

# THE HANOVER INSURANCE GROUP

## Agency Bill Internet Billing and Sweep Guide (Updated April 2010)

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Hanover offers agents the ability to view and reconcile their agency bill statement or account current on the internet. Once reconciled, agents have the option to submit their monthly payment via agency bill sweep. Complete control over the amount swept remains with the agent!

## Signing Up

The enrollment form along with an information guide and FAQ document is available on TAP under the **My Customers and then services tab**. Simply fill out the authorization form (Exhibit 1 at the end of this package) and fax it to the # listed on the bottom of the form.

The information we need to enroll you is:

- Date you want the program to be effective
- Agency name and all applicable agent codes
- Agency associate name and email address who will be viewing and reconciling the statement
- Agency phone number and fax number


For sweep enrollment the following information is required:

- Agency bank name and address
- Agency bank account and bank routing numbers (*where to find this is outlined in Exhibit 2 at the end of this package*)
- A signature from the authorized person in your agency

If a new logon ID is required, it will be emailed to the email address provided on the form.

## Accessing your monthly statement

Once enrolled in Internet Billing Reconciliation, you will receive an email from us each month (see Exhibit 4) advising you that your monthly invoice is ready for you to review. It will also provide you with the internet billing URL: <https://billing.hanover.com>.

 **The Hanover Insurance Group.**

*Our policy is performance.™*

**Please enter your Account and Password:**

**account:**

**password:**

**To change your password, click the button below:**

Copyright © 2006 by The Hanover Insurance Group, Inc.  
440 Lincoln Street, Worcester, MA 01653

This is a secure site and a unique Account name and password are required to enter your invoice. You will be assigned a new Account name and password just for Internet Reconciliation. If you would like to change your password at any time, simply click the "Click to change password" button at the bottom of the page.

Once you have successfully logged in, you will next see the Welcome page. This page lists all open invoices for your agency, and also provides an option for you to view past invoices that you have submitted and closed.



Once you select one of the open invoices listed (for processing), or one of the archived invoices (up to 12 months back), you will be brought to the detailed invoice page for the invoice selected. If you clicked on the Archived Invoices link, you will not be able to adjust or resubmit the invoice. The Archived Invoices function is for reference purposes only.

### Viewing open invoices

The Open Invoice page displays all the items that are on the bill for the current month, as well as any prior months' open items that are over 60 days old. The data display will be exactly as what is on the monthly paper bill. For account current agents, the data contained on the page will be the policies listed on the account current that you submitted to the company.

Agency Name: JONES AGENCY INCORPORATED  
 Address: PO BOX 123456  
 City: ANYTOWN  
 State and Zip: MICHIGAN 48115  
 Phone Number: 1234567890  
 Agency Code: 0123456  
 Date: 2001-12-17  
 Due Date: 2002-02-15  
 Adjuster Code:  
 If you have any questions please contact company at: 8003884300

Home  
 The Hanover Insurance Group  
 Help  
 Producersresource.com  
 Logout

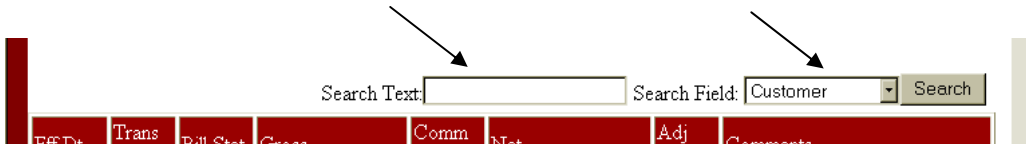
Search Text:  Search Field: Customer Search

Eff Dt	Trans Cd	Inst Num	Bill Stat	Orig Bill Dt	Gross	Comm Rt	Net	Adj Cd	Comments
Company Code: 01					Symbol: FE		Policy Number: 0082		
1995-08-01		00	O	1993-08-28	54.00	83	49.52	00	
1995-08-01		00	O	1993-08-28	414.00	150	351.90	00	
1996-08-01		00	O	1996-08-28	41.00	110	36.49	00	
1996-08-01		00	O	1996-08-28	406.00	150	345.10	00	
1997-02-01		00	O	1997-02-28	9.00	116	7.96	00	
1997-02-01		00	O	1997-02-28	419.00	150	356.15	00	

This page will display up to 10 policies at one time. There can be many lines of detail for each policy, but only 10 policies' worth of data will appear on one 'page'. The default sort is by policy number. Past due items that are being "re-billed" are highlighted in yellow on this page. Current items have a white background. Click the Previous and Next buttons at the bottom of the page to see information on other pages should you have more than 10 policies due.

