

Producing Certificates, the Right Way

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WIFI INFORMATION

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INTRODUCTION

There probably isn't a day that goes by where as an insurance professional you will not be asked about an Insurance Certificate. Getting it done the quickly and accurately is very important. Taking your time to set up your certificate process efficiently will benefit everyone in your agency.

Our goal today is to help you utilize Hawksoft to it's full potential, provide tips for establishing this process, and automated the process as much as possible.



How Customers ask for Certificate



How Customers think Certificates are issued



AGENDA

- Creating a Master Certificate
- Utilizing the Additional/Other Interests/Certificate Database
- Using Client Tags for Certificate Instructions
- Proper Language for Certificate wording
- Proper Utilization of Operations Template
- Including Attachments
- Methods of Distribution
- Renewing Certificates



MASTER CERTIFICATE

We recommend that you create a “master” Certificate of Liability template, and then always edit the master as needed moving forward. The advantages to this method are saving valuable time, helps eliminate E&O potential concerns, and streamlines the certificate process. You will be able to quickly add new certificate holder interests, generate multiple certificates with one click, and view all certificates created in one place.


QUICK TIPS FOR CREATING A MASTER CERTIFICATE

- Consider creating ALL certificates from the CLIENT tab. Typically multiple policies are involved when issuing certificates. This makes it very easy to always know which tab the certificates are attached too.
- Consider using a standard certificate naming method to easily identify what coverages and term are on the certificate. For example:

19-20 Master GL, WK Comp, E&O

19-20 Master All Policies

19-20 GL, Property & 18-19 Wk Comp

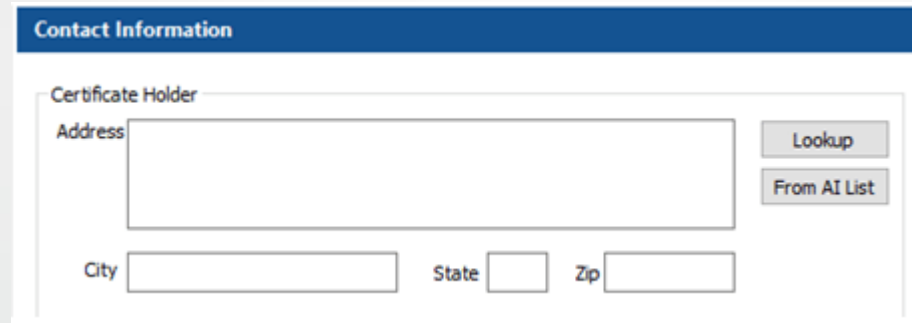


ADDITIONAL/OTHER INTERESTS/CERTIFICATE HOLDER DATABASE

The Additional/Other Interests/Certificate Database is a centralized database of common Loss Payees, Mortgages, Additional Interests, and Certificate Holders that enables you to easily select a database item when inserting or editing certificates. First step is to make sure all users have permissions to edit the database. Teach your staff to enter the common Additional Interest and/or Certificates in the database first to eliminate the need to always type these common requests. Enter it once and save time down the road!

LOAD YOUR CERTIFICATE HOLDER DATABASE

When we started using HawkSoft, we added as many townships and municipalities as we knew by going to the **Gear icon (top right corner of main screen)-> Additional / Other Interests / Certificate Holders Database** 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 within the certificate. When the insured calls or emails us a new certificate request, we **FIRST** check via lookup to verify it is in our database.



