

# the SOLUTION

Designed for: General Agencies

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### Another Value Added Product by

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## INTRODUCTION

General Agents that must now issue Certificates of Insurance face many of the same problems as other entities involved in the delivery chain except their difficulties may be compounded by the sheer volume of certificates they are required to process. If inefficiencies exist in their issuance process due to lack of systems integration or design, the added costs associated with those inefficiencies are repeated every time a certificate is issued - they simply don't disappear.

To put this into perspective, several studies have concluded that when a certificate is issued through most currently available certificate systems, the labor and equipment costs average from \$4.00 - \$7.00 for a simple, plain-vanilla type of certificate. If additional wording or a specific endorsement(s) needs to be attached, the cost easily doubles or triples. Further, other studies show that the average cost for mailing an envelope is not thirty-nine cents but two dollars and fifty cents. When multiplied by the number of certificate documents mailed every day, you arrive at a staggering figure. Using eCertsONLINE reduces the issuance cost of even the most complex type of certificate by 60% - 70%, and if self-servicing by retail agencies is provided, the overall savings increases to 80% or more.

## RECENT REGULATORY REQUIREMENTS

A common industry practice throughout the years has allowed retail insurance agencies to issue Certificates of Insurance on behalf of their customers whose coverage with non-admitted insurers has been placed through General Agents (GA's). This has been a standard routine that has benefitted the GA's since they were not required to expend their time and money to issue the documents themselves. It has also proven beneficial to retail agencies since they were able to issue the Certificates through their own management system and thereby enhance the service that they provide to their customers. However, recent rulings by several states' Departments of Insurance (DOI's) prohibit this procedure and now require the GA's to issue all Certificates of Insurance for non-admitted insurers on behalf of the insureds in lieu of the retail agents. One of the reasons cited were that the GA not the retail agency must be shown as the Producer of Record and consequently only their signature may appear as the "Authorized Representative" on the Certificate.

## CURRENT SYSTEMS

Most management systems that are currently being used by General Agents are built to manage accounting, policy maintenance, and in some cases incidental application functions as well, and overall they do an excellent job of this. However, in many instances, these same systems do not have any type of Certificate issuance system included and if they do, they are very limited in scope and functionality. A properly designed certificate function should not require the user to repetitiously type lines of data onto an insurance form, yet that is how most systems are programmed. This is not a criticism of those systems, only a factual analysis - they were never designed to perform more than only a small portion of a very complex and sophisticated process. eCertsONLINE eliminates these shortcomings entirely since it possesses the power to deliver unparalleled performance throughout the entire spectrum of extreme usage. Due to its symmetry of design and function, it defines a new standard of programming excellence by focusing technological resources specifically on simplifying the many complexities of the certificate issuance process. That's what it was built to do.

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## SOLUTION

eCertsONLINE has been designed specifically for how General Agents conduct their business, and that is through the Retail Agents that sell their products. With the eCertsONLINE program for high volume operations, certificate issuance can be solved quickly and easily without the need for expensive IS development since:

- eCertsONLINE is entirely browser based so there is no software to install or maintain
- Web hosting is provided by a Tier 1 provider with redundant power generators, 24x7 security guards, and multiple daily back-ups
- All functions within the program are completely integrated
- Once and done processing eliminates multiple handling of documents
- eCertsONLINE is database driven so all documents are attached and automatically print at the time of issuance through both the new and renewal processing cycles
- The program is web based and can be deployed globally in a matter of minutes without the costs normally associated with other enterprise solutions
- Customer data is available to multiple offices that may service the same account
- Available 24x7 from anywhere in the world, your retail agents can self-serve their own customers' certificate needs but only with the specific approval of the GA
- Worldwide electronic delivery eliminates mailing costs and is the least expensive method of document delivery ever devised. Delivery via Fax, U.S. Mail, or Next Day Air is also available
- Renewal processing is accomplished with a few clicks of the mouse

## INCREASED PRODUCTIVITY

Due to its integrated design, eCertsONLINE significantly increases employee workflow and productivity. What may normally take 12-15 minutes with most certificate systems only requires 2-3 minutes with eCertsONLINE and by gaining efficiency, fewer employees are required to accomplish the same amount of work while substantially improving overall customer service. In these difficult times when the pool of qualified employees is shrinking and those that are available command a hefty premium, doesn't it make sense to reduce your dependency on additional personnel and decrease overall expenses, while simultaneously increasing your productivity? We think so too, and that is another reason why eCertsONLINE is a "can't lose" situation for any company that uses it.

