Commercial Lines

Workers' Comp Advantage FAQs

QUESTION	ANSWER
General system questions	
Will the policy documents print once issued or will it be processed overnight?	Like BOP Advantage, the policy documents will be available in TAP and Account View within minutes of issuing. The printed or electronic version sent through e-docs would be processed overnight.
For states that require an unemployment ID number, will the system require that field prior to issuance?	For states that require the unemployment ID number, it will be required prior to issuance. The states that require the unemployment ID are ME, MN and RI.
Who should an agent contact with questions?	For system questions or issues, the agent should contact the Hanover Help Desk at 1-800-626-6601. For underwriting questions, the agent should contact their underwriting team.
State eligibility	
What does the workflow look like when the primary rating state is eligible, but there is another state that is not yet implemented?	The policy would be issued in the legacy workers' comp system. State implementation will be covered in detail in the system and workflow training. If this situation occurs, we recommend that the agent reach out to their underwriter for assistance.
Do all states need to be located within the launch states to be eligible for the new system?	Yes. The system can only process Workers' Comp Advantage in AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MS, NC, NH, NJ, NM, NV, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA and WI.
If a policy issued in TAP Sales Work Comp Advantage has to be endorsed to add a state that is not yet available for Work Comp Advantage, how will that be handled?	The best way to handle this situation is to cancel and rewrite the policy in the legacy system until all states are available. This type of transaction should be submitted to The Hanover for processing.
Will agents be able to enter endorsements for Workers' Comp Advantage?	Not at this time. Once we add more states to the platform, we will implement agent-facing endorsements in the future. The timeline is to be determined.
Will there be any states that are not eligible for quoting through TAP Sales Workers' Comp Advantage?	The plan is to have all workers' comp states on the new platform.* Note: ND, OH, WA and WY are monopolistic states and will not be eligible.
Coverage functionality	
Are referrals required when an officer is included or excluded?	The officer exclusion/inclusion is programmed into the system based on the business entity type and state. When a state requires a signed form in order to issue the policy, there will be a referral message generated. The required signature form will be attached to the quote proposal.
Will the new system automatically pull experience mods and apply them to the quote?	Yes! The Federal Employer Identification Number (FEIN) will be required to generate the experience mod. Please note that FEIN is not required for quoting but will be required for final experience mod validation and policy issuance.
What happens when the experience mod effective date is different than the policy effective date?	The Hanover will be notified by the Workers' Comp Bureau and will make the appropriate change to the policy.
Will the system catch ghost policies (policies with no payroll)?	There will be a referral generated when there is no payroll for any state on the policy.
Can agents now add a Blanket Waiver of Subrogation?	Yes, agents and internal users can add a Blanket Waiver of Subrogation. The form will populate with the proper wording. The rating is fully automated based on The Hanover's filings. There will not be a referral generated for adding the Blanket Waiver.

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Can agents now add a Specific Waiver of Subrogation?	Yes, agents and internal users can add a Specific Waiver of Subrogation. The charge for a Specific Waiver is based on a percentage of the state's payroll and is fully automated. There will not be a referral generated for adding a Specific Waiver(s) of Subrogation.
Will amending the waiver of subrogation still require a cancel/rewrite?	No—the Blanket and Specific Waiver can be changed by endorsement. Agents should submit the request to change the waiver of subrogation.
Will the system know in Minnesota that the officer exclusion might be invalid because eligibility is based on hours?	No. We would expect the user to know if the officer is eligible for exclusion.
Other questions	
Will the increased TAP Rewards incentives go live for all agents entering quotes, or will the incentives be tied to the agent's resident state?	Agents who are eligible to participate in incentives and are registered for TAP Rewards can earn up to $40 per issued Workers' Comp Advantage/BOP Advantage account: • Agents in Alaska, Delaware, Hawaii, Iowa, North Carolina, Pennsylvania, and South Dakota effective dates between 6/8/26–8/7/26 • Agents in Kansas, Louisiana, Massachusetts, New Jersey, and Wisconsin effective dates between 8/10/26 - 10/9/26 Each issued Workers' Comp Advantage policy in TAP Sales within the above mentioned states and effective dates will earn $10, which is on top of our current incentive that pays $20 for each workers' comp policy issued and $10 for a new BOP Advantage policy when issued in TAP Sales as part of an account with effective dates through 1/31/27. Terms and conditions apply. See our AK/DE/HI/IA/NC/PA/SD or KS/LA/MA/NJ/WI flyer for details.
Will the system handle all policy changes with the initial release?	Yes! This includes mid-term endorsements. Cancel/rewrites will be required for certain circumstances, like changing an agency code.
Will Hanover EZPay be available?	Yes, and we have improved the process by including a link to the EZPay set-up form and the ability to add a customer's email specific to EZPay on the Billing screen.
What is the target date for converting the existing book of business over to Workers' Comp Advantage?	There is not an established date for conversion of the existing book of business at this time. As we get closer to adding all the states, conversion dates will be determined.

**Workers' Comp Advantage is live in AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MS, NC, NH, NJ, NM, NV, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA and WI.*

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