Contact Information

Certificate Holder

Address

City State Zip

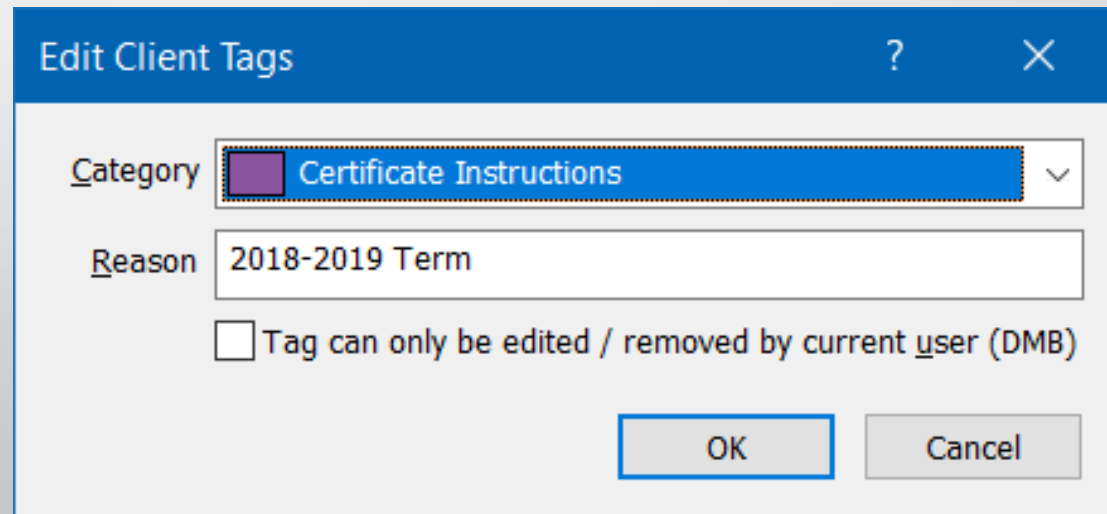
Clicking the **Lookup** button takes you to a searchable list from your Certificate Holders Database. Begin typing the name of the certificate holder in the filter. If you see the name, highlight it, and hit **OK**. The information will pre-fill into your certificate. If it is not in your database, hit **New** and you can now add another cert holder to your list for everyone to use. When complete, click **OK** and it will now be on your certificate. And lastly, if the information has changed, this is the time to verify what is accurate and make any necessary changes using the **Edit** button.

USING CLIENT TAGS for CERTIFICATE INSTRUCTIONS

This is an easy to document your larger commercial accounts with heavy certificate requests with all the information needed to issue a certificate. Account Managers need time off occasionally, avoid extensive research and review of forms to determine what is included or needs to be added for certificate requests.

First Step: Create A Client Tag Category labeled Certificate Instructions

Second Step: In the reason field add the policy term information



Dialog box titled "Edit Client Tags" with a blue header bar containing a question mark and a close button (X). The dialog contains the following fields and options:

- Category:** A dropdown menu with a purple square icon and the text "Certificate Instructions".
- Reason:** A text input field containing "2018-2019 Term".
- Tag can only be edited / removed by current user (DMB)
- Buttons:** "OK" and "Cancel" buttons at the bottom right.



USING CLIENT TAGS for
CERTIFICATE
INSTRUCTIONS

Enter information as needed. Example:

Endorsements for Certificates:

Blanket AI for On-Going Operations (GLS-150s)

Blanket Primary & Non-Contributory (GLS-295s)

Blanket Waiver of Subrogation (CG2404)

Per project Aggregate (CG2503)

No Blanket AI for Completed Operations (CG2037). Charge to add \$500.00

Auto (Auto Owners): \$25 charge per AI, \$40 charge per WOS. Blanket \$210 (not currently on policy).

Insured has workers' compensation with Pinnacol direct



USING CLIENT TAGS for
CERTIFICATE
INSTRUCTIONS

Enter information as needed. Example:

Spectrum Policy Form (SS 00 08) Includes:

- Blanket Additional Insured
- Primary & Non-Contributory
- Blanket WOS

When required by written contract

Super Stretch for Business Services: (SS 40 05)

Blanket Coverage for BPP: (SS 04 87)

EPLI: \$5,000 (SS 09 01)

Employee Benefits Liability: \$1,000,000/\$2,000,000 (SS 04 13)

Umbrella: \$5,000,000 (\$10,000 retention)

Attachments: HIG - Business Liability Coverage Form;
Hartford Stretch



PROPER LANGUAGE for CERTIFICATE WORDING

Reduce your E&O exposure and have a standardized certificate language document that you can cut and paste the proper language as needed. Examples:

- Certificate holder is included as an additional insured in regards to general liability, when required by a written written contract.
- THIS CERTIFICATE SUPERSEDES ALL PREVIOUSLY ISSUED CERTIFICATES.
- A waiver of subrogation in favor of certificate holder applies to the workers' compensation and general liability policy.



