CERTIFICIAL

Quick Reference Guide

A20.1

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CERTIFICIAL

INTRODUCTION
GETTING STARTED

Welcome to Certificial –
the world's first integrated insurance monitoring platform.

Certificial was developed by leading insurance and technology experts to make managing certificate holders requests for insurance and renewals fast and efficient. The platform reduces the burden on agents and brokers when providing proof of insurance. You will also find that documenting renewals is greatly simplified.

As an Agent or Broker, you can use Certificial to:

- **Deliver policy information online**
- **Provide a self-managed client portal**
- **Automate certificate holder updates and renewals**

Benefits of using Certificial as an Agent or Broker.

✓ Substantial reductions in operating costs as a result of clients able to manage their own insurance verification needs

✓ Competitive advantage resulting from faster and more efficient client service

✓ Lead generation that results from the data produced by Certificial

✓ Streamlined renewals

Agency Management Systems / Continuous Tracking

Certificial is designed to work together with your Agency Management System. As we integrate with the leading AMS providers, policy data entered in your AMS will become available on Certificial and vice versa. Changes made on your AMS will be automatically reflected on Certificial. Ask if your Agency Management System is supported by Certificial and you can begin integration immediately. Policies from integrated Agency Management Systems will display a Continuous Tracking designation in their lower right hand corner.

Automated Renewals

As renewal dates approach, providers and clients are alerted to expiring policies. By simply updating the policy dates in the system all relevant cert holders (or requestors) are notified of policy renewals. All stakeholders have access to generate updated certificates at any time.

24/7 Accessibility through a Cloud-based platform

Because Certificial is a cloud-based, online platform, no software sits on your computer. This means you will have access to the data at any time simply by logging on to your account at **https://my.certificial.com.**

Better Service

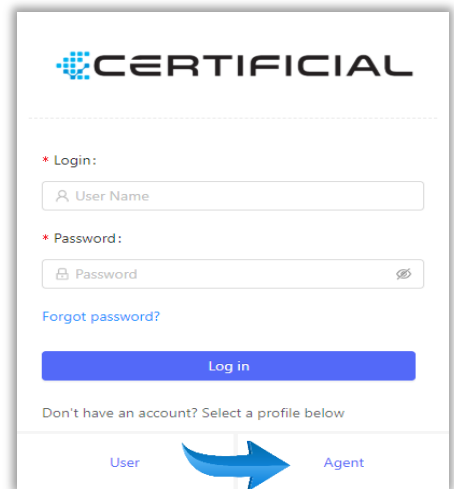Certificial is designed to make you a better agent or broker.

Your clients will appreciate all the benefits of the platform's compliance monitoring capabilities and real-time access to insurance verification. You get to focus on the things that matter - and spend less time with paperwork.

So, let's get started...

SIGN ON & REGISTER

Sign on to my.certificial.com and click on the "Agent" account creation button.
Creating an "Agent" account means that you will have ability to verify client policies online. Before you can start verifying and sharing client insurance requests, Certificial will need to confirm your identity and validate your account.