## SYSTEM INTEGRATION

eCertsONLINE can accept data uploads from most management systems including legacy systems. This includes AL3, SQL, DBase, Excel or ASCII delimited just to name a few. Customer, policy, and certificate holder data can be safely imported into eCertsONLINE making the transition into this web based program easy and painless.

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Further, we have other routines available that refresh policy data on a daily or even real time basis thereby ensuring that the information within the system is always current and accurate. Whatever your upload needs may be, eCertsONLINE can accommodate your specific requirements.

## FORMS

eCertsONLINE supports ACORD based Certificates of Insurance. Further, similar to the Certificate of Insurance, the same processing difficulties exist for sending certification of coverage to mortgagees or loss payees on property risks. For that reason, we have integrated the Evidence of Commercial Property form into the program so that property coverage verification can also be processed much in the same manner as the Certificate of Insurance.

## BRANDING

The web site that your staff and retail agents utilize should be elegantly designed and reflective of your corporate image. For that reason, each page is branded with your company name and tag line. However, eCertsONLINE is also the only site of its type that includes the capability to change the coloring of the background, menu, titles, and links to match the custom colors of your own web site, and incorporate your company logo on every page. This level of customization is available at no cost as part of the eCertsONLINE site set-up.

## TRAINING

Although eCertsONLINE is highly intuitive and logical in its sequencing of functions, we provide your staff with the necessary training to make a smooth transition to this dynamic system. In addition, an Admin Manual is also provided that outlines all of the program functions in detail. This easy to read pictorial guide is written in plain English and takes all of the guesswork out of the site operation. A complete User Manual is also provided for those retail agencies that will be self-servicing their own customers' accounts.

## SITE OPERATION

Once the site is established, your staff would login to the Admin side using a secure password and User ID that determines one of three levels of security. Once the customer's account and Master Certificate(s) are set-up, staff members may add an unlimited number of Certificate Holders and issue certificates, attachments, and endorsements on demand.

At the time of issuance, the completed documents including any endorsements or attachments can be sent to the Certificate Holder via e-mail, fax, U.S. Mail, or Next Day Air and optionally also sent to the carriers involved if necessary. You may then optionally print your copies to a local printer and/or long-term archive completed copies on our secured servers.

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## ENDORSEMENTS

The Endorsement function is one of the major time-savers available to users of eCertsONLINE. When additional insured status or a Waiver of Subrogation is permitted by the insurance contracts and acknowledgement is being provided to the Certificate Holder, it only makes sense that you should also have the capability to attach an endorsement since additional insured wording in the Description of Operations section of the Certificate is meaningless without the appropriate policy endorsement (see side 2 of the ACORD 25). Since endorsement maintenance is non-existent in most management systems, users are now forced to manually complete the required endorsements for each individual Certificate in their word processor, a painful and time consuming process.

In eCertsONLINE, the endorsement function is fully integrated, and this permits endorsements to be attached to the Certificate with a simple click of the mouse. Once attached, the insured name, policy number, and certificate holder information pre-fills to the endorsement. This information is also dynamically updated if, for example, the policy number or Certificate Holder address is changed at the time of renewal. Upon issuance, the Certificate, endorsement, and any attachments are automatically printed and may be sent to any number of recipients via e-mail, fax, or U.S. Mail.

Although eCertsONLINE provides an extensive library of standard endorsements, we've also built in the capability to create, upload, and maintain your own customized library of endorsements whenever you need them. You can then place more than 25 different fields of data onto your custom endorsements including the policy number, insured name, certificate holder's information, and your digitized signature. In a matter of minutes, your custom endorsement is ready to use. This is critically important especially at the time of renewal when carriers adopt a revised or updated endorsement and you are only advised of this change at the last moment.

## REDUCED LIMITS

This feature is designed for those insureds that do not wish to have their full limits of coverage shown on their Certificates of Insurance due to contractual terms with a specific certificate holder. In order to accommodate these larger clients, current management systems require the creation of several Master Certificates each with differing limits of coverage, and that tends to be administratively cumbersome and prone to error. To overcome these inefficiencies, the Reduced Limits function was developed.