Previous Next Save Submit Reset Page Reset Invoice Add Policy

You can search the invoice for a particular item, by keying in the data and selecting the appropriate search category. For example, if you key in a search for policy number 1234567, you will need to change the "Search Field" selection to policy number. Line items found by this search capability usually will be highlighted in blue (the actual color will depend on your display settings).



In the Company code and Transaction code columns, we display information as Hanover/Citizens-specific codes rather than text. To make it easy for you, though, a translation of the code will appear if you move your mouse over the code. The translations are also shown in [Exhibit 3](#).

ss	Comm Rt	Net	Adj Cd	Comme
<b>Company Code: 01</b>				
<b>Symbol: IHY</b>				
<b>Policy Number:</b>				
The Hanover Insurance Companies				

2001-11-07	53	O		1637.00
Renewals - Installment				
2002-05-	53	O		1637.00

Although the invoice is presorted in policy number order, you can easily sort the invoice in order by Insured Name, or Company code. Simply click on any Insured Name anywhere in the invoice to sort on Insured Name, or click on any policy number to resort by policy number, or on Company code to sort by underwriting company code. The fields you can sort on appear in a different color (usually purple or blue, but exactly what color depends on your computer's screen display settings). When the sort completes, you will be returned to the top of the first page of the invoice.

<b>JONES MANUFACTURING INC.</b>		<b>Company Code: 01</b>		<b>Symbol: IHY</b>		<b>Policy Number: 00047</b>	
2001-10-	53	O		7145.00	20	5716.00	00

Please note, though, that in some cases you will receive the error message "Sorting Disabled" when you attempt to sort. This occurs when you have unsaved changes on the page. Before you can change the sort order of the invoice, you must first either click the Save button or one of the two Reset buttons. Use of these buttons is explained in more detail later in this package.

### Adjusting data on open invoices

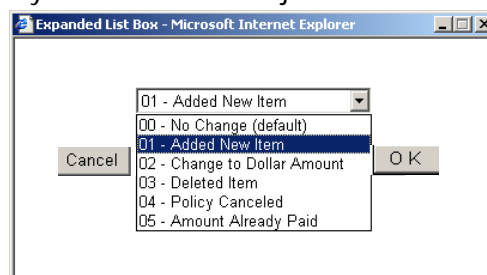
The Open Invoice page allows you: to adjust the amount you will pay for an individual policy; to provide a reason for that adjustment; to add new payment entries to policies listed on the invoice; and to add new policies which aren't listed but for which you have received premium that you wish to remit to Hanover/Citizens. **NOTE: Changes to your monthly bill should not be made without prior approval from your Agency Accounting Representative.**

You can adjust the Net amount for any transaction by going to the amount field and keying in the dollar amount (dollars, decimal point, and cents) you intend to remit (or want to have swept, if you have signed up for Agency Bill Sweep). Any time you adjust a dollar amount, you are required to select an adjustment code (Adj Cd) from the pull-down list of available codes. You also can type a brief comment including the originally billed amount and

2001-11-07	53	O	1637.00	15	1391.45	00	
2002-05-07	53	C	1637.00	15	1391.45	01	
Total:			\$3,274.00		\$2,782.90	02	

explaining why the adjustment was done.

If you are not familiar with our code definitions, click the button underneath the Adj Cd box. This will display a popup with the codes, and their translations, from which you can select the adjustment code.



1787.55	00	
---------	----	--



You can add an item to a policy by clicking on the Add Line Item button next to the *policy total*.

2002-05-28	53	C	2103.00	15	1787.55	00		
Total:			\$4,206.00		\$3,575.10			Add Line Item

If you do so, you will be required to fill in the following fields:

- Policy's term effective date (shaded red) in YYYY-MM-DD format
- Transaction Code (as with Adj Cd, click the button underneath this box for a popup with the codes and their translations)
- Gross
- Net
- Adjustment code
- Comments

Expanded List Box - Microsoft Internet Explorer

01 - COMPANY ADJUSTMENTS - RECEIPTS

Cancel OK

You also can add a new policy that is not on the invoice by clicking the Add Policy button at the bottom of the page.

