

the SOLUTION

Designed for: Self-Insureds

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Another Value Added Product by

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INTRODUCTION

Companies that are self-insured and organizations that purchase unbundled services face many of the same problems as other entities involved in the certificate delivery chain, namely large volumes of certificates to process, and the lack of availability of systems capable of efficiently processing those documents. Due to rising premiums, increased costs, and reduced budgets, we have found that in many instances risk management departments lack the sophisticated automation systems capable of issuing Certificates of Insurance and are preparing these documents the old fashioned way - by manually typing the information onto a pre-printed form. Since labor is one of the largest single components of the cost to issue certificates of insurance, it only makes sense to reduce those costs whenever possible

To put this into perspective, several studies have concluded that when a certificate is issued through most currently available certificate management systems, the labor, equipment, and postage costs average from \$4.00 - \$7.00 for just a simple, plain-vanilla type of certificate (this cost is significantly higher for self-insureds that do not have a management system or prepare certificates manually). 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 seven 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% - 80% or more.

CURRENT SYSTEMS

Most management and legacy systems that are being used to issue certificates were originally built to manage accounting, policy maintenance, and application functions, and overall they do an excellent job of this. However, the certificate function is not the same as repetitiously typing a few 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 this shortcoming 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.

In addition, national or multi-national concerns present an additional challenge due to time zone differentials, and the potential delivery of certificate documents across the globe. Customers with foreign operations generally have the same immediate need for the delivery of certificates as domestic companies yet few systems currently have the capability to conveniently accommodate these types of situations.

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SOLUTION

With the eCertsONLINE program designed for high volume, single or multiple location operations, these problems 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 locations
- Available 24x7 from anywhere in the world, the risk manager can designate those entities that will be permitted to self-serve their own certificate needs
- 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

Of course, we recognize that there are a myriad of other unique operational requirements as well as problems faced by self-insureds that are too numerous to address here. There are also numerous other creative solutions available exclusively to eCertsONLINE that we also choose not to mention.

INCREASED PRODUCTIVITY

Due to its integrated design, eCertsONLINE significantly increases employee work-flow and productivity. What would normally take 12-15 minutes with most certificate management systems or 20-30 minutes if done manually, only requires 2-3 minutes with eCertsONLINE and by gaining processing efficiency, fewer employees are required to accomplish the same amount of work while substantially improving overall 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 simultaneously decrease overall expenses? We think so too, and that is another reason why eCertsONLINE is a "can't lose" situation for any company that uses it.

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SYSTEM INTEGRATION

eCertsONLINE can accept data uploads from most management systems including legacy systems. Customer, policy, and certificate holder data can be safely imported into eCertsONLINE making the transition into this web based program easy and painless. As an option, we can also create custom uploads specific to your company.

CUSTOM FORMS & PROGRAMS

Although eCertsONLINE supports ACORD based Certificates of Insurance and Evidence of Property forms, we realize that some self-insureds may utilize their own specific form or format, endorsements, etc. eCertsONLINE can also program customized forms to meet your individual needs.

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 Property form into the program so that property coverage verification can also be processed much in the same manner as the Certificate of Insurance. Other forms included are the ACORD Certificate of Property Insurance and the Leased Auto Certificate of Insurance (due October 2003).

BRANDING

The web site that your staff utilizes should be elegantly designed and reflective of your corporate image. For that reason, each page is branded with your company name, tag line, and phone number. 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 also display your corporate logo on every page. This level of customization is available 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.

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SITE OPERATION

Once the site is established, your staff login to the Admin side using a secure password and User ID that determines one of three levels of security. Once the Master Certificate(s) are set-up, staff members may add an unlimited number of Certificate Holders and issue certificates 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 with copies automatically sent to any carriers or reinsurers involved. The risk manager may then optionally print their copies to a local printer and/or long-term archive completed copies on our secured servers.

If the self-service function is utilized, your various corporate entities would have access only to the User side via a secure password and User ID that determines one of three levels of security. They may then only view and issue those specific certificates determined by the risk manager by adding the appropriate Certificate Holder information. Once a certificate has been set-up, it can only be modified or altered by the risk manager.

At the time of issuance, the completed documents can be e-mailed to the recipient or optionally sent via fax or U.S. Mail. A complete copy of all documents is also automatically sent to the carriers and the risk manager for review and optional long-term archiving.

APPROVAL MODE

If you still question the viability of self-service for your company, we've taken this concept one step further by developing an Approval mode that can be used on an entity-by-entity basis prior to certificate issuance. Once your corporate entities have added the proper certificate holder information, a complete copy of the actual certificate including any attachments and endorsements is immediately submitted to the risk manager where it is reviewed on-screen for accuracy. If acceptable, one click of the mouse approves and notifies the user that it is OK to issue. If the certificate is not acceptable, the issuance process is aborted, and the entity is electronically notified of the reason. Once the appropriate changes are made, the certificate is re-submitted for approval.

While the approval function is an ideal training aid for new users of eCertsONLINE, it may also be utilized when one of your entities simply feel uneasy with the overall certificate process. Conversely, it also permits a risk manager to feel secure that their various entities are issuing certificates but only if the certificates are specifically approved by the risk manager's staff. In either case, the Approval mode can be turned on or off with just a click of the mouse as the confidence levels increase to the risk manager's satisfaction.

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RENEWAL PROCESSING

The renewal process has always been a very difficult event since hundreds or even thousands of renewal certificates need to be immediately issued, and the certificates are essential to an insured's ongoing operations. Further, with many self-insured accounts, the renewal function can take several days and require the energies of 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, and eCertsONLINE issues all certificates, endorsements, and attachments automatically since it remembers what was sent, to whom, and how it was sent. It even automatically sends 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 immediately and automatically.

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 or 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 the 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.

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 User side.
- Advanced 128 Bit encryption technology keeps your confidential data safe and secure.
- Once a Master Certificate has been set-up by the Risk Manager it cannot be changed or altered by the entity.

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- The Risk Manager can select which entities will be permitted to self-serve their Certificates.
- If self-service is permitted, the Risk Manager can specifically select those Certificates the entity can issue.
- The Risk Manager controls if the entity 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 Risk Manager to review completed self-served Certificates and may either approve or reject them prior to actual issuance.
- Copies of all self-served Certificates are automatically sent to the Risk Manager for review and immediate archival.

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.

IS ECERTSONLINE RIGHT FOR YOUR COMPANY?

Probably, but don't take our word for it – prove it to yourself. We suggest you follow this four-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 purpose.
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. Some of the most seemingly bizarre recommendations have already become powerful time and money saving functions. Remember, if it is conceivable, it is probably programmable.
4. 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!!!

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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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