

## INFORMATION for AGENTS & BROKERS

**Ins-Cert.com** is a database of certificate data, where you enter policy data and Certificate Holders view it, on-line. You don't send certificates to specific Cert-Holders, so you don't maintain a Cert-Holder list or enter special conditions. Data entry takes few minutes at first, and seconds at renewal. Cert-Holders are 'linked' to your insured's data, so they can view/print certificates any time, as of any date. If a Cert-Holder asked you to use Ins-Cert.com, enter the data and link to the Cert-Holder from the Main Menu.

**Ins-Cet.com** is less expensive than paper certificates, saving the time and disruption by your not having to respond to specific requests. It also handles notices of cancellation, non-renewal and reinstatement, by e-mail. Beyond lowering your agency's cost, Ins-Cert.com is also a Risk Management tool you can offer your Insureds to help them more efficiently control compliance with their insurance requirements. Prospects will also appreciate your telling them about this service, and may want you to become their agent. You are charged \$3 to enter a Insured's data, and 25¢ when a Cert-Holder accesses it. This may add up to a few dollars per year, but most agents say paper, fax or email certificates average several dollars each, due to the time needed to review the request, verify coverage, sometimes check with carriers, enter Cert-Holder data, etc...

All coverages are shown on one certificate, even if the Insured has more than one agent, but other agents cannot see your policy information. 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" and "Special Provisions" area for each coverage part.

Coverage Parts:	General Liability	Auto/ Garage	Pollution	Profes- sional	Umbrella/ Excess	Workers Comp.	Property	Marine	Other 1	Other 2
Schedule items & loss payees/mtgees		X					X	X		
Claims-made retro date	X		X	X	X					
Broad Form Contractual	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					These two free-form coverage parts are for less common coverages which don't fit in the other categories, such as aircraft, watercraft, liquor liability, etc...
Waiver of subrogation	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					
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		
Deductibles / SIR					X		X	X		

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

**Contractor Prequalification:** In addition to insurance information, 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 presents dynamic data, over the Internet, in the format of a certificate, plus three reports. Ins-Cert.com compares your data with each Holder's requirements, yielding a "Deficiency Report" of how a certificate fails to satisfy that Cert-Holder's requirements. The "Compliance Report" summarizes the compliance testing for all the insureds and the "Expiration Report" shows expiration dates. The Cert-Holder no longer has to read and copy the data to check compliance and track it for future reference. This results in more efficient verification, tracking and follow-up by the Holder, helping you provide better coverage for your Insureds.

When you enter a cancellation date, or a policy expires without your entering a renewal, Ins-Cert.com e-mails notices to all 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.
- You never enter name, address, job or location, additional insureds, etc... for Cert-Holders – they go to Ins-Cert.com to view certificates and reports and are notified by E-Mail of cancellation, expiration and reinstatement.
- **No interruptions** for "rush" certificates. Once entered, the certificate is available for anyone (with permission), any time, as of any date, and anywhere there is internet access.
- **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**' and '**special provisions**' for each coverage. No need to try to fit everything in a single "Description of operations" box.
- Additional sections provided for **Professional Liability & Pollution Liability**. These coverages finally have a place of their own.
- **Property & Marine** sections are on same certificate, so you need not complete a separate form for mortgagees and loss payees.
- Two free-form sections for unusual coverages, such as Liquor, Aircraft, P&I, EPLI, Fiduciary, 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 common extensions – you never again have to type "Certificate Holder is an Additional Insured ..."
- **Automatic E-Mail Notification of Cancellation** – you save the cost and aggravation of having to send hundreds of cancellation notices if you lose an account, ... *and it's free!*
- **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 a 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 the Holder's own requirements, then tells him which coverages or limits are lacking. 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:** Suggest that your Insureds require vendors and contractors to use Ins-Cert.com, and they will increase compliance with their insurance requirements, lower the cost to do so, protecting the loss ratios of your Insureds and your Agency.
- **CONTROL PAGE** is your data entry page. Your insureds are listed with the expiration (or cancellation) date of each coverage. 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!

