Certificate of Insurance

First and foremost, I want to be clear this is NOT a blog on E&O. It is merely how we use Hawksoft CMS to process Certificates of Insurance in our agency. Since our agency is mostly commercial in nature Certificates are a daily routine. There isn't a day that goes by where we don't do certificates. Getting it done quickly and getting it done right is important.

Our goal is to allow the function to be as automated as possible. As a general rule, a properly prepared "general" certificate (one without special conditions or wording) can be issued by anyone in the office.

The first step for our agency is to create the MASTER. We make one for every contractor in our office the day the policy is bound. Why? We know a COI will be issued at some point during a policy year. We verify policy numbers and limits in the corresponding areas.

In our agency ALL certificates are created from the CLIENT tab.

After all limits have been entered, we complete the general description. Keep in mind this is the **master** and can be change as needed.
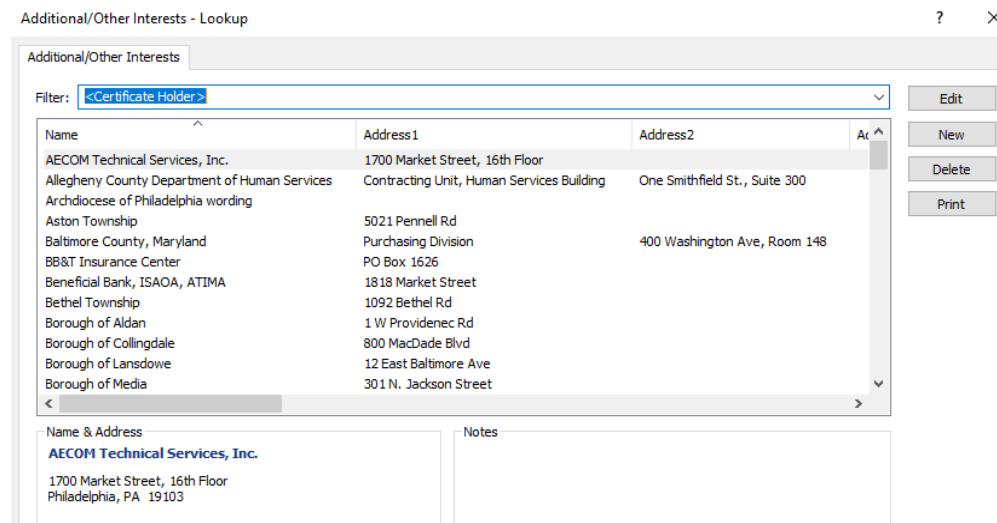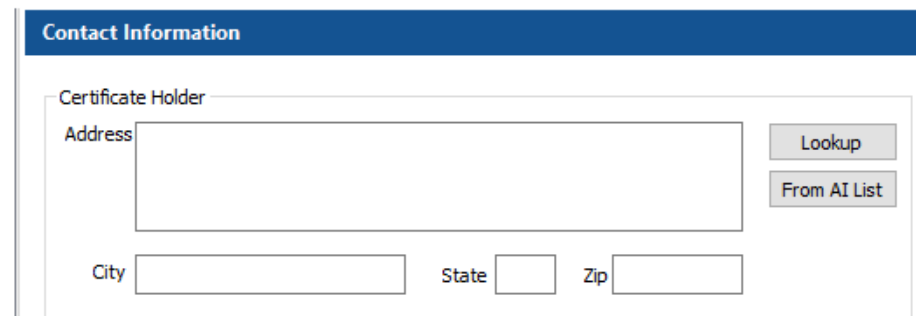
The last thing we do is create a name for our Master. We enter the Certificate Holder section and type the name of the certificate. In this case, 2017 Master.

The next step in our workflow is making sure we have a good database of certificate holders. When we started using Hawksoft we added as many Townships and Municipalities as we new by going to the Gear Icon- Certificate Holder Setup screen. The key to a great automated system is keeping this list as accurate and up-to -date as possible. We do so by using the "lookup" feature. When the insured calls or emails us a new certificate request, we FIRST check via lookup to verify it is in our database. Look up takes you to the setup screen.

