

INFORMATION for AGENTS & BROKERS

What it is: *Ins-Cert.com* is a database system that replaces paper, fax & email certificate documents. It acts as a clearinghouse of certificate data and is used by two parties, **Agents** and **Certificate Holders**. If you would normally send a certificate document to your client's customer, landlord or other third party, you will register for and use *Ins-Cert.com* as an "agent." You will enter policy data directly into the database and Cert-Holders enter their insurance requirements. *Ins-Cert.com* compares your policy data to requirements and produces reports for Certificate Holders, one of which is a signed certificate of insurance.

Benefits: *Ins-Cert.com* has benefits for both Cert-Holders and agents:

Certificate Holders benefit from automated compliance management with no certificate documents to manage. They get email notices of cancellation, reinstatement, non-renewal and they get to view additional insured endorsements, which you can upload to the system. For this, they are charged a fee based on the number of vendors and the complexity of their organization.

Agents benefit from entering an Insured's policy data only once for an unlimited number of Cert-Holders, and never having to enter Cert-Holder name/address, additional insureds, waiver of subrogation, or project data for 'job-specific' certificates. You don't send certificates to specific Cert-Holders, so you don't maintain a Cert-Holder list or enter special conditions. Cert-Holders are 'linked' to your Insured's data, so they can view & print certificates any time, as of any date. Data entry takes minutes at first and seconds at renewal.

Errors & Omissions: Some agencies delegate certificates to staff who do not know their clients' policies as well as account managers. Combine this with a high volume of certificates creates a risk of error that result in most of agencies' E&O claims. By certifying a client's policies only once a year, (available to all Cert-Holders), account managers can be careful to make sure it is absolutely correct.

Risk Management: Also, *Ins-Cert.com* is a risk management tool you offer to help your clients manage risk of uninsured or underinsured subcontractors and other vendors. This saves them the work of tracking certificates, (or the cost of paying someone else to do it), and helps protect their loss ratio and your agency's loss ratio.

Sales Tool: *Ins-Cert.com* is a good door-opener for producers looking for a new benefit to offer a prospective client. Most businesses consider certificate tracking so painful that a few firms track certificates for a fee, but they are expensive and employ clerks who may not know insurance much better than in-house staff.

Registration: In order to use *Ins-Cert.com*, you must register and send in a signed Agency Service Agreement, ("ASA"). First, you will register your agency with a primary user, and if the primary user is not the Agency Principal, be sure to add the Agency Principal's name so his/her name appears on the ASA. Next, you may register other agents, if you want their name and signatures on certificates produced by the system. If that is not important, your office can share one registration. If the Agency Principal wants his/her name and signature on all certificates, register the Agency Principal as the primary user and no others, but use the email address of the person most responsible for maintaining policy data in *Ins-Cert.com*.

After you register for *Ins-Cert.com*, you will enter policy data from the Control Page (detailed instructions follow). After completion, go to "Link to Certificate Holder (from Main Menu) and link your Insured's record to Certificate Holder(s). You will then see a "REPORT" button which compares your policy data to the Cert-Holder's requirements, showing any deficiencies. This gives you a chance to correct anything you overlooked.

Leveraging Ins-Cert.com: After entering policy data, you press the Insured's "KEY" on Control Page to see a 2 page memo – page 1 is from you to your Insured telling them you have done this, (they also get an email confirmation you entered their data). Page 2 is a memo from your Insured to other customers, inviting them to use *Ins-Cert.com* rather than asking for a paper certificate. The more who do so, the fewer certificates you have to issue.

Policy Data Fields: Ins-Cert.com has 10 coverage parts, and many coverage items which you used to enter manually in ‘Description of operations’ – see below. You also have a “Comments” area for each coverage part.

