAP Sales, the user is dropped on the **Quote Summary** screen for the selected quote.
2. To merge, click **Continue to Platinum Home** or **Continue to Platinum Auto**. (In this example, the Platinum auto quote was selected, so a **Continue to Platinum Home** button displays.)
3. A pop-up box will display a list of all rated Platinum quotes for the companion line of business. **Each time a quote is rated in the rater, it will display with a date and time stamp.**
4. Select the desired quote and click **Continue to Platinum** to complete the Platinum package.



The user also has the option to enter the companion quote manually.

*There is also an option to Convert To Connections.

Quoting Platinum Auto with PL Rating

RATER FIELD/QUESTION	PLATINUM ELIGIBILITY
Policy term	Must be "annual"
Any prior lapse in coverage in last 3 years	No lapse in coverage
Coverages and limits	BI >=100/300 or CSL >=300 AR, LA & OK: BI >=50/100 or CSL >=100
Comprehensive and collision deductibles	At least one private passenger vehicle must have comprehensive coverage GA, IL & NY: At least one private passenger vehicle must have comp and collision coverage
Operator excluded	Must not be selected
Incident description	No major violations
Account credit	Must be "yes"

Quoting Platinum Home with PL Rating

RATER FIELD/QUESTION	PLATINUM ELIGIBILITY
Dwelling type	Must be primary
Distance to fire department	Distance to primary responding fire station must be <= 5 miles
Dwelling coverage	Coverage A >=150,000 AR, LA & OK: >=125,000 GA: >=175,000 NJ & UNY: >=200,000 DNY: >=250,000
Cause of loss/catastrophic related	# of non-CAT losses in last 5 years must be <2
Cause of loss/catastrophic related	# of CAT losses in last 5 years must be <2
Eligible for Hanover account credit?	Must be "yes"
Select a Hanover coverage package	Basic/base policy not available

For Connections® quoting eligibility, please refer to the personal lines auto and home agent guides.



Contact information

For assistance with PL Rating, please contact the Vertafore technology help line at **800-444-4813**.

For assistance with user names and passwords, please contact your agency administrator.

For assistance with The Hanover's TAP Sales system, please contact the agency support team at **800-922-8427**.



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