Total:	\$4,800.00	\$4,080.00	Add Line Item
Previous	Next	Save	Submit
Reset Page	Reset Invoice	Add Policy	

In addition to the fields required for Add Line Item, you will be required to fill in the following fields:

- Insured Name (shaded red)
- Policy Symbol (shaded red)
- Policy Number (shaded red) Enter 10 Digits
- Company Code (as with Adj Cd, click the button underneath this box for a popup with the codes and their translations)

Expanded List Box - Microsoft Internet Explorer

01 - THE HANOVER INSURANCE COMPANIES

Cancel OK

## Saving Data

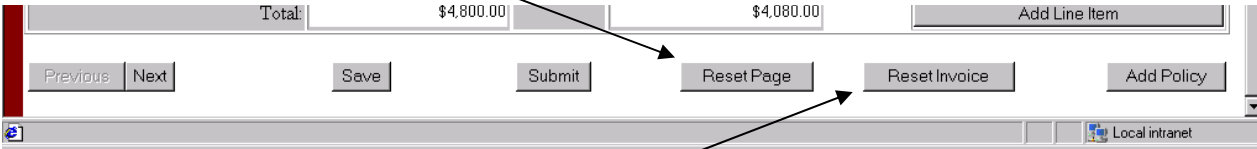
Previous	Next	Save	Submit	Reset Page	Reset Invoice	Add Policy
----------	------	------	--------	------------	---------------	------------

Whether or not you have made all of your adjustments, you need to save your changes by clicking the Save button at the bottom of the page. We urge you to save your changes frequently, in order to ensure that you don't have to type them again should your PC crash or your internet connection get broken. And, of course, once you are done with all adjustments, or if you are accepting the bill without making any adjustments, you will need to click the Save button as well.

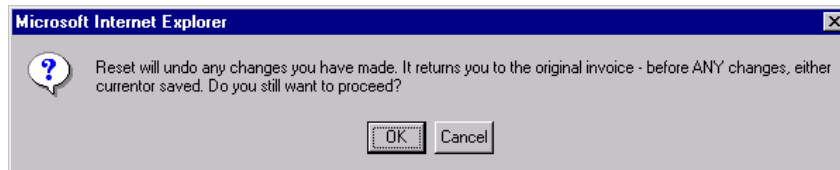
It is important to note that the sorting function previously described will NOT work if you have made any changes on the page and have not yet clicked the Save button. If you change any items without saving and try to sort, you will get the error message "Sorting Disabled!".

## Resetting a page or an entire open invoice

The system allows you to reset either the current page (remember, the current page is limited to 10 policies' worth of data) or the entire invoice (all policies on all pages of the current invoice). To reset the current page to the way it looked as of the latest "Save", click the Reset Page button.



To reset the entire invoice, click the Reset Invoice button. Reset Invoice returns all items to their original amounts, regardless of how many changes you have made or how many times you have clicked the Save button. Because "Reset Invoice" not only resets changes on the page you can see but also resets any changes on any other pages, no matter how many times they've been saved, you will see the following message if you click Reset Invoice:



## Submitting the invoice to the company

When you have completed all adjustments to the invoice, and you are sure all of those changes are accurate, you will click the "Submit" button. This will take you to the Confirmation page. This page displays the original invoice amount, the total of the items (if any) that were adjusted, and the new net amount due.

A screenshot of a web browser window showing the 'Confirmation' page. The browser title is 'Agency Bill - Microsoft Internet Explorer'. The page header includes the logo for 'The Hanover Insurance Group' and a navigation menu with links for 'Home', 'The Hanover Insurance Group', 'Help', 'Producersresource.com', and 'Logout'. The main content area displays the following information:

Agency Name: JONES AGENCY INCORPORATED  
 Address: PO BOX 123456  
 City: ANYTOWN  
 State and Zip: MICHIGAN 48115  
 Phone Number: 1234567890  
 Agency Code: 0123456  
 Adjuster Code: 8603  
 Date: 2002-05-29  
 Due Date: 2002-07-15  
 If you have any questions please contact company at: 8009228246

The 'Confirmation' section features a table with the following data:

	Gross	Net
Original Invoice Amount:	182,207.07	147,533.45
Adjustments:	0.00	0.00
Revised Invoice Amount:	\$182,207.07	\$147,533.45
<b>Please remit this amount:</b>		<b>\$147,533.45</b>

At the bottom of the confirmation section are 'Cancel' and 'Confirm' buttons.

