

 *Hanover Small Commercial*

Point of Sale System Reference Guide



The Hanover understands how precious your time is. That’s why we designed our Point of Sale (POS) system to let you quote and issue Small Commercial business in just minutes. Designed with you in mind, it’s easy to use and efficient, allowing you to provide quick responses to your clients. Take a look at what The Hanover’s POS system has to offer and you’ll see it’s one more part of The Hanover’s commitment to do everything we can to help you write, retain and service more accounts with maximum efficiency.



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Helpful Hints for New POS Users

Account View

- The Quote Defaults button, on the left navigation bar, allows you to set BOP quote preferences such as agency code, general liability limits, broadening endorsements and building deductible. Defaults are set at the individual user level. Protect your E&O by setting defaults consistent with your agency's preferred offerings for customers.
- You can choose all the lines you wish to quote on this view, the system will automatically start with the BOP. If you wish to start with another line, select only that line and build from the first quote.
- This view will show open quotes and in force policies. Please check the tabs for an issued policy if your quote number is not listed.
- You can order either a single quote proposal or an account proposal from this view. Simply check the box for the quote(s) for which you are requesting a proposal.
- You can keep track of multiple quotes on one line of business by renaming your copied or initial quote.
- If you find that you need the help of an underwriter or SCSM for any quote for which you are not required to refer, simply call or email your question with the quote number and your Hanover contact will be able to view your quote.
- Previous client information is saved for 14 months of inactivity. The 14 month clock restarts each time the policy information is touched.

Line of Business—All

- Hanover already has a broad appetite, but we continue to provide new classes. If you have a question about a particular class in the SmallComm Solutions Portal, please email or call your underwriter or SCSM to discuss.
- The yellow telephone icon is letting you know that the risk will be a referral item. You have the option to quote and submit (refer) online or contact your underwriter or SCSM to discuss.

- Comments for the underwriter can be added from either the Rating/Pricing screen or the Quotes in Progress tab.
- When a risk has a referral, (indicated in the **Messages** section), click the **Refer to Underwriter** button. Your quote and referrals will automatically be submitted to your Underwriter.

Line of Business—BOP

- Blanket Coverage options are on the Policy Level & Rating Information Screen.
- Spoilage coverage is listed under the Business Personal Property coverages at the location level.
- Most classes will default to "yes" on EPL. It is a great option to offer your client, but if you do not want this coverage, please select no.
- EPLI is capped at 50 employees; this includes both full-time and part-time.

Line of Business—Commercial Auto

- The vehicle count in our system starts at vehicle number 10.
- Quotes are not final without MVRs.
- MVRs can be ordered after the initial rate process. MVR results will display instantly.*
- The system has a copy vehicle feature. If you have multiple vehicles with the same classification or description, select copy from the vehicle list. Descriptions can then be edited by entering all VINS, selecting all vehicles and clicking evaluate VIN.
- Experience Rating/Scheduled Rating is required with five or more power units. This will generate a referral to the underwriter.
- Individually owned PPT's used primarily for business are eligible.

Workers' Compensation

- Our appetite for monoline Worker's Compensation varies by state. If you have a question regarding our appetite in your state, please contact your Small Commercial Sales Manager or refer to the Appetite section of our SmallComm Portal at www.hanover.com/scportal.
- All WC policies with scheduled pricing will generate a referral.

How to Quote Versus How to Issue

- When you reach the Billing Information Screen your quote is complete and you are ready to issue.
- You will have the opportunity to verify and change, if necessary, the effective date of your quote.
- Clicking the Issue Policy button will submit your policy for issuance.
- If the Issue Policy button is disabled, your risk is either incomplete or a referral message was received.
- If a referral message was received, you will have a Refer to Underwriter button. A risk can be referred from either the Processing Results Rating Summary screen or the Quotes in Progress screen.

