



September 11, 2015

CIRCULAR LETTER NO. 2263

To All Members and Subscribers of the WCRIBMA:

ONLINE CERTIFICATE OF INSURANCE TOOL ASSIGNED RISK POOL POLICIES

The WCRIBMA is pleased to announce the availability of the Online Certificate of Insurance tool effective immediately. The Certificate of Insurance tool will enable producers to obtain, through the WCRIBMA's website, many of the needed certificates of insurance for Massachusetts workers' compensation assigned risk policies.

Producers who have Online Assigned Risk (OAR) accounts can now request a certificate of Insurance that provides evidence of Massachusetts workers' compensation and employers' liability insurance coverage given the following:

- The policy is a Massachusetts Assigned Risk Pool policy.
- The policy has been issued by the assigned carrier.
- The carrier has reported the policy to the WCRIBMA, and it has been successfully loaded into the WCRIBMA's coverage database.
- The producer reported to the WCRIBMA as the broker of record is the same as the producer logged into OAR who is requesting the certificate of insurance.

In the following circumstances, certificates of insurance cannot be requested and printed through the WCRIBMA's system, and the producer will need to request the certificates from the assigned insurance carrier:

- The assigned carrier has not yet issued the policy.
- The assigned carrier has not reported the policy to the WCRIBMA's coverage database.
- The policy, as captured by the WCRIBMA's database, does not show that the producer attempting to request a certificate is the producer of record on the policy.
- Multiple employers or addresses need to be shown on a single certificate of insurance.
- The policy effective date is not within the last three (3) years.
- Special coverages are afforded by the policy that the policyholder needs reflected on the certificate.
- The policy was reported to the WCRIBMA as an employee leasing policy.

The OAR User Guide pages related to the Certificate of Insurance tool are attached (Attachment 1) and provide instructions to producers on using the new Certificate of Insurance tool. Producers are reminded that they do not have any authority to issue certificates of insurance on assigned risk business. Producers may only obtain certificates of insurance for assigned risk policies by either using this tool or requesting certificates from the assigned carrier.

Copies of all certificates of insurance issued through the WCRIBMA's Certificate of Insurance tool are available to the assigned carriers within the WCRIBMA's Manage Policy web application. Attached are the Manage Policy User Guide pages (Attachment 2) related to monitoring and retrieving certificates of insurance issued through the Certificate of Insurance tool for assigned risk policies.

Any questions on requesting certificates of insurance through the web based tool should be directed to Mary Travers at mtravers@wcribma.org, Christine Cronin at ccronin@wcribma.org or Dan Crowley at dcrowley@wcribma.org.

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Attachments

Attachment 1

CERTIFICATES OF INSURANCE PAGE

Clicking the Certificates of Insurance link in the menu bar at the top of the OAR Home Page will bring a producer to the Certificates of Insurance home page. Read the information and click on the 'Proceed to Create Certificate(s) of Insurance' button at the bottom of the page.

The Certificates of Insurance home page provides the following information:

When Certificates of Insurance are Available

As of September 2015, the WCRIBMA is providing to producers who have Online Assigned Risk (OAR) accounts a tool through which they can request Certificates of Insurance from the WCRIBMA that provide evidence of Massachusetts workers' compensation and employers' liability insurance coverage in the following limited situations:

- The policy is a Massachusetts Assigned Risk Pool policy.
- The policy has been issued by the assigned carrier.
- The carrier has reported the policy to the WCRIBMA, and it has been successfully loaded into the WCRIBMA's coverage database. And,
- The producer reported on the policy as the broker of record is the same as the producer logged into OAR and requesting the certificate of insurance.

When Certificates of Insurance are Not Available

In the following circumstances, certificates of insurance cannot be requested and printed through the WCRIBMA's system, and the producer will need to get certificates from the assigned insurance carrier:

- The assigned carrier has not yet issued the policy.
- The assigned carrier has not successfully reported the policy to the WCRIBMA's coverage database.
- The policy, as captured by the WCRIBMA's database, does not show that the producer attempting to request a certificate is the producer of record on the policy.
- Multiple employers or addresses need to be shown on a single certificate of insurance.
- The policy effective date is more than three (3) years old.
- Special coverages are afforded by the policy that the policyholder needs reflected on the certificate.
- The policy was reported to the WCRIBMA as an employee leasing policy.