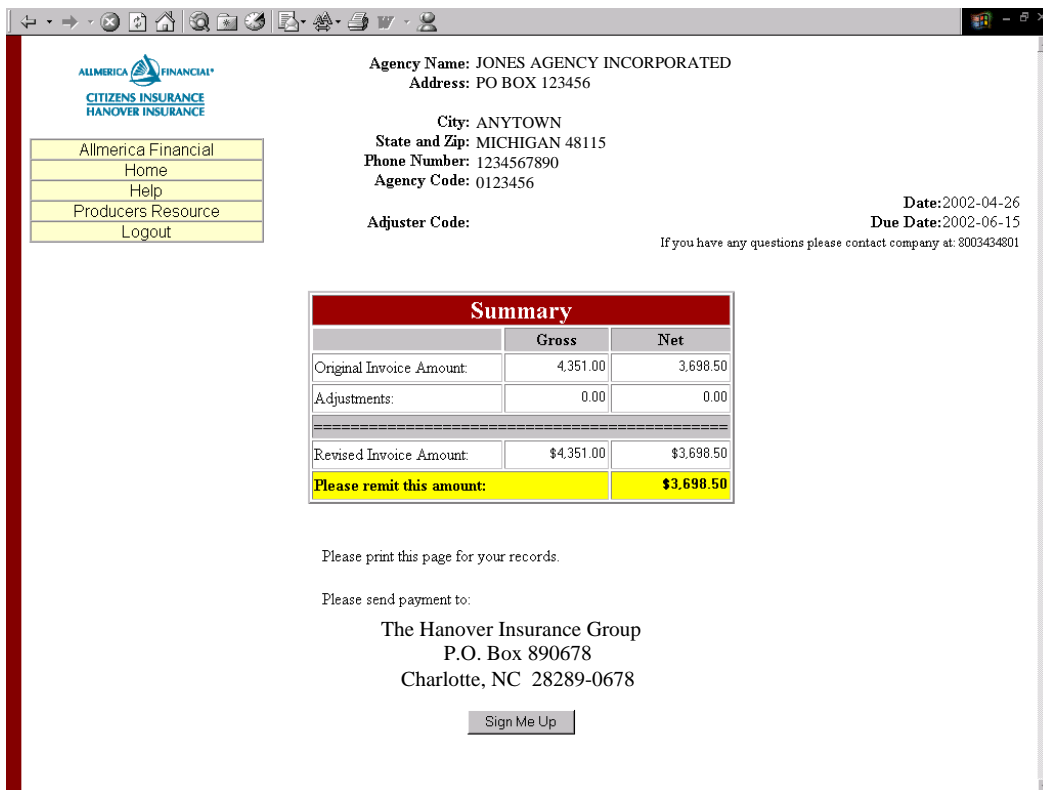


If you want to make more adjustments, review the details, or simply DO NOT AGREE with this new net amount due, just click on the Cancel button. This will return you to the Open Invoice page so you can review or correct the items on the invoice. Once you are done fixing the Open Invoice page, simply click the Submit button on the Open Invoice page again to return to the Confirmation page, which will now reflect your changes.

Once you agree that the net amount is correct you then click on the "confirm" button. What happens next depends upon whether you have signed up for the Agency Bill Sweep option.

**- Agents NOT signed up for Agency Bill Sweep**

Clicking the Confirm button on the Confirmation page will take you to the non-sweep Summary page.



As you would have done in the past when working with Hanover's paper bill, simply issue a check for the net amount due, print the Confirmation page, staple them together and mail them to Hanover. **Per your Agency Agreement, payments must reach us on or before 15<sup>th</sup> of the month due date (20<sup>th</sup> for Massachusetts agents).**

If you would like to sign up for Sweep, simply click the "Sign Me Up" button at the bottom of the page. A copy of the Sweep signup form shown at the end of this package will be downloaded to you as PDF file. A sample of the form is attached as Exhibit 1 at the end of this package. Instructions on how to find your bank account number from your blank or cancelled check are attached as Exhibit 2 at the end of this package.

**- Agents who ARE signed up for Agency Bill Sweep**

Clicking the Confirm button on the Confirmation page will take you to the Sweep Summary page.