Coverage Parts:	General Liability	Auto/Garage	Pollution	Professional	Excess	Work Comp	Property	Marine	Liquor Liability	Other 1	Other 2
Schedule items & loss payee/mortgagees		X					X	X			
Claims-made retro date	X		X	X	X						
Broad Form (blanket) Contractual	X				X				X		
Products / Completed Operations	X				X						
Independent Contractors	X				X						
Explosion (“x”) Not excluded	X				X						
Collapse (“c”) Not excluded	X				X						
Underground (“u”) Not excluded	X				X						
Subsidence/earth movement Not excluded	X				X						
Mold/fungus Not excluded	X				X						
Residential/habitational Not excluded	X				X						
Additional Insured (blanket)	X	X	X	X	X				X		
Waiver of subrogation	X	X	X	X	X	X			X		
Primary insurance	X	X	X	X	X						
Non-contributory	X	X	X	X	X						
Severability of Interests	X	X	X	X	X						
Cross liability	X	X	X	X	X						
Per job / location aggregate			X	X	X				X		
Defense in excess of limits	X		X	X	X						
Punitive Damages	X	X	X	X	X						
Stop-gap liability	X					X					
Auto Pollution Liability & MCS-90		X									
All locations / operation's / professions	X	X	X	X	X						
Excess GL, P/CO, AL, PL, E&O & EL					X						
Voluntary Compensation						X					
Experience Modification						X					
All owners/employees covered ?						X					
All States or Scheduled States						X					
Perils Insured against							X	X	X		
Deductibles / SIR					X		X	X	X		

These two free-form coverage parts are for less common coverages which don't fit in the other categories, such as aircraft, watercraft, etc...

Each coverage part displays information about the Insurer, Agency, Individual Agent, and displays **his or her actual signature**. This gives your contact information and a place to enter promotional information about your agency.

Contractor Prequalification: In addition to insurance information, above, you may also enter bonding capacity, experience and references for your contractor Insureds. This gives their prospective customers information they need to help decide whether to hire your Insured. This can help your Insureds get pre-qualified for work, which helps your agency write more bonds, increase premiums, with fewer surety reference letters.

Dynamic Data: Unlike other systems which only help you convert policy data to a static paper, fax or e-mail document, **Ins-Cert.com** is **real-time** – the moment you update your Insured's policy data, it is available to the Cert-Holders, who are using the same system. There is no delay in approving contracts or payments using the excuse of not having a certificate.

Cert-Holder Reports: There are 3 reports for Cert-Holders: The “Compliance Report” summarizes the compliance status for each coverage for all Vendors/Insureds. The “Deficiency Report” details what policy data is deficient for each vendor. The “Expiration Report” shows expiration dates.

Agency Reports: Your Control Page is an expiration report in that the expiration/cancellation dates are shown for each coverage for all Insureds, but there is a separate expiration report, as well. In addition, the system sends you 3 email renewal reminders, 30, 15 and 4 days prior to renewal, if you have not posted the renewal.

On the “Link to Certificate Holder” page, there is also a “REPORT” button next to each cert-holder to whom your Insured is linked – press it and you will see that cert-holder’s Deficiency Report. If that cert-holder has not had time to modify insurance requirements for your Insured, this report will only compare to the cert-holder’s default requirements.

When you enter a cancellation date, or a policy expires without your entering a renewal, Ins-Cert.com e-mails notices to all linked Cert-Holders. When you reinstate/replace coverage, the system e-mails a reinstatement notice. The e-mail cancellation notice helps you collect past-due premiums, without the cost of printing and postage.