Important Notes

- Since the producer of record is not a contract agency or agency of the Massachusetts Workers' Compensation Assigned Risk Pool, the producer has no authority to issue certificates of insurance on assigned risk business. Producers may only obtain certificates of insurance for assigned risk policies by either using this tool or requesting certificates from the assigned carrier.
- No wording can be added to or removed from the certificate of insurance.

- Copies of all certificates of insurance issued through the WCRIBMA's system are provided to the assigned carriers.
- If an email address is not provided for the Certificate Holder, it will be the responsibility of the producer to send the certificate of insurance to the Certificate Holder.

Certificate of Insurance Page

The Certificate of Insurance page contains three sections, which can each be collapsed or expanded by clicking on the section's name. The three sections are Producer Information, Policy Information, and Distribution Information.

Producer Information

- All of the information in the Producer Information section will be displayed on the Certificate of Insurance.
- The information displayed is from the account of the individual who is logged into OAR. If the information in the OAR Account needs to be changed, please contact the agency's Group Administrator.
- All fields are required.
- The Insurance Producer cannot be changed; it must reflect the name of the Agency as shown in the user's OAR Account.
- The Insurance Producer Address can be adjusted; the user can select any of the addresses from the drop-down, which lists all addresses from the Agency's OAR Company account.
- The other fields, Insurance Producer Contact Person, Insurance Producer – Phone, and Insurance Producer – Email, can all be edited as needed.

Policy Information

Search Criteria

- Enter search criteria to locate the policyholder that has requested a certificate of insurance. Criteria can be entered in one or more criteria fields.
- To search by Policyholder Name, enter some or all of the employer's name. The search used is a 'contains' search, so only policyholders' names that contain the exact text entered will be returned. The name entered must contain at least four digits.
- To search by Policyholder FEIN, enter the federal employers identification number (FEIN) of the policyholder as it is shown on the policy. For search results to be produced, there must be an exact match between the FEIN entered and the FEIN reported on the policy.
- To search by Policy Number, enter the policy number on the issued policy. For search results to be produced, there must be an exact match between the policy number entered and the policy number reported on the policy.
- To search by Policy Effective Date, use the date tool to select the effective date of the desired policy. All policies with the entered effective date will be returned.
- Click the Search Policy button when the criteria has been set.

Search Results

- Only policies that meet the entered search criteria will be returned.
- Search results can be sorted (A→Z or Z→A) by any field by clicking on the column header.
- The number of results returned is listed under the table of results. If too many results were returned, refine the search criteria entered.
- If the desired policy was not returned, verify the following:
 - The policy is assigned risk.
 - The policy was issued by the carrier and has been reported into the WCRIBMA's systems. The status of the policy can be verified by accessing the Proof of Coverage - Coverage Verification Search tool at www.mass.gov/lwd/workers-compensation/investigations/.
 - The policy reflects the logged in user's agency as the broker of record.
 - The policy effective date is not more than three years old.
 - The policy is not an employee leasing company.
- If the desired policy still cannot be located, contact the assigned carrier and request that they issue the certificate of insurance according to established procedures. Refer to the Residual Market / Producer and Employer Resources / Certificates of Insurance page on the WCRIBMA website.

Select Policy & Named Insured

- When the desired policy is located, click the Select Policy button to the left of the Named Insured column.
- If more than one employer is named on the policy, the user must select which name to list on the certificate. Only one name option can be selected. If the certificate holder requires evidence of workers' compensation insurance for more than one employer, multiple certificates can be requested.
- All continuation sequences for one and only one name link will be displayed on the certificate of insurance.
- Names that were added to or deleted from the policy midterm will not be selectable.
- Policies that have no names listed on the policy for the full term will not be selectable.

Distribution Information

Certificate Holder Contact and Distribution Information

- The Certificate Holder is the person or company that has requested evidence of workers' compensation insurance from the policyholder.
- Only the Certificate Holder Company Name and Certificate Holder Company Address are required; the Certificate Holder Contact Person's Name, Phone and Email Address are optional. **However, if an email address is not provided, it is the responsibility of the producer to send the certificate of**

insurance to the certificate holder. The WCRIBMA will not mail or otherwise distribute certificates of insurance to certificate holders.

- Certificate Holder Company Name – required – This is the certificate holder name that will be displayed on the certificate of insurance.
- Certificate Holder Company Address – required - This is the certificate holder address that will be displayed on the certificate of insurance.
- Certificate Holder Contact Person – not required and not displayed on the certificate of insurance.
- Certificate Holder Contact Person – Phone – not required and not displayed on the certificate of insurance.
- Certificate Holder Contact Person – Email - not required and not displayed on the certificate of insurance