**The Hanover Insurance Group**

Agency Name: JONES AGENCY INCORPORATED  
 Address: PO BOX 123456  
 City: ANYTOWN  
 State and Zip: MICHIGAN 48115  
 Phone Number: 1234567890  
 Agency Code: 0123456

Adjuster Code: \_\_\_\_\_

Date: 2002-04-26  
 Due Date: 2002-06-15  
 If you have any questions please contact company at: 8003434801

Summary		
	Gross	Net
Original Invoice Amount:	4,351.00	3,698.50
Adjustments:	0.00	0.00
Revised Invoice Amount:	\$4,351.00	\$3,698.50
<b>Please remit this amount:</b>		<b>\$3,698.50</b>

Please print this page for your records.

The adjusted amount of \$3,698.50 will be withdrawn from your bank account.

**Bank Account #:** 00000000123456789  
**Transit Routing #:** 123456789  
**On the date of:** 2002-06-15

If your submission is less than 3 days before the due date, these funds will be withdrawn 3 days from the submission date.

If this withdrawal date for this transaction falls on a weekend or holiday the withdrawal will occur on the next business day.

If this transaction has occurred after 7:00pm then it will be processed by the company on the next business day.

This page displays the amount of money that will be withdrawn from your bank account on the due date shown. If there is less than 3 days before the due date, then this payment will be withdrawn in three days from the date you submitted the invoice. (Note: Submitting the invoice after 7:00 pm Eastern Time will add one day.) If the due date or withdrawal date is on a weekend or bank holiday, the funds will be withdrawn from your bank account on the first business day following the weekend or holiday. **Sweep agents need to get to this point in the process by 7:00 pm Eastern time on the 12<sup>th</sup> of the month for the swept payment to be 'on time' for the 15<sup>th</sup> due date.**

In some very rare instances, technical problems will occur when you click the Confirm button on the Confirmation page. You will know this has happened if you see any of the following "Step" error messages on the Confirmation page:

- Step: Getting Queue Name
- Step: Putting Invoice on Queue
- Step: Archiving Invoice
- Step: Inserting into Hold Cash Table

When these errors occur, your invoice is locked from further processing and you need to contact us right away. See the "Questions and Comments" section below, which provides you with a quick and easy means to contact us in the event of these kinds of systems problems.

Whether or not you have signed up for Sweep, once you click the Submit button on the Confirmation screen the invoice can no longer be adjusted (unless you received a 'step' error). This action also Archives the invoice. You can review the past 12 months' invoices by clicking the Review Archived Invoices link on the Welcome page.

## Viewing withdrawal amounts

We provide two different ways for you to view the amount swept from your bank account for an agency invoice or an account current. Simply click the Sweep Inquiry link which appears in the yellow box in the upper left portion of any POS web page.

If you are signed up for agency bill sweep and are using the same bank account number that you use for direct bill sweep and/or EFT, CWA and subsequent payment, then you will see only one line per day on POS. This line will show the total amount withdrawn from that bank account for all of these activities combined. If you have different bank accounts, there will be separate lines on these screens for each bank account number.

## Viewing archived invoices

An archived invoice is one you already have submitted to the company. Archived invoices for the past 12 months are available for your review by selecting the "Review archived invoices" link on the Welcome page.

The layout of archived invoices is generally the same as an open invoice. The main display difference is that archived invoices show the original and adjusted net amounts. The search and sort functions work the same on archived and open invoices, as does the display of company code and transaction code translations when you 'hover' the cursor on those fields.

The main difference is that on archived invoices, you can view but not change the net dollar amount, adjustment code, or comments. You also can not add new lines or new policies. And the button options at the bottom of the page are limited to Previous, Next (which work the same as on open invoices) and Summary. The Summary button takes you to the archived Summary page. (The Confirmation page you see when working on open invoices does not display for archived invoices.) The archived Summary page is identical to the original Summary page.

## Printing Invoices

You can print open and archived invoices right from the Internet using your browser's Print command. Tips for printing:

- Remember that only 10 policies' worth of information will display on each page in your browser. If your invoice has more than one page, you will need to click the 'Previous' or 'Next' buttons to go to the other page(s) you want to print.
- If you have made changes to an invoice, be sure to 'Save' those changes before printing.
- Be sure to change the print orientation to 'landscape' mode when you print invoices on which you have made adjustments. In some cases, extremely long comments can cause the information to be 'scrunched' on the page if you print in 'portrait' mode, so always print 'landscape' to be sure to see all your data! (In certain rare cases you may need to shorten your comments to allow all data to print.)