## HOW TO USE INS-CERT.COM

1. **Register** your Agency. On Home Page, click “Register” and fill in the information about (1) Agency, (2) Agency Principal or Manager, (3) Producers (if you want producers’ names & signatures on the certificate). Print and sign Agency Service Agreement and Signature Page, and mail them to the address shown. If you have the signature(s) in electronic file, you may e-mail them to us. You don’t have to wait for us to get your Agreement & signature before entering policy data.
2. **Gather data** – It’s not required, but we suggest looking for a “Welcome” e-mail the system sends you when you register – attached is a worksheet to help you gather data before entering it on-line, (saves digging through a file while entering data). Check to be sure your policy satisfies the Cert-Holder’s requirements before entering data, to avoid correcting data entries later.
3. **Log-on** and press “Agency Information” to enter marketing information that will be seen by Cert-Holders, if you wish, or press “Agent Information” to edit, add or delete producers. Before entering insurance data, be sure you are logged-on as the person whose name and signature you want to appear on the certificate. To log-on as a different producer, log-off and then log back on using the appropriate producer’s User Name & Password.
4. **Control Page** is where you add insureds and enter policy data. Press “Add New Insured” and enter part of the name to see if they are in the system. If so, select the Insured – **don’t** add a duplicate, (if two agents cover the same insured, neither will see data entered by the other, but Cert-Holders will see it all). If not, press “Add New Insured” and enter them.
5. **Enter data** by pressing “Add” under the appropriate coverage column header – after saving data, the policy expiration date will appear instead of the word “Add.” Try to do all data entry in one day, to avoid a second data entry fee another day, and when you do, consider entering last year’s data, too – the data entry fee is \$3 per insured per day, not per coverage, per policy or per year. If you replace another agent’s coverage, you will not see the old data, and the prior agent will get an e-mail that his/her coverage has been superseded, even if it’s at expiration. If you entered your Insured’s e-mail, he will receive a notice that you entered data.
6. **Select Insurer** before adding any other data, (if you don’t find your insurer, e-mail it to [wrh@Ins-Cert.com](mailto:wrh@Ins-Cert.com) and we’ll enter it). To certify self-insurance, select “Self-Insured,” but if a fronting carrier or captive is used, select it. Enter all appropriate data, save it, select a different coverage and repeat. Continue until you have entered all your coverages, then press “Control.” To view the data you entered for a policy period other than the current one, change the Display Date on the Control Page  
\*\* *Note:* each time you add or change data, you **must** enter the “Effective Date” (upper left corner) to save \*\*
7. **Memos** At the Control Page, press your Insured’s “Key” to view & print a 2-page memo to give the Insured. The first part tells him that you entered his data, and the second is a memo for your Insured to fax to customers, inviting them to use Ins-Cert.com. *Give these to your Insured and you should be free of certificates for a year!*
8. **Link** If you entered your Insured’s data at the request of a Cert-Holder, go the Main Menu, press “Link to Cert-Holders,” select your Insured and look up that Cert-Holder, (and any other of your Insured’s customers you see), check the box and save.
9. **Renewals** only take seconds, because all you do is press the “Renew” button, change the policy number, (if it hasn’t really changed, add a suffix, like ‘-1’), and press “SAVE.” Cert-Holders are already ‘linked,’ so you don’t have to do it again.
10. **Expiration** reminders (good E&O protection) will be e-mailed to you 10 days and 2 days before expiration. If you haven’t entered renewal data 24 hours before expiration, the system will e-mail an expiration notice to Cert-Holders.
11. **Cancellation** notices will be e-mailed to all Cert-Holders as soon as you enter a cancellation date and press “SAVE.” As soon as you remove the date, Cert-Holders will receive a **Reinstatement Notice** by e-mail. There is no fee to enter a cancellation date, (we don’t add insult to injury), so this is an effective and cheap collection tool.
12. **Additional Insureds** – if you certify ‘Blanket Additional Insureds,’ Cert-Holders may enter the names of those who are required by contract to be named as Additional Insureds, and the names will appear on the certificate after the statement: “The following are named as Additional Insureds, and/or have Waiver of Subrogation, if required by written contract before a loss:” and you will receive an e-mail confirming this, so you have a record of all Additional Insureds. If you do not certify ‘Blanket Additional Insureds,’ Cert-Holders may e-mail a request through the system, giving you the names of those who are required by contract to be named as Additional Insureds. When you get approval from the carrier, log-on, select “Review Additional Insured Requests” from the Main Menu, and approve the request. This will allow the Cert-Holder to view a certificate with the approved names.

**Marketing tip:** A “pop-up” box shows Cert-Holders information about you and your Agency. Go to Agency Information to enter programs, qualifications, carriers, personnel or other information, and Cert-Holders who see this may call you for help.

**Risk Management tip:** Your commercial insureds (and prospects) like incoming certificates even less than you like issuing them – suggest that they use Ins-Cert.com to lower the cost and increase the accuracy of evaluating compliance with their insurance requirements. This may keep their policy from having to pay a loss caused by a vendor or contractor, and help protect the good loss ratios of both your Insured and your Agency.

## **FREQUENTLY ASKED QUESTIONS**

### **1. Is the certificate legal?**

The *Ins-Cert.com* certificate is just as 'legal' as any other form. Certificates are not legal documents but are issued as a courtesy to convey information about the insurance you provide your Insureds.

### **2. Why is there no place to enter the Certificate Holder?**

You enter certificate data into *Ins-Cert.com*, where it resides for all authorized Cert-Holders, so no name or address is needed. Cert-Holders register to view certificate data, so *Ins-Cert.com* knows who they are for e-mail notices of cancellation, expiration and reinstatement.

### **3. Is our information secure from web-surfers and attorneys?**

Yes - both an Access Code and Key are required to view a certificate, (unless you link your Insured to a Cert-Holder), and the server and program contain several security features; however, no system or site is totally secure.