At the time a certificate holder is added, additional fields will appear that display the current limits on the Master Certificate for both General Liability and Excess. In the fields immediately adjacent are input fields that only allow limits that are equal to or less than the limits displayed on the Master. At the time of Certificate issuance including renewal, the reduced limits will print in the appropriate fields on the completed Certificate. This completely eliminates the necessity of maintaining numerous Master Certificates for an insured.

The use of the Reduced Limits feature is strictly controlled by the GA and may be toggled on or off based on the needs of the particular customer.

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## **MULTIPLE NAMED INSURED**

Another unique feature that is available in eCertsONLINE is the Multiple Named Insureds function. This was developed principally for use with larger insureds with multiple entities and locations that require each individual entity's name and address to be shown in the Insured section on a completed Certificate of Insurance. This feature permits a single Master Certificate including all named insureds to be set up rather than a separate Master Certificate for each one as is necessitated by most management systems.

When this feature is utilized particularly when it is combined with the Reduced Limits feature, it can reduce the number of Master Certificates on larger accounts from hundreds to a mere handful. Aside from simplifying the day-to-day maintenance of these types of accounts, just think of the time savings at renewal when all of the Certificates for all entities can be issued with just a few clicks of your mouse!!

## **RETAIL AGENCY SELF-SERVICE**

If retail agency self-service is permitted, they would have access only to the User side via a secure password and User ID that determines one of three levels of security. The retail agency may only view their individual customers and issue those specifically approved certificates by adding the appropriate Certificate Holder information. Once a certificate has been set-up, it cannot be modified or altered by the retail agency except if authorized by the GA, the GL and Excess Limits may be reduced (See Reduced Limits).

At the time of issuance, the completed documents can be e-mailed to the recipient or upon approval of the GA, they can optionally be sent via fax or U.S. Mail. A complete copy of all documents may optionally be sent to the carriers with a copy placed into long-term archiving. Further, to eliminate the potential for error, we have included a preview capability that displays the entire document set on-screen. The retail agency may first double check for any errors and make any necessary corrections prior to actual issuance. This is just one of several fail-safe mechanism built into eCertsONLINE.

## **APPROVAL MODE**

We've also taken the self-service concept one step further by developing an Approval mode that can be used on an agency-by-agency basis prior to actual certificate issuance. Once the retail agent has added the proper Certificate Holder information, a complete copy of the actual certificate including any attachments and endorsements is immediately submitted to the GA where it is reviewed on-screen for accuracy. If acceptable, one click of the mouse approves and automatically notifies the agent that it is OK to resume the issuance process. If the certificate is not acceptable, the issuance process is terminated, and the agent is immediately notified of the reason. Once a certificate is rejected, it cannot be processed until the appropriate changes have been made, and the revised certificate re-submitted to the GA staff for approval. This entire approval process as described can be accomplished in less than a minute - we've made it that easy.

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## RENEWAL PROCESSING

Issuing renewal certificates are essential to an insured's ongoing operations yet the customer's decision to renew their contracts generally seems to occur only at the last moment with the resulting chaos creating a major disruption in the normal workflow. Further, with larger accounts, the renewal function can take several days and require the energies of several additional staff members in order to complete.

When using eCertsONLINE, the process is simply a matter of updating the policy data and renewal listing to identify those Certificate Holders that are no longer required. This includes those Certificate Holders that have been flagged as "one-time only" during the course of the year. Then, with a single click of the mouse, eCertsONLINE issues all certificates, endorsements, and attachments automatically since it remembers what was sent, to whom, and how it was sent. If necessary, it can also automatically send a file containing all of the renewal documents directly to the carriers involved. What was previously measured in days has now been reduced to one person and a few clicks of the mouse - eCertsONLINE does everything else.