Registering a New Agency on Certificial
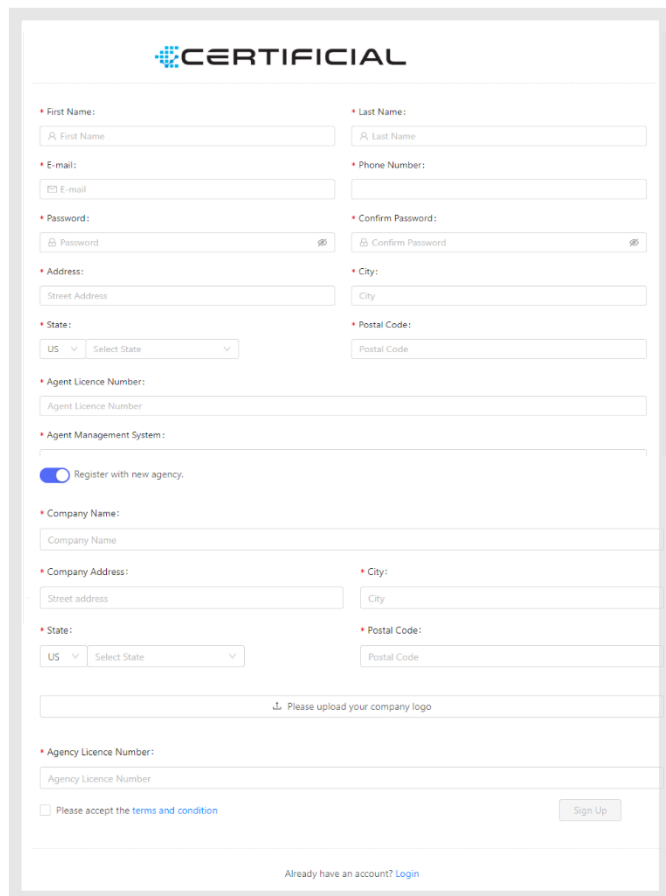Complete the registration form and hit the toggle at the bottom of the page to **Register with new agency**

You can add multiple users per agency
Once the first person at the firm has registered, additional agents and brokers may register using the **Register with existing agency** toggle at the bottom of the page and may select their agency in the dropdown box. Alternatively, you can invite other agents at your firm by selecting the **Invite User** button under your profile.

Uploading your company logo can make it easier for your clients to identify you on the system.

Complete the requested information and click the Sign-Up button.
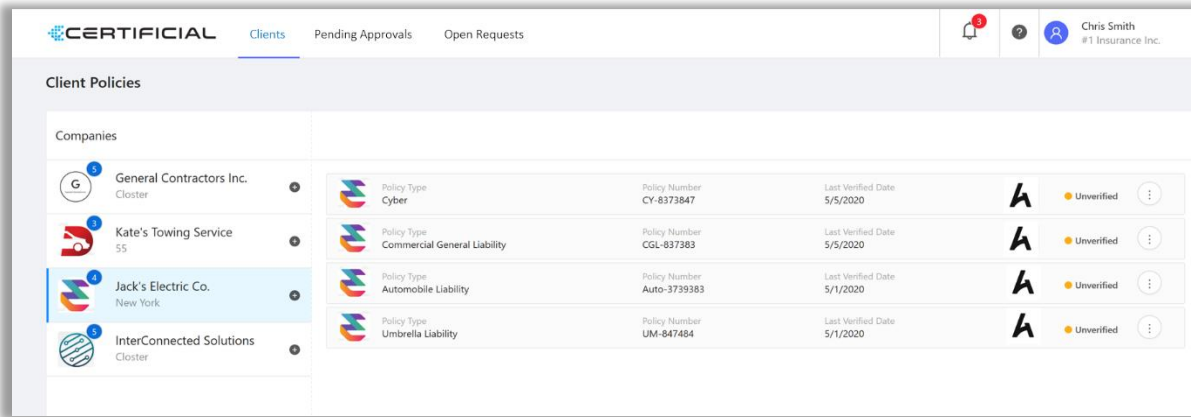You will be notified once Certificial has validated your account and you will be ready to start using the system.

FEATURES

Clients

The main landing page is your Clients tab. From here you:

- **Will receive Alerts**
- **Can access your agency's Profile**
- **Approve or Reject your client's request for policy verification**.

Any actions that you, as agent or broker, need to undertake will be highlighted here on your Clients page. From here you can access other important features like – Alerts, Profile, and Help. On the Clients page you will be able to see all your clients' policies, their status, and incoming requests for verification.