Billing Options

- All policies should be Direct Bill. Agency Bill is considered an exception.
- Insureds can choose the policy due date.
- Installment fees and late fees vary by state. Billing documents by state are located on our billing resource site located at www.hanover.com/billing
- Payment Plans vary by state and can also be found on our billing resource site.
- Electronic Funds Transfer is available for all payment options; full pay, 2 pay, 4 pay, 10 pay, and monthly. There is no installment fee.
- Pay by Phone—options are credit card, debit card, and check.
- Pay by Web—credit cards, debit cards, checking accounts and savings accounts.
- The maximum transaction is \$500,000.

* For CA agents it is an overnight batch process unless the agency has signed up for the instant MVR option.

Quote Default Screen

QUOTE DEFAULTS

Use the Default Agency Code to set your own preference when creating a New Account

1 Default Agency Code: 2000000

Use this Quote Defaults screen to set your own preferences for quoting new BUSINESSOWNERS policies.

General Liability Occurrence/Aggregate Limits: \$1,000,000 / \$2,000,000
 Medical Expense Limit: \$5,000
 Tools & Small Equipment Limit: \$000
 Tools & Small Equipment Deductible: \$000

Business Income Coverage: 12 Months Actual Loss Sustained
 Business Income Waiting Period: 24 HOURS
 Extended Business Income Time Period: 30 DAYS
 Do you want Umbrella Coverage?: YES
 Umbrella Coverage Limits: \$1,000,000

Building/Contents Deductible: \$1,000
 Contractor's Additional Insured: YES
 Condo Director's/Officer's Liability: NO
 Ordinance or Law Limit: \$000
 First Party Data Breach Coverage: YES

General Broadening Endorsements

Businessowners Property Special Broadening Endorsement: NO [View Endorsement](#)
 Deluxe Businessowners Property Special Broadening Endorsement: NO [View Endorsement](#)
 Businessowners Deluxe Bronze Broadening Endorsement: NO [View Endorsement](#)
 Businessowners Deluxe Silver Broadening Endorsement: YES [View Endorsement](#)
 Businessowners Deluxe Gold Broadening Endorsement: NO [View Endorsement](#)
 Businessowners Deluxe Platinum Broadening Endorsement: NO [View Endorsement](#)

Industry Broadening Endorsements

Accountants Deluxe Broadening Endorsement: YES [View Endorsement](#)
 Architect and Engineers Deluxe Silver Broadening Endorsement: NO [View Endorsement](#)
 Architect and Engineers Deluxe Gold Broadening Endorsement: NO [View Endorsement](#)
 Architect and Engineers Deluxe Platinum Broadening Endorsement: YES [View Endorsement](#)
 Contractor's Broadening Endorsement: YES [View Endorsement](#)
 Dental Office Broadening Endorsement: YES [View Endorsement](#)

Close

- Ability to set individual default preferences by user
- 1 • Save time by adding your default agency code for quoting
- 2 • Set your preferences for limits and deductibles for every BOP quote (i.e., General Liability Limits and Property Deductible)
 - Protect your E&O by setting defaults consistent with your agency's preferred offerings for customers
- 3 • Update your Endorsement defaults
 - Change General Broadening Endorsement and Industry Specific Broadening Endorsement preferences
- Increase your revenue by automatically including options as an easy way to upsell
 - Set Umbrella at \$5,000,000, for example, and our quote proposal will help you by displaying premiums for each Umbrella layer, up to \$5,000,000, for customer choosing
- Change your defaults or select coverages a la carte at any time—changes take effect immediately

Quote Proposal

Setting Customization Defaults

- The Quote Proposal customization features are available through the Proposal Defaults button on the left navigation bar in Point of Sale—with options to customize and personalize by user.

Customization Options by User

- The quote proposal allows users to set agency defaults as well as personal defaults specific to their logon views.