Begin typing the name of the Certificate holder in the filter. If you see the name, highlight it, and hit **OK.** The information will prefill your certificate. If it isn't in your database, hit **New** and you can now Add another cert holder to your list for everyone to use. When complete, Hit **OK** and it will now be on your certificate. And lastly, if the information has changed, this is the time to verify which is accurate and make any necessary changes.
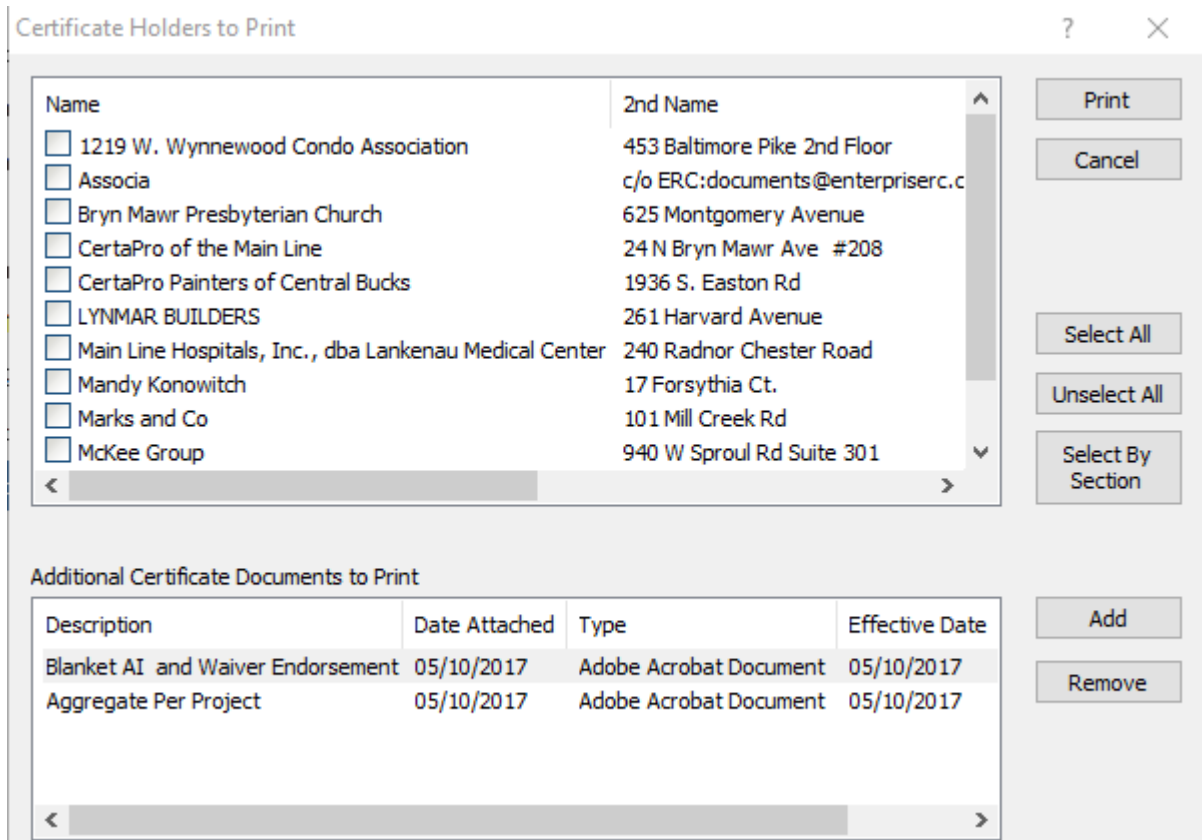

A master is now ready for anyone to use. Note the description is the as your setup. It is greyed out and cannot be changed without unchecking the description Box.   If a certificate must have special wording, just Uncheck the box and type away.