Selecting a specific policy will expand the window and show Coverage Types, Policy Endorsements and Limits.
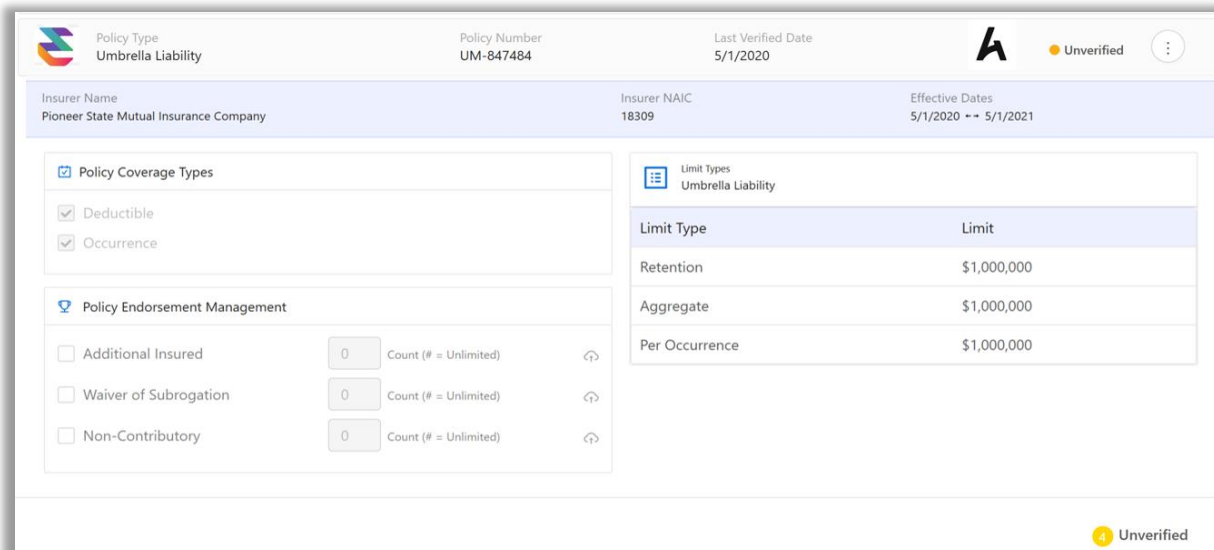
Profile

Opening your Profile in the dropdown box below your name will allow you to:

- **Update any contact information about you or your company**
- **Load your signature into the Certificial system**
- **Authorize or Invite Users to become Agents/Brokers for your company**

Uploading your Signature

By loading your signature into the Certificial system – you can use it when validating your client's insurance. This will allow your client's suppliers and vendors to print valid, updated Certificiates of Insurance - signed by you. To incorporate your signature select the **Upload Signature** button indicated above and upload a jpeg, gif or png file of your signature..

Adding or Authorizing New Agents or Brokers

By selecting the **Pending Users** tab in the dropdown box below your name, you will be allowed to authorize incoming requests for new agents or invite your agents or brokers to join via email.

Alerts

By selecting the Alert icon, you can find notifications telling you:

- **Clients have listed you as their agent**
- **Clients are asking you to verify their insurance**
- **Policies have been updated and require verification**

The bell icon on the top right will open alerts and display important notifications.
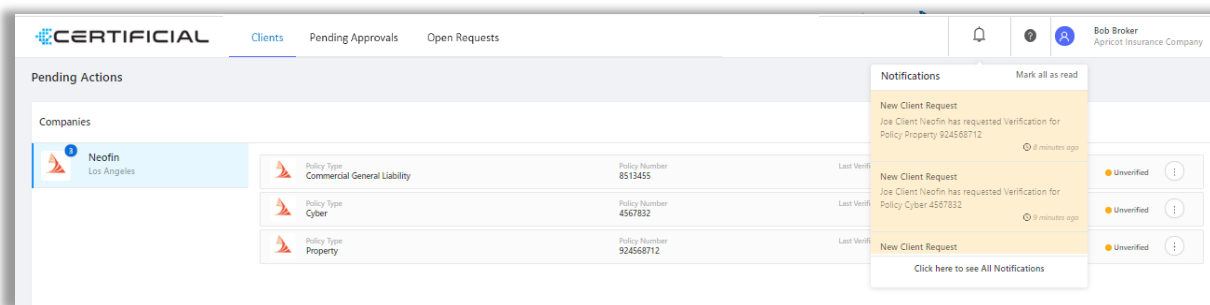
Policy Status

The Policy Status Indicators will alert you to the current status of your client's policy.