PROPER UTILIZATION of OPERATIONS TEMPLATE

When creating a “master” certificate, if you enter information for the Operations/ Locations/Vehicles/Exclusions, the entered information will serve as a template for the Certificate Holder Description of Operations and will be the default for **all** new Certificate Holders. You can enter a different description for specific certificate holders, as needed such as for a specific Job number or description. Please Note: when the **Use Description of Operations Template** is check marked, 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.

INCLUDING ATTACHMENTS

Certificate Holders to Print


2nd Name	Last Printed	Include...	S ^
625 Montgomery Avenue	11/30/2017	<input type="checkbox"/>	
24 N Bryn Mawr Ave #208	08/03/2017	<input type="checkbox"/>	G
Bucks 1936 S. Easton Rd	08/21/2017	<input type="checkbox"/>	
261 Harvard Avenue	07/30/2016	<input type="checkbox"/>	G
Lankenau Medical Center 240 Radnor Chester Road	07/06/2017	<input type="checkbox"/>	G
17 Forsythia Ct.	06/15/2018	<input checked="" type="checkbox"/>	
101 Mill Creek Rd	05/25/2017	<input type="checkbox"/>	G
940 W Sproul Rd Suite 301	01/09/2017	<input type="checkbox"/>	G
c/o Associa MidAtlantic	06/22/2017	<input type="checkbox"/>	G
250 Sharon Ave	08/18/2017	<input type="checkbox"/>	G v

Additional Certificate Documents to Print

Description	Date Attached	Type	Effective Date
Blanket AI and Waiver Endorsement	05/10/2017	Adobe Acrobat Document	05/10/2017
Aggregate Per Project	05/10/2017	Adobe Acrobat Document	05/10/2017

Buttons: Print, Cancel, Select All, Unselect All, Select By Section, Add, Remove

NOTE: *Once you add the documents, all certs will get a copy of them by default. You must uncheck the **Include Attachments** check box next to each certificate holder that should NOT receive the attachments.*




METHODS OF DISTRIBUTION

Print is selected by default, as well as **Save as Attachment**. A copy of the certificate will be attached to the Attachments List in the client file.

Optional: Uncheck **Print**, if you don't want to print the certificate.

When Print is unchecked, Save as Attachment becomes enabled. Uncheck **Save as Attachment**, if you don't want to save a copy of the certificate to the Attachments List. (Not recommended for E&O purposes.)

Optional: Check the **Email** box to email a copy of the certificate.



METHODS OF DISTRIBUTION

When you select **Email**, the drop-down menu defaults to **Insured**.

Optional: Select one of the following email options:

Company – CMS generates an email for the carrier entered in Policy Company Setup.

One email per Certificate Holder – CMS generates an email for each of the certificate holders listed.

Other – One Email with all documents – CMS generates one message that includes all certificates. The email address is left blank and must be filled in.

QUICK TIPS FOR DISTRIBUTION OF CERTIFICATES

- Our agencies 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.
- To make emailing easy, it's also important that you have digital signatures set up for ACORD documents. If you need help with this, search CMS help for *User Signature Setup*.

INCLUDING ATTACHMENTS

More often than not, a certificate holder will ask for copies of specific endorsements to accompany the certificate such as additional insured endorsements, waivers of subrogation, primary non-contributory wording and other specific requests. We go through the policy/policies in question and print the pages via the HawkSoft Virtual Printer. We add these pages to the Client tab as attachments. To add them to the certificate, when you print or email a certificate, click the **Add** button in the **Additional Certificate Documents to Print** area below the list of Certificate Holders.