Agency Administrator & Principal Master Logon View

- Customize each agency code individually, or all at once by using the "All" option
- Convey distinct information about your agency by entering a message which will display on all your quote proposals. The message can accommodate up to 365 characters.
- Co-brand the quote proposal with your Agency Logo. Maximum dimensions are: 3" width x 1/2" height (inches) at a resolution of 300 DPI and less than 1 MB.
- Display your agency website address and agency email address prominently on the quote proposal. These features will display on every POS Commercial Lines quote proposal created for the agency code identified

PRINTING OPTIONS

Quote#	Company	LOB Eff Date	Premium	Status	AgcyCd
CO7450001	MASSACHUSETTS SC	02/24/2017 3010		ISSR	2000000

AVAILABLE REPORTS

☐ E-Mail Reports? Address:

Adobe Acrobat Reader Required
(If You Do Not Have Acrobat Reader Currently Installed On Your Computer, It Is Available Free From Adobe.)

Business Owner Application
- 808 N HIGHLANDER WAY, HOWELL, MI 48855

Rating Worksheet
- WORKSHEET

Businessowners Proposal
- Quote Proposal PDF
- Quote Proposal MS Word

Go Back Customize Proposal

Proposal Defaults
Enter your information, which will be displayed on all your Commercial Quote Proposals.

1 Profile Picture Browse

2 Email Account

Contact Phone Number (###) - ### - #### Ext (####)

3 Hanover Heritage Message ☒ Full Page Message ☐ Partial Message on Cover Page

4 Please select the billing options you would like to display on your quote proposals.

☐ Agency Bill (Full Payment)	: 100% down
☐ Agency Bill (10 Payments)	: 25% down, 9 equal installments
☐ Agency Bill (4 Payments)	: 25% down, 3 installment
☐ Agency Bill (2 Payments)	: 50% down, 50% in 6 months
☒ Direct Bill (Full Payment)	: 100% down
☒ Direct Bill (10 Payments)	: 20% down, 9 equal installments
☒ Direct Bill (4 Payments)	: 25% down, 3 installment
☒ Direct Bill (2 Payments)	: 50% down, 50% in 6 months
☒ Equal Monthly	: 0% down, equal installments
☐ Pay As You Go	: Pay As You Go

5 Save as Default

Go Back Continue

Commercial Lines User View

- 1 • Personalize your quote proposal through the addition of a profile picture. Maximum dimensions are: 1" width x 1 1/4" height (inches) at a resolution of 300 DPI and less than 1 MB.
- 2 • Display your individual email address and contact phone number to allow your client to personally reach you
- 3 • Select the "Hanover Heritage Message" (reasons why we recommend The Hanover) that works best for you.
- 4 • Select the billing options you typically want displayed on your quote proposals. You will have an opportunity to further customize these options during the quoting process.

Additional Features

You'll find features added to the quoting process to make the proposal easy to use including:

- Two file types—PDF and MS Word
- 5 • Option to customize an individual proposal as a "one time" event or save changes for future use

Customer Account Screen

CUSTOMER ACCOUNT DETAILS Name: XYZ COMPANY | Account Number: 1818230431

1. Class Description Lookup BOP Descriptions All Descriptions or enter NAICS Code: 541211

BOP ACCOUNTING & BOOKKEEPING OFFICES

BOP CERTIFIED PUBLIC ACCOUNTING OFFICE

Class Description: ACCOUNTING & BOOKKEEPING OFFICES

Group Code:

Year Business Established: 2010

Agency Code: 2000000

Sub Agency Code:

