

the SOLUTION

Designed for: Employers

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Another Value Added Product by

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BETTER SERVICE

Employers are directly impacted by many of the inefficiencies that plague the certificate issuance process. In today's fast paced environment, when a certificate is needed immediately, waiting 2-3 days for your broker to issue the documents and for your company to receive them is no longer an option, nor should it be a tolerable business practice. This is especially critical when on-going operations or new business opportunities are dependent on the prompt certification of coverage. Quality service should be a normal by-product of the premium you pay, not an additional add-on expense.

CONVENIENCE

For many employers, the ability to self-serve their certificate needs makes perfect sense particularly since it is such a simple process. Once your broker has set up your Master Certificate(s), any number of Certificate Holders can be added then on demand, the certificate is printed in your office with copies e-mailed or optionally sent via fax or regular mail to the recipient. This customer convenience is available to your company 24x7, on weekends or holidays, and without relying on your broker's limited business hours to issue these most important documents.

IS SELF-SERVICE FOR ME?

Before thinking that issuing your own certificates is a bit scary, we'll let you in on a well-kept secret. For a long time, the insurance industry has cloaked a veil of mystery around the certificate process. This is partly because many of the certificate systems currently in use today are archaic, and partly because the industry also tends to protect its own turf. The truth is that for years, companies just like yours have been filling out fax forms with all of the information needed to process the certificates including the exact endorsements that were to be attached and the appropriate wording to be used, only to have that same information simply transcribed onto the official documents. Our point here is that in the vast majority of cases, you undoubtedly have requested hundreds of certificates and already know how to complete one, so all you really need is a simplified means to do the job yourself, and eCertsONLINE provides you with that capability. In less time than it takes to send your broker a fax with specific instructions, you can self-issue the documents you need quickly and easily, and your broker will automatically receive a complete copy for review. That's part of the safety and security of using eCertsONLINE - if an inadvertent error does occur, it can immediately be corrected upon automatic receipt by your broker's staff.

Further, to eliminate the potential for error, we have included a preview capability that displays the entire document set on-screen. You may then double check for errors that may have occurred and make any necessary corrections prior to actual issuance. This is another example of the fail-safe mechanisms built into eCertsONLINE that permits the agency and customer to feel comfortable with the process.

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APPROVAL MODE

As an alternative, we've taken this concept one step further by developing an Approval mode that can be used prior to certificate issuance. Once the employer has added the proper certificate holder information, a complete copy of the actual certificate including any attachments and endorsements is immediately submitted to your broker where it is reviewed for accuracy. If acceptable to your broker, one click of the mouse approves and notifies you that it is OK to issue as usual. If the certificate is not acceptable, the issuance process will be aborted, and you will be electronically notified of the reason. Once the appropriate changes are made, the certificate will be re-submitted to your broker for approval. The entire approval process can be completed in a matter of minutes - we've made it that easy.

WHAT DO I NEED TO SELF-ISSUE CERTIFICATES?

You only require access to the Internet, and a copy of the free Adobe Acrobat Reader. There is no additional software for you to download, install, or maintain. Once your broker has subscribed to this service, you will be provided a secure User ID and Password and instructions on how to access his site. Once there, you can view online or print the easy to follow User Manual and immediately begin issuing your own Certificates of Insurance.

WHO PAYS FOR THIS SERVICE?

eCertsONLINE is designed as a value-added service provided by your insurance broker for the benefit of its customers. And although there is a charge to the broker, it is significantly less than his current overhead costs. To put this into perspective, several studies have concluded that when a broker issues a certificate through most currently available management systems, the labor, equipment, and postage costs average from \$4.00 - \$7.00 for just a simple, plain-vanilla type of certificate. If additional wording or a specific endorsement needs to be attached, the cost easily doubles or triples, and we all know who really pays for that. When brokers use eCertsONLINE, their actual cost to issue even the most complex type of certificate is reduced by 60% - 70%, and if customer self-service is provided, the overall savings increases to 80% or more.

Maybe now is the time to ask your broker to provide your company with the convenience of eCertsONLINE since it's a win-win situation for everyone involved in the certificate chain - your company receives better service, and the broker's costs are significantly reduced. If that doesn't work, call us and perhaps we can refer you to a broker that will.

eCertsONLINE is guaranteed to outperform any certificate management system in use today. For more information on how eCertsONLINE can transform your certificate processes, please see the List of Features and FAQs

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