Certificate Holders to Print

Name	2nd Name
<input type="checkbox"/> 1219 W. Wynnewood Condo Association	453 Baltimore Pike 2nd Floor
<input type="checkbox"/> Associa	c/o ERC:documents@enterpriserc.c
<input type="checkbox"/> Bryn Mawr Presbyterian Church	625 Montgomery Avenue
<input type="checkbox"/> CertaPro of the Main Line	24 N Bryn Mawr Ave #208
<input type="checkbox"/> CertaPro Painters of Central Bucks	1936 S. Easton Rd
<input type="checkbox"/> LYNMAR BUILDERS	261 Harvard Avenue
<input type="checkbox"/> Main Line Hospitals, Inc., dba Lankenau Medical Center	240 Radnor Chester Road
<input type="checkbox"/> Mandy Konowitch	17 Forsythia Ct.
<input type="checkbox"/> Marks and Co	101 Mill Creek Rd
<input type="checkbox"/> McKee Group	940 W Sproul Rd Suite 301

Print
Cancel
Select All
Unselect All
Select By Section

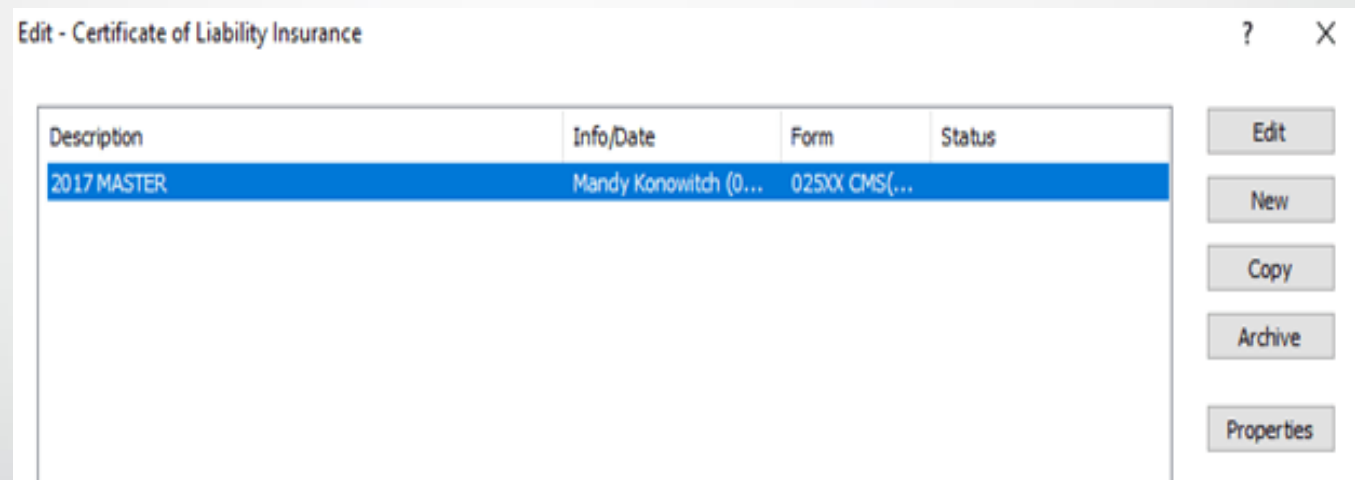
Additional Certificate Documents to Print

Description	Date Attached	Type	Effective Date
Blanket AI and Waiver Endorsement	05/10/2017	Adobe Acrobat Document	05/10/2017
Aggregate Per Project	05/10/2017	Adobe Acrobat Document	05/10/2017

Add
Remove

RENEWING CERTIFICATES

Renewals are straightforward. We send a copy of the current certificate list for revision. We ask our insured to review the list and update as needed. When the updated list is returned, begin the process by copying the previous “master” certificate. Use the Copy button in the screen below.



Once copied, just edit the policies for the new dates and any coverage revisions.

TIP FOR PRINTING A CERTIFICATE HOLDERS LIST – ALL

- [Access](#) the **Edit - Certificate of Liability Insurance** dialog.
- Click **Print Certificate Holders**.
- A standard **Print** dialog appears.
- Modify settings, as needed.
- Click **OK** to close the **Edit - Certificate of Insurance** dialog.
- Click **Finish** to close the **Action** menu.
- The [Add Log Entry Comments](#) dialog opens.
- Add comments as needed, and then click **OK**.



Q & A