- 🟢 **Verified**
  Policy has been verified by agent or broker and meets all insurance requirements.

- 🟡 **Unverified**
  Indicates a policy has not been verified by a licensed insurance agent

- 🟡 **Expiring**
  Coverage expiring in <90 days

- 🔴 **Cancelled**
  Policy has been cancelled or fails to meet client requirements – e.g. limits, endorsements, ratings

- 🔴 **Expired**
  Policy effective date is no longer current

Pending Approvals

From the Pending Approvals tab you can edit and approve policies.
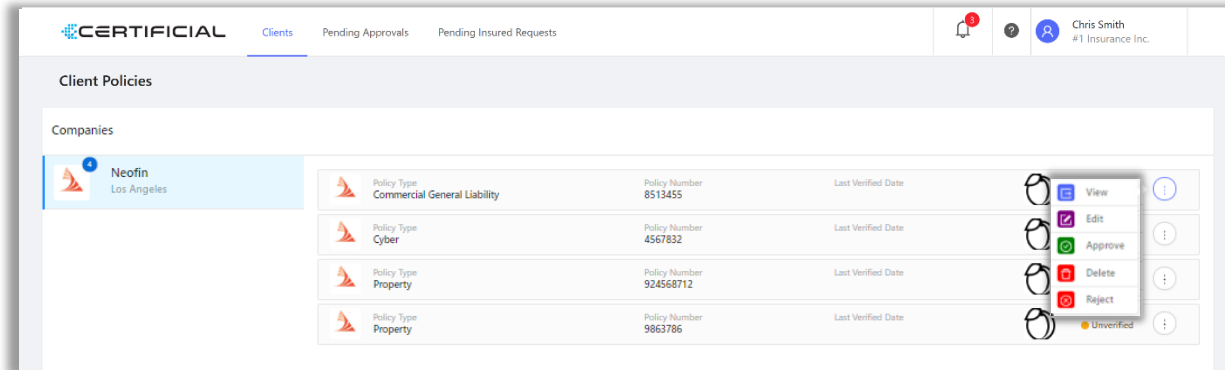
By selecting the client name, when they appear on your Pending Approvals dashboard, you will see the client's current policies. You can expand policies by clicking on them to display all the details of the coverage including limits and endorsements. The dropdown icon to the right of the policy will open the approval options shown above.

View – This opens the policy for viewing.

Edit – If any details in the system are inaccurate it is necessary for you to correct the errors. Only approve a policy once you have edited any errors that may appear.

Approve – By confirming that the coverages, limits and any endorsements are correct in the system, you are verifying that the policy details are accurate to any requestors seeking verification of your client's policies.

**Delete** – If a policy has been cancelled, select Delete.

Reject Policy – Should an unknown party ask you to verify a policy simply select Reject Policy and they will be alerted that they have chosen the wrong broker or agent.

Open Requests

Responding to requests for your client's policy information and sending updated COIs.

You will be alerted by email and on the Alerts section of the Certificial system that you have received incoming requests for your client's policies.