- Even though your invoice is available on the Internet, we will continue to mail you a paper copy of your invoice until you instruct us not to. If you no longer want your paper copy, notify us using the Questions & Comments link (see below).

## Links

Each page has several links in the upper left corner, in a light yellow box.

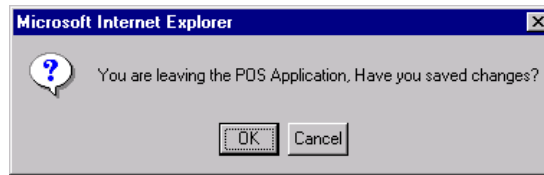


"Hanover Insurance" takes you to the Hanover.com website.

"Home" will take you back to the Welcome page

"Help" provides help and reference information for the Internet Reconciliation system

"Producersresource.com" takes you to Tap.com login page. You will see this message if you click this link:



Click "Cancel" if you are working an open invoice and have not saved your latest changes.

"Logout" logs you out of our system and presents you with a simple page informing you that the logout was successful.

## Questions & Comments

In the lower left corner of the Welcome page is the Questions & Comments link:



Clicking this link, or clicking the "Send Comments" link (which is just below the "View Archived Invoices" link on the Welcome page), will bring you to a page where you can email questions and comments to Hanover/Citizens. Simply fill in the information requested, and click Send to send an email to the Agency Bill area. Clicking the Clear button will erase everything on the page if you have made a mistake and want to start over.

This page also should be used to communicate processing or systems problems to Hanover. This includes the various "Step" errors described in the section "Submitting the invoice to the company" above. If you are sending processing or systems problems to Hanover/Citizens in this way, please include in the "Your Comments / Agency Changes" box a detailed description of what you were doing when the error appeared, the specific agent code whose invoice you were working on, and the exact wording of any "Step" or other error which you unexpectedly received.

## Recommended PC Configuration

Because we only offer the Internet Reconciliation and Agency Bill Sweep system to agents who already access the Point of Sale system, we have no separate or unique hardware requirements. The only software requirement is to make sure you use Microsoft Internet Explorer (the current version recommended for Point of Sale) to use this system. **Netscape Navigator CANNOT be used for the Internet Reconciliation and Agency Bill Sweep system.**

## Agency Workflow Consideration

The Internet Reconciliation and Agency Bill Sweep system currently is configured to allow multiple users in your agency to access invoices. This allows you to have backup expertise during vacations or illness. However, it is imperative that you only have one person at a time modifying and submitting a particular invoice. This will avoid potential confusion that could arise from having more than one person simultaneously modifying, saving and trying to submit a particular invoice.

The system will 'lock' others from updating an invoice after the first person opens it up. Anyone else who accesses that invoice will see the message \*\*\* This Invoice is currently locked by another user \*\*\* in red at the top of the open invoice page. The display of that invoice will look the same as an archived invoice – that is, all information can be viewed but none can be changed. The Save, Submit, Add Line Item, Add Policy, and Reset buttons all will be hidden.

The lock remains in place as long as the first person has the invoice open and is actively working on it. However, the lock will automatically release itself after one hour of inactivity. When this happens, others can access that invoice, but it also will appear to be open on the first person's computer. Because of the potential confusion this could cause, it is imperative that you save the invoice and log out of the application if you are going to leave your desk for more than a minute or two for any reason.

Note also that the lock does not recognize any disconnects other than an actual logout. So, should your computer crash, or your browser freeze up, you will need to wait for an hour before you will be able to begin working on that invoice again.