What Ins-Cert.com does for **YOU**

- **Single data entry** of certificate data - it remains until you renew or change coverage, and is available to all authorized certificate holders.
- You never enter name, address, job or location, additional insureds, etc... for Cert-Holders – they go to Ins-Cert.com to view certificates, reports and are notified by email of cancellation, expiration and reinstatement.
- **No interruptions** for “rush” certificates - once entered, the certificate is available anytime and anywhere.
- **No paper, envelope, or postage charges**, (only a small part of the total cost of certificates).
- No “Certificate Parties,” because you don’t do paper certificates – ***have a real party, instead!***
- Room in separate fields for ‘**comments**’ for each coverage - no squeezing into “Description of Operations”.
- Separate section for **Professional Liability / Errors & Omissions** with several policy details.
- Separate section for **Pollution Liability / Environmental Impairment** with several policy details.
- **Property** section is on same certificate, so you need not do a separate form for mortgagees and loss payees.
- **Inland Marine** section allows you to certify Installation Floater, Rented Equipment, Cargo Liability, Rigger’s Liability, Warehouseman’s Liability and Bailee’s Customers’ Goods. You may also schedule **Contractor’s Equipment** and show loss payees.
- Two free-form “Other” sections for unusual coverages, such as Crime, Aircraft, P&I, EPLI, Cyber Liability, etc.
- Property, Auto & Inland Marine **schedules** included for Mortgagees / Loss Payees.
- Your actual signature appears on each section – we scan & enter your actual signature, which can’t be ‘lifted’ by right-clicking it.
- Check-boxes available for many common coverage items so you need not show Waiver of Subrogation, Primary, Non-contributory, Contractual, or confirm several exclusions (like xcu) are not on the policy.
- **Additional Insured Forms** are selected in a special “[Manage Additional Insured Forms](#)” section, where you show whether it includes P/CO, designate it as blanket or non-blanket, and if non-blanket, you select the Cert-Holder and enter who is an Additional Insured on the policy. If it’s blanket, you never have to enter names of additional insureds – the Cert-Holder certifies who is required to be an additional insured and the names are sent to you for your records - see detailed instructions below.
- **Automatic E-Mail Notification of Cancellation** – you save the cost and aggravation of having to send cancellation notices if you lose an account. You also avoid Cert-Holders not knowing a policy is being cancelled.
- **Automatic E-Mail Notification of Reinstatement** – when you remove the cancellation date, Ins-Cert.com sends out an E-Mail notice of reinstatement to all Cert-Holders.

- **Automatic E-Mail Notification of Expiration** – on the day before expiration, if no renewal data was entered, Ins-Cert.com sends an e-mail notice to all Cert-Holders.
- **Location/Operation information:** You never enter a “Description of operations ...” for an Insured’s customer. The Cert-Holder may enter this data, which prints as a part of the certificate, but is not saved, so he can do so again for another location/operation. A disclaimer clearly states that this does not change the policy.
- **Compliance Checking & Reports:** Ins-Cert.com compares your certificate to Cert-Holder requirements and details what is deficient. This helps you sell the Insured the broader coverages he needs.
- **Expiration Report:** The Holder sees a report of the expiration or cancellation dates of each coverage for all Insureds.
- **RISK MANAGEMENT:** If you recommend that your Insureds require subcontractors’ and other vendors’ agents use Ins-Cert.com, this will increase compliance with insurance requirements, lower the cost of tracking compliance, and protect the loss ratios of your Insureds and your Agency.
- **SALES:** Do your producers have a common problem solution to offer a prospect as a ‘foot-in-the-door’? Suggest that they ask commercial prospects how they manage insurance certificates and prospects will probably say “*not very well, and we hate dealing with all that paper!*” If your producers offer Ins-Cert.com as a paperless solution that saves time and money, while increasing compliance with insurance requirements, the next step is an invitation to review the prospect’s own insurance program.
- **CONTROL PAGE** is your data entry page. Your insureds are listed with expiration/cancellation dates for each coverage, which are links to the data entry screens. Add or modify information about the Insured and up to 10 coverages. Click the “Key” and print a memo to your Insured, giving the Access Code & Key, plus a memo for the Insured to fax to all Cert-Holders who ask for a certificate. Each time they do so and the Cert-Holder uses Ins-Cert.com, it will be one less certificate you have to prepare and send out, ... every year!