Policy Term: One Year

Effective Date: 02/24/2017

Expiration Date: 02/24/2018

Customer Account Information COMPLETE

CUSTOMER ACCOUNT DETAILS Name: XYZ COMPANY | Account Number: 1818230431

2. Are sales/receipts less than \$15 million per location? YES NO

Is the property value less than \$15 million per location? YES NO

Is this a mono-line GL or mono-line Property policy? YES NO

3. Hanover Small Comm Solutions Portal

4. LIFE OF BUSINESS SELECTION

Attach Quote

☒ BOP or BOP with Umbrella

☒ Commercial Auto

☒ Workers Compensation

☐ Commercial Package Policy Not eligible Details

☐ Silent - Alone technology E&O Consult your Underwriter Details

☐ Commercial Lines Umbrella Not eligible Details

Customer Account Information COMPLETE

General Information COMPLETE

Eligibility

go to quotes in progress continue to quote

- 1 • Ability to search by class name or NAICS code
 - Hanover appetite check: click to quickly locate product available
 - Defaults to BOP descriptions with option to include all descriptions (BOP & Commercial Package Policy)
 - Highlight the business description you want; POS pre-fills Industry, Business, Class Description, and NAICS code
- 2 • Pre-qualifies BOP Eligibility
 - Based on business description, answer a few questions to confirm BOP eligibility
- 3 • Allows you to understand our appetite upfront; gives you access to The Hanover's SmallComm Solutions Portal without leaving POS
 - Small CPP is not eligible to be quoted online, but for increased Underwriting Responsiveness, select "Attach" to submit Small CPP new business applications that get quickly routed to the right decision maker in The Hanover workflow
 - Quote BOP and use Attach Application to submit new business apps for multi-vehicle schedules (you decide what and how to quote)
 - Send only the documents you want (applications, loss information, drivers' list, Microsoft Word files, more); upload files, identify type of information, then click "Submit"
 - Dynamically displays other products you're authorized to write
- 4 • Fast, efficient Quote or Attachment capabilities for all products
 - Select Quote to proceed to rate/issue BOP or BOP with Umbrella, Workers' Comp, Auto
 - Captures general customer-specific data that automatically carries over/pre-fills to quotes for other lines of business
 - Saves time, eliminates duplication of effort/data entry
 - Increases data integrity/minimizes errors

How Customer Account Benefits You

The screenshot shows a 'CUSTOMER ACCOUNT' page for 'XYZ COMPANY' with account number '151626431'. It features three tabs: 'Quotes In Progress' (1), 'Policies In Force' (2), and 'Submissions' (3). The 'Quotes In Progress' tab is active, displaying a table of quotes. The table has columns: Quote Number, Agency Code, Rating Co, Line of Business, Effective Date, Expiration Date, Customer Sec Co, POS Status, CAAMS Status, Premium, Copy Quote Name, and Book Trace. Three quotes are listed: COT456001 (READY TO ISSUE, \$610.00), COT503301 (RATED, \$1,669.00), and COT503401 (INCOMPLETE). Each quote row has a 'Comments' button (4) and an 'Underwriter' field. At the bottom, there is a 'Copy' button (5) and a 'begin new quote' button.

Quote Number	Agency Code	Rating Co	Line of Business	Effective Date	Expiration Date	Customer Sec Co	POS Status	CAAMS Status	Premium	Copy Quote Name	Book Trace
COT456001	2000000	MASSAC	BOP	02/24/2017	02/24/2018	N	READY TO ISSUE	AGEN	\$610.00		
COT503301	2000000	AFB	AUTO	02/24/2017	02/24/2018	N	RATED	AGEN	\$1,669.00		
COT503401	2000000		WCOMP	02/24/2017	02/24/2018	N	INCOMPLETE				

- 1 • Indicate “progress” when creating new accounts with navigation tabs
- 2 • Easily view an entire account
 - View account rounding opportunities
- 3 • View underwriter contact information and quote status
 - Quickly identify when another agent writes the account you are attempting to quote (via Account Clearing and Broker of Record Identification), then continue quoting. If you receive a Broker of Record messaging a best practice is to reach out to your underwriter to confirm status.
- 4 • Communicate important information to your underwriter via comments/notes capability
- 5 • Copy and maintain multiple quotes for the same account with Copy Quote function

Processing Results/Pricing Options

Account View Transaction... Location BOP Covg Umbrella Covg Rating/Pricing Quest

PROCESSING RESULTS

RATING SUMMARY

Policy Period: 2/24/2017 To 2/24/2018

Select	Rating Company	BOP Premium	Umbrella Coverage Premium	Total Policy Premium
☐	HANOVER (STANDARD)			
☐	CITIZENS OF AMERICA (PREFERRED)			
☒	MASSACHUSETTS BAY (SUPERIOR)			