# Exhibit 1



The Hanover Insurance Company | 440 Lincoln Street, Worcester, MA 01653  
Citizens Insurance Company of America | 645 West Grand River Avenue, Howell, MI 48843

**RESET** **PRINT**

## Agency Bill Internet Billing and Sweep Authorization Form

### COMPLETE THIS SECTION FOR ENROLLMENT IN AGENCY BILL INTERNET BILLING:

Agency name and code(s) (Include all codes that you want enrolled in this program.)	Effective Date:
Associate Name	Associate Email Address
Current Hanover POS-TAP Logon ID (Enter N/A and a logon will be created and emailed to the above user)	

### COMPLETE THIS SECTION FOR AGENCY BILL SWEEP:

The Hanover Insurance Company and Citizens Insurance Company of America (collectively "The Hanover Insurance Group, Inc.") are hereby authorized to instruct Wells Fargo to present *automated clearing house (ACH) debit or depository transfer checks (DTCs)* on the Agency's account indicated below and the depository named below for payment of settlements due by the Agency to The Hanover:

Bank name (branch or main office)
Bank address
Title of bank account
Type of account Checking <input type="checkbox"/> Savings <input type="checkbox"/> Personal <input type="checkbox"/> Commercial <input type="checkbox"/>
Account number (attach voided check)
 Authorized signature

This arrangement does not affect the Agency's primary obligation for payment. This authorization is to remain in effect until The Hanover has received the Agency's written notification of its termination in such time and in such a manner to afford The Hanover a reasonable opportunity to act on it.

### Send completed authorization form and voided check to:

Attn: Agency Licensing - N181  
The Hanover Insurance Company  
440 Lincoln Street  
Worcester, MA 01653

(OR)

### Fax completed authorization form and a copy of voided check to:

Attn: Agency Licensing - N181  
Fax # (508) 856-7389

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## EXHIBIT 2

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### TIPS FOR IDENTIFYING BANK ROUTING AND ACCOUNT NUMBER INFORMATION

- The ABA number, also known as the Transit Routing Number, is a 9-position numeric that acts as an electronic address for the bank or credit union.
- If a savings account is being used for the withdrawal, a valid ABA number must be obtained from the bank or credit union.
- The account number should be entered exactly as it appears on the check/form, including all spaces and dashes
- Never include the check number as part of the account number.
- Never include the ABA number as part of the account number.

### SAMPLE CHECK

BANK NAME	
ADDRESS	
CITY, STATE ZIP	
FOR _____	
⑆0⑆2345678⑆ 0⑆234567890⑆23⑆ 0⑆23	
Bank Routing Number	Bank Account Number

---

## EXHIBIT 3

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### CODE TRANSLATIONS

#### Transaction Code - Citizens Insurance

01 Dividend Charge Back  
11 New Business  
20 Account Current – Regular Commission Agent  
21 Renewal or Installment  
25 Account Current – Average Commission Agent  
31 Reinstatement  
40 Partial Payment  
41 Endorsement  
50 Previous Change  
51 Cancellation Pro-Rata  
61 Cancellation Flat  
70 Internal Adjustment  
80 Internal Adjustment  
81 Premium Audit or Installment  
120 Item payment or deduction

#### Transaction Code – Hanover Insurance

01 Company Adjustment - Receipts  
02 Company Adjustment – Disbursements  
03 Company Adjustment  
09 Agent Entry  
50 New Business - Prepaid  
51 New Business – Installment  
52 Renewal – Prepaid  
53 Renewal – Installment  
54 Endorsement – Prepaid  
55 Endorsement – Installment  
56 Cancellation – Prepaid  
57 Cancellation – Installment  
58 Premium Audit  
68 Reinstatement

#### Adjustment Code

00 No change (default)  
01 Added new item  
02 Change to dollar amount  
03 Deleted item  
04 Policy Cancelled  
05 Amount Already Paid

#### Company Code – Hanover Insurance

01 Citizens Insurance Company Of America  
02 Hanover American Company  
03 Massachusetts Bay Insurance Company  
04 Citizens Insurance Company Of Illinois  
05 California Compensation & Fire Company  
06 Citizens Insurance Company  
07 Hanover Lloyd's Insurance Company  
08 Beacon Insurance Company of America  
09 American Select Risk Insurance Company  
60 Allmerica Financial Alliance  
61 Allmerica Financial Benefit  
80 Citizens Insurance Company of America  
81 Citizens Insurance Company of Ohio  
82 Citizens Insurance Company Of The Midwest

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## EXHIBIT 4

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### Sample Notification Email:

Re: JONES INSURANCE AGENCY, INC agent code 9990001 Bill

>>> <billing@hanover.com> 4/21/02 9:06:08 AM >>>  
JONES INSURANCE AGENCY agent code 9990001 Your monthly bill/account  
current is available for updating. This information can be viewed by  
accessing the following web address: <https://billing.hanover.com>