### **4. Why is it not on an ACORD® form?**

There are several reasons: (1) The ACORD® form can only be issued by one agent, and *Ins-Cert.com* shows all coverages, even if 2 or more agents are used. (2) The ACORD® form only has room for the most common coverages, requiring a separate form for property and attachments for whatever doesn't fit. (3) There are several options that are often requested, such as Additional Insured, Waiver of Subrogation, Primary & Non-Contributory, which must be entered in the comments area of an ACORD® certificate - *Ins-Cert.com* has pre-formatted text, if you certify "blanket additional insured" & "blanket subrogation waiver."

### **5. What does it cost us to use Ins-Cert.com?**

- ¢ There is no application, enrollment, registration, annual or minimum fee, and you don't pay until your balance is over \$5.00.
- ¢ There is a \$3 data entry fee, limited to one per day per Insured, for all coverages, (not each). If you exit, then log-on later that day to finish data entry, there is not another \$3 charge. There is no charge to enter cancellation dates, and no charge to do anything other than enter or change policy data.
- ¢ There is a 25¢ charge when data is viewed in certificate or report format - *less than the cost of one stamp - you probably mail copies to the Insured and Carrier(s)!*

### **6. What if a Cert-Holder views certificates or reports several times during the day?**

You will still only be charged 25¢ for that Cert-Holder for that Insured for that day.

### **7. How can I prevent others from viewing the data I enter into Ins-Cert.com?**

Only those whom your Insured authorizes by giving out their Access Code and Key will be able to view them. You can't prevent your Insured giving out these codes, of course, just like you can't prevent them from showing your paper certificate to someone.

### **8. Can another agent, who writes coverage for my insured, see my information?**

No, each agent is restricted to viewing only coverages which they entered.

### **9. What happens when one agent's policy is replaced by another agent?**

When new data is entered by a new agency, it shows the new agency and new agent's signature. An e-mail notice is sent to the old agent saying 'your coverage data has been superceded by another agent - if you have any question, contact the Insured.'

### **10. How do we enter the description of the project or location covered by the certificate?**

You do not need to do it. The Cert-Holder can enter a location, contract, product or job for which this certificate is being viewed. The Holder is notified that whatever they enter does not alter or amend the policy, and specifically states that "If any coverage shown is limited to a specified location, operation or profession, your entry does not add coverage for a new location, operation or profession."

### **11. How about Additional Insureds?**

If you certify the policy has "Blanket Additional Insureds," (you check the box), Cert-Holders can enter up to six names. Cert-Holders are warned that this does not apply unless required by a contract or agreement. When they do so and view the certificate, *Ins-Cert.com* e-mails you the names. It is up to you to notify the Insurer, or just retain this information. If you do not certify blanket coverage, the Cert-Holder requests approval, through the system, by e-mail. When you get approval, log-on and check the request as 'approved,' permitting the Cert-Holder to view and print a certificate with the approved Additional Insured(s).

## 12. How do we show what Additional Insured endorsement form applies ?

On the data entry screens for General Liability, Auto Liability, Pollution, Professional and Umbrella, you may select the Additional Insured endorsement form which grants coverage on the policy, and the form number will be displayed on the certificate so the Cert-Holder knows what he is getting. ISO forms are not displayed, but most Holders who want a particular form know what the forms say, and are usually satisfied knowing the form numbers. We can display non-ISO forms—send them in and we'll add them to the system.

## 13. How about Waiver of Subrogation ?

If you certify that there is Blanket Waiver of Subrogation on the policy, (you checked the box), a sentence will appear on the certificate, stating: “**Insurer waives subrogation** against **Cert-Holder name**) if required by contract or agreement before a loss.”

## 14. What do we do about other Cert-Holders, after entering certificate data for one ?

This is the best part of Ins-Cert.com. Once you have posted your Insured's data, it can be viewed by all your Insured's customers. Print the “memo to Insured's customers” by clicking on the Insured's “Key” on your Control Page. You will see a memo to your Insured, and your Insured's memo to their customers. Print these with your browser print button and give them to your Insured, suggesting they fax this memo to the customer when they get a certificate request. When the customer does so, you won't even know a certificate was requested until you see the item on your month-end statement, (or get an e-mail showing additional insureds). ..... **IDEA:** Copy & paste this memo into a document and print it on the Insured's letterhead.

## 15. How do we notify Cert-Holders of cancellation and reinstatement?

You enter the cancellation date **as soon as you know it**, and *Ins-Cert.com* sends an e-mail notice to all Cert-Holders linked to your Insured. When you reinstate or replace coverage, remove the cancellation date, and *Ins-Cert.com* sends an e-mail reinstatement notice to all Cert-Holders.

## 16. How can I use this to help my Insureds better manage their risk ?

Your Insureds, like your Insured's customers, are exposed whenever they hire a contractor, service, buy a product, lease real estate, or lend money against collateral. If they are not properly insured, your Insured could suffer a loss, so it is prudent and a part of your job to help them ensure that all contractors and vendors are properly covered. Introduce them to *Ins-Cert.com* as a free service to help them avoid the risk of an underinsured contractor, tenant, borrower or vendor !

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Enjoy using *Ins-Cert.com*, and encourage your Certificate Holders to ask for *Ins-Cert.com* from all their vendors, so they have complete reports on-line. If you have any questions about the system, please contact:

### Bill

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