PRICING OPTIONS

1 • Risk Has Been Rated With MASSACHUSETTS BAY (SUPERIOR) Of .0% CREDIT
 • The Eligible Company(S) For This Rating Is MASSACHUSETTS BAY
 • The Eligible IRPM Range Is 25% Credit To 25% Debit
 • The Eligible Scheduled Mod Range Is 25% Credit To 25% Debit

To Apply Pricing Options [Click Here](#)

Account View Transaction... Location BOP Covg Umbrella Covg Rating/Pricing Questionnaire Add

PRICING OPTIONS

Please enter the discounts you wish to apply to this policy, and at what level:

NEGOTIATED COMMISSION AMOUNT

Policy %

IRPM / SCHEDULE MODIFICATION

State: MI The Eligible IRPM/Schedule Mod Range Is 25.0 % Credit To 25.0 % Debit

2 - Schedule Rating Justification

Category	Available CR/DR	Credit	Debit	Reason
Management - Cooperation In Matters Of Safety And Safeguarding Insured Property Including Audit And Internal Accounting Control	-8% To + 8%	%	%	
Management - Experience, Qualification And Stability	-8% To + 8%	%	%	
Location - Internal Exposure	-5% To + 5%	%	%	
Location - External Exposure	-5% To + 5%	%	%	
Premises - Care, Condition And Type	-6% To + 6%	%	%	
Equipment - Care, Condition And Type	-6% To + 6%	%	%	
Classification Characteristics	-10% To + 10%	%	%	
Employees - Selection, Training, Supervision And Experience	-6% To + 6%	%	%	
Damageability-Susceptibility	-5% To + 5%	%	%	
Actual IRPM/Schedule Modification		%	%	

Cancel OK

- 1 • Simplifies the quoting and issuance process by providing an easy way to add pricing options to a quote through a link on the Processing Results Screen
- 2 • The BOP "Pricing Options" screen contains a Schedule Rating Sheet for each state on the policy. When possible, we've simplified the process so you only have to enter this information one time. There may be quote scenarios where you may be asked to enter the Pricing Options for each state.
- Justification for Pricing Options is not required until policy issuance

Schedule Rating

Schedule Rating Justification

1

Liability		Credit	Debit
Previously Rated Schedule Modification		%	%
Category	Available CR/DR	Reason	
Management - Cooperation With Insurance Company, Revision Of Schedules, Routes And Practices To Conform With Company Recommendations	-5% To + 5% 5.00 %	%	%
Employees - Selection, Training, Supervision, Experience And Basis Of Remuneration	-5% To + 5% % %	%	%
Equipment - Type, Condition, Servicing, Risk's Own Repair Facilities, Safety Equipment And Drivers' Reports On Condition	-5% To + 10% % %	%	%
Safety Organization-Periodic Meetings, Distribution Of Safety Literature, Award And Penalty System, Review Of Accidents With Drivers, Safety Director, Accident Reports And Records	-10% To + 5% % %	%	%
Liability Actual Schedule Modification		5.00 %	%
Click here if all Modifications are same as above		Copy Mod	2
Physical Damage		Credit	Debit
Previously Rated Schedule Modification		%	%
Category	Available CR/DR	Reason	
Management - Cooperation With Insurance Company, Revision Of Schedules, Routes And Practices To Conform With Company Recommendations	-5% To + 5% % %	%	%
Employees - Selection, Training, Supervision, Experience And Basis Of Remuneration	-5% To + 5% % %	%	%
Equipment - Type, Condition, Servicing, Risk's Own Repair Facilities, Safety Equipment And Drivers' Reports On Condition	-5% To + 10% % %	%	%

- 1 • Simplifies the quoting and issuance process by providing an easy way to add credit and/or debit to an account
- 2 • Easy to use Auto Schedule rating for Liability and Physical Damage allows you to "Copy Mod" if you feel the physical damage section merits the same modifications as liability

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.



Questions?

If you have questions or need additional information, please contact your local Hanover representative or visit www.hanover.com/scportal



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

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

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.

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