Creating a good Master template and having strong, accurate certificate holder database is critical to having a streamlined and accurate certificate workflow. What about the exceptions to the "master"? The "Master" is your building block.
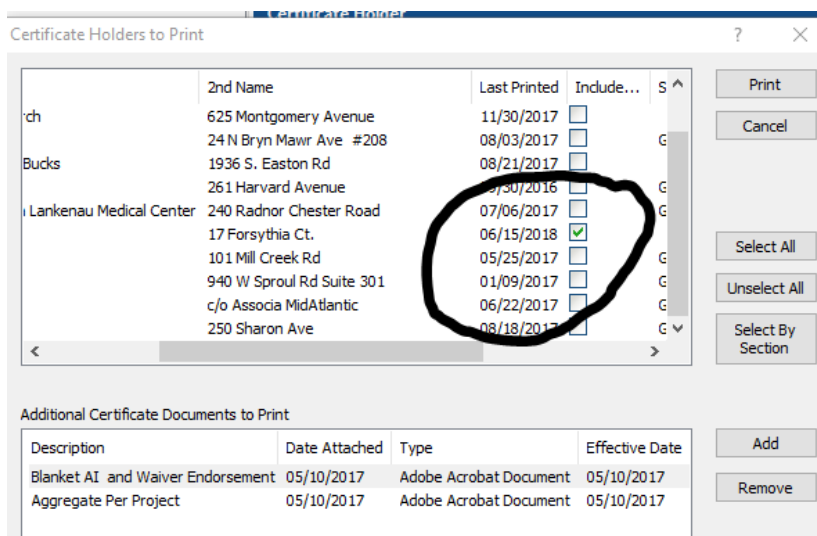
Adding documents to a certificate

More often than not, a certificate holder will ask for copies of specific endorsements to accompany the certificate. Additional Insured endorsements, Waivers of subrogation, Primary Non-Contributory wording and other specific requests.

We go through the policy polices in question and print the pages via the HawkSoft Virtual Printer. We add these pages to the Client tab as attachments. This makes them easier to find when we add them to a certificate. This menu can be found when you go to print the COI
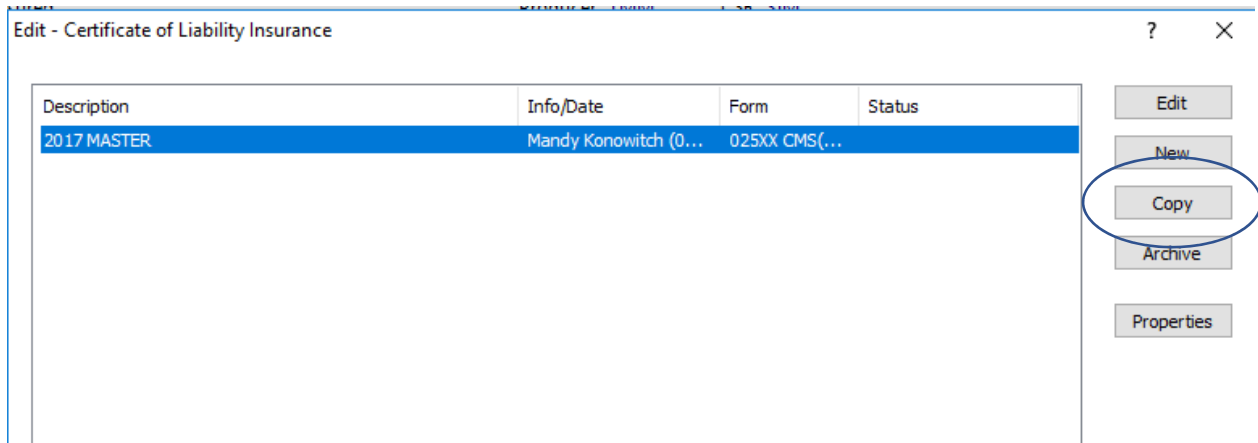

Once you add the documents, all certs will get a copy of them by default. You must uncheck the ones that don't get the documents.

Our agency will emails or occasionally faxes ALL certificates. We have two email templates, one for sending the certificate to the certificate holder with a the insured cc'd. and the other template which is used to send the certificate to the insured only.

Renewals are straightforward. We send the insured a copy of the certificate list for revision. We ask our insured to review the list and update the list. When the updated list is returned, begin the process by copying the previous master.

Once copied, just edit the policies for the new dates. When we email the renewal certificates it can be a little cumbersome. Currently, there are 3 options that can be chosen, **Insured, One email per certificate holder and other, one email with all documents.** Unfortunately, the first option does not act as a mail merge and send each one out automatically. If you have a lot of certificates to renewal, it can be a little cumbersome as you have to manually hit enter after each certificate until all certificates are complete.

Overall, we find our workflow works well for us. If you have any suggestions make them in the HawkSoft Community forum. If you want the developers to act on it, let fellow users know about recommendation so they can vote on it.