Select the Open Requests tab and you will be shown pending requests.
Select the Check icon to Respond to the policy request.
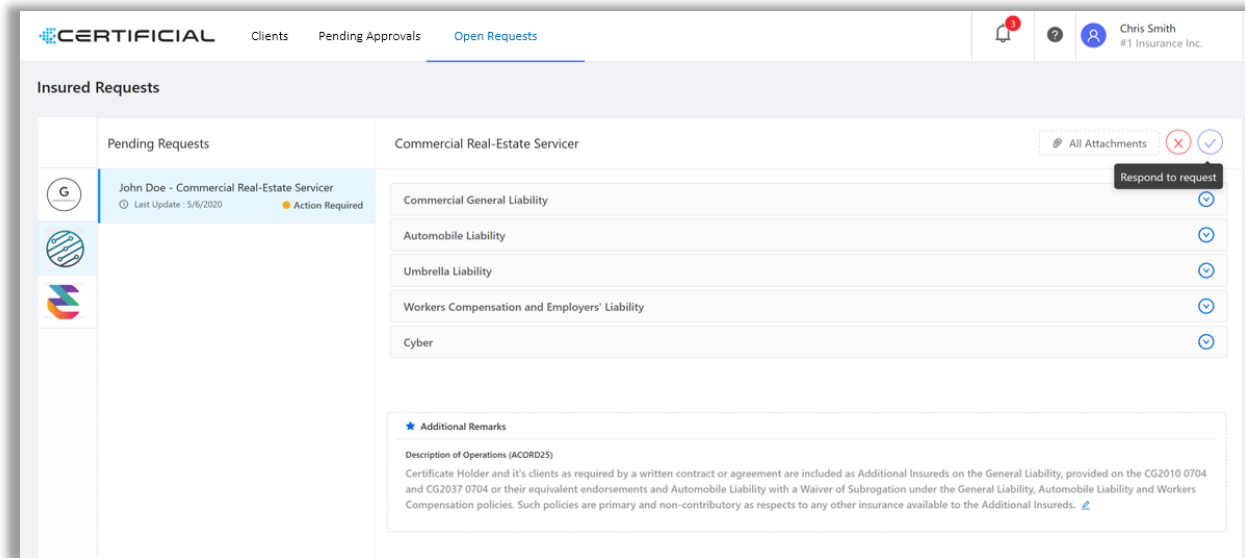
Step 1 – Policy Selection
Check the policies you have verified and wish to share with the company or person requesting the COI or policy verification.
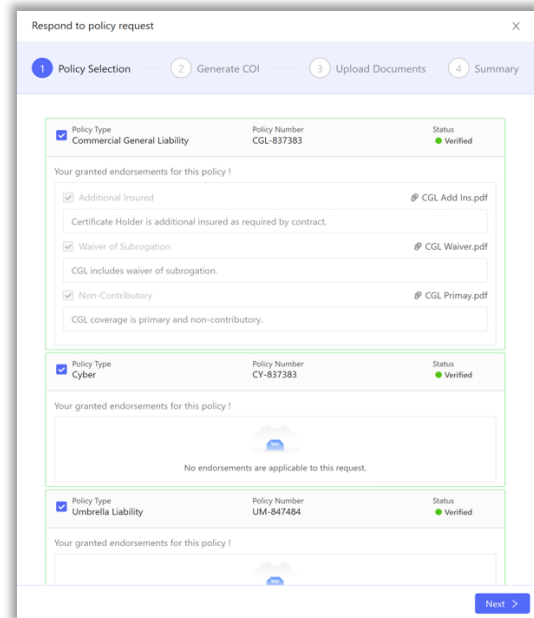
Step 2 – Generate COI
Check the Generate COI box and complete the name of the requestor or certificate-holder.

Step 3 – Upload Documents
Any requested documents can be sent with the response by uploading here.

Step 4 – Summary
Review policies and attachments to be sent. Select the Submit button to send the policy verification with printable updated COI.

Endorsement Management

The option to allow clients to self-administer.

Agents can issue endorsements on a case-by-case basis or enable clients to self-administer within set restrictions. By expanding the policy you will see the **Policy Endorsement Management** function. Here you can establish pre-approved endorsement language that can be standard or specialized for each policy.

Clients can be granted blanket endorsement authority or limited endorsements.

When you select the client's policy it will expand to show the Policy Coverage Types, Limits and the Policy Endorsement options. Endorsements displayed are specific to the lines of coverage.

Select the endorsements allowed under the policy. Space is provided to add the specific endorsement langauge that will appear on any printed COI.   If the policy is approved for a blanket endorsement, select enter the # sign in the Count Box, otherwise designate how the limit for the specific endorsement.

Adding Certificate Holder Information

We have tools for that.

Certificial can simplify the process of migrating your client's policy certificate holder information to the system. If you have a large number of certificate holders that need to be added - rather than enter them one at a time - contact us and we can assist.

HERE FOR YOU

Support is available by at info@certificial.com.