## ARCHIVING

Archiving is a function that automatically stores any completed Certificate, Attachment, Endorsement, and Addenda. At the time the documents are issued, copies of the documents are stored on our secured servers and in the identical format in which they were issued. These documents may then be retrieved, viewed on-screen, and re-printed locally. Two separate Archives are automatically provided: "Forms Issued Today" and "Forms Issued This Month". All certificates issued during these timeframes are listed on-screen and may be retrieved on demand with a click of the mouse. An optional long-term archive is also available that stores the completed documents for a period of ten years so that at any time in the future, these documents may be retrieved using a simple search routine. Use of this long-term archive function eliminates the filing and storage problems normally associated with the certificate process and permits immediate access to these critical documents long after most state statutory storage requirements have expired. This feature is also compliant with the new Federal Rules of Civil Procedure governing electronically stored information (ESI) that went into effect on December 1, 2006.

## ECERTS ON CD

Another feature available is eCerts on CD. Since our long-term archiving function stores copies of issued Certificates for a maximum period of ten years, after that time the only available records of a specific Certificate would probably be those contained within your own paper files. And, aside from the condition of the document ten years hence, being able to locate it would be another matter entirely. For this and several other reasons, we have developed eCerts on CD that stores an exact copy of every Certificate issued during the calendar year including any Attachments, Endorsements, and Addenda onto a searchable CD in a pdf format. The CD is completely self-contained, has the same look, feel, and work flow as the eCertsONLINE web site so no additional software is required. To locate a Certificate, you would simply place the CD into your CD drive, look-up the name of the Holder that is listed alphabetically, and click View/Print. The document(s) will appear on screen where it can be printed through your browser and in the identical format as at the original time of issuance.

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This feature also solves another problem - storage. Let us assume that your company issues 100,000 Certificates a year, and those Certificates are a mixture of both simple and complex and average a maximum of only two pages each. That's 200,000 individual sheets of paper, and if they were neatly stacked and filed away, the storage requirements alone would be ten, four-drawer file cabinets. If you then add the cost of printing, equipment wear and tear, alphabetizing, and the cost of the file cabinets, the storage cost begins to escalate considerably, and this is for one year only. In comparison, the entire 200,000 sheets of paper can be stored into perpetuity on four (4) easy-to-use customized CD's.

## SECURITY

The security within eCertsONLINE is not just another function but is interwoven into the very fabric of the program.:

- Access to the program is controlled through a series of User ID's and Passwords.
- Three levels of security are included on both the Admin and Retail Agency side.
- Advanced 128 Bit encryption technology keeps confidential data safe and secure.
- Once a Master Certificate has been set-up by the GA it cannot be changed or altered by the Retail Agency.
- The GA can select which Retail Agents will be permitted to self-service their customers' certificates.
- If self-service is permitted, the GA can specifically select those certificates the Retail Agent can issue.
- The GA controls if the Retail Agent may input data of any type in the Description of Operations section of the certificate or may choose to have pre-determined wording automatically appear.
- The Approval mode permits the GA to review the Retail Agency's self-serviced and completed Certificates and may either approve or reject them prior to actual issuance.

Overall security is taken very seriously not only to safeguard the confidentiality of critical data, but to also ensure that errors can be prevented from occurring in the first place.

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## IS ECERTSONLINE RIGHT FOR YOUR COMPANY?

Probably, but don't take our word for it – prove it to yourself. We suggest you follow this five-step process to determine if eCertsONLINE will work for you:

1. Review your current certificate process from top to bottom. Walk a certificate through your process from start to finish and examine precisely how every function is performed and by whom. How long does it take? What improvements if any, will make it more efficient?
2. Compute your true cost to issue a simple certificate, and also those that are more complex with endorsements or other attachments. Include such items as labor and handling, postage, equipment, IS programming and maintenance. This will provide you with an accurate baseline for any comparison
3. Make a “wish list”. If we all lived in a perfect world and an absolutely perfect system was available, what would you want it to do and how would you want it to operate? Don't be shy with your suggestions.
4. Compare the features described above with your current Certificate system. How does it measure up? Are you really getting the productivity gains you were promised?
5. Call us for an online tour – no obligations of course. It will be the most informative 30 minutes you have spent in a while.

While we cannot guarantee, nor for that matter can anyone else, that eCertsONLINE or any other “out of the box” program will meet all of your unique requirements, perhaps with some tweaking or additional code, we can make it the absolutely right system for your company - you'll never know unless you ask. However, what we can guarantee is that eCertsONLINE will exceed your expectations. Count on it!!!