

▶ Personal Lines

EZLynx tips for Platinum and Connections® auto and home

Credentials/manage real-time passwords

1. Hanover passwords expire every 180 days. When a TAP Sales password is changed, remember to update the password in EZLynx under **My Settings, Carrier Login** to avoid authentication errors.
2. Agents may choose to set up carrier defaults for their assigned Hanover agency code(s) under **My Settings, Carrier Defaults**. If the agency code is not entered on the **Carrier Defaults** page, users must manually enter their seven-digit agency code on every quote.

General information

1. Agents using EZLynx's quote scenarios will experience a longer wait time before the premium is returned.
2. To add a spouse, go to the applicant information tab and select the **Co-Applicant Information** checkbox. Choose **spouse** from the drop down.
3. EZLynx has two address lines. Please note only the first address line will be sent to TAP Sales.
4. As a general rule, options not available in EZLynx must be entered directly in TAP Sales.
5. The package quoting option provides the ability to quote auto and home in the same screen flow. Package quoting does NOT equate to Platinum. See page 2 for the bridging and Platinum merge process.
6. To obtain a Connections quote, use the **Convert to Connections** option in TAP Sales—see page 2.

Home coverage/rating information

1. On the **Endorsements** screen, choose the optional coverages you would like to include. Not all Hanover optional coverages are available in EZLynx 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 information/additional coverages

1. To add loan/lease coverage to a vehicle, the lien type on the vehicle screen needs to read either loan or lease.
2. If full glass coverage is wanted, it may be selected in EZLynx. For Connections quotes that do not qualify for full glass coverage, we will remove the coverage from the quote and will message accordingly.
3. Prestige Auto cannot be selected in EZLynx—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. EZLynx **Multipolicy Discount** and **Quote as Package** fields have no impact on Hanover account credit or Platinum.
3. EZLynx **retirees** and **mature** discounts do not refer to Hanover group discounts. For states where applicable, use the **Group Code** field in the additional carrier questions. Please refer to your state personal lines groups quick reference guide on TAP for available group discounts/codes.
4. EZLynx auto quotes automatically include the paid in full discount for most states. Premiums for other billing options are available in EZLynx, when you hover the mouse over **Payment Options**.

Issuance and Platinum merge process

Bridge to TAP Sales

TAP Sales is the rating engine for all EZLynx quotes.

- Deselect **Reuse Prior Prompt Answers** if applicable.

Use the Quote Access **Click HERE** link to bridge.

Users who have the EZLogin button can also use it 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.

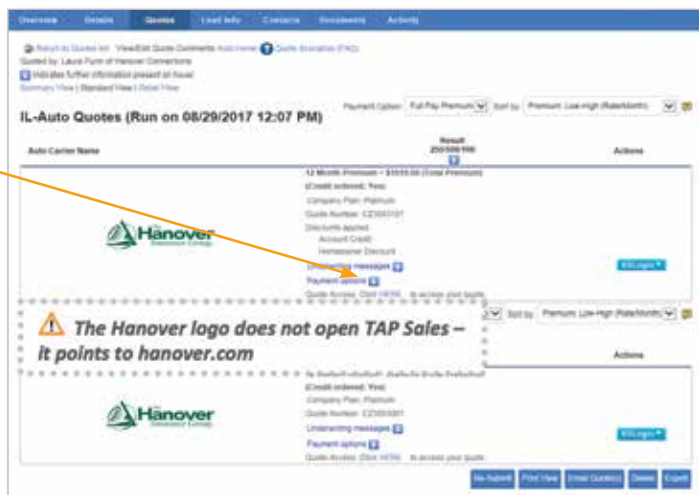
- Since TAP Sales is the rating engine for real time rating, quotes already reside in TAP Sales without the need to bridge.

Depending on eligibility, rates may return as follows:

- 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.

EZLynx displays the Hanover quote number on the quote results 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.*

*There is also an option to Convert To Connections.



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

Quoting Platinum Auto with EZLynx

RATER FIELD/QUESTION	PLATINUM ELIGIBILITY
Expiration date	No lapse in coverage
New policy term	Must be 12 Month
License susp/rev (last 5 years)	Must be "no"
SR-22 required	Must be "no"
Violation description	No major violations
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
General coverage	BI >=100/300 or CSL >=300 AR, LA & OK: BI >=50/100 or CSL >=100
Eligible for Hanover account credit?	Must be "yes"

Quoting Platinum Home with EZLynx

RATER FIELD/QUESTION	PLATINUM ELIGIBILITY
Distance from fire station	Distance to primary responding fire station must be <= 5 miles
Dwelling usage	Must be primary
Dwelling	Coverage A >=150,000 AR, LA & OK: >=125,000 GA: >=175,000 NJ & UNY: >=200,000 DNY: >=250,000
CAT loss	# of non-CAT losses in last 5 years must be <2
CAT loss	# of CAT losses in last 5 years must be <2
Eligible for Hanover account credit?	Must be "yes"
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 EZLynx, please contact the EZLynx technology help line at **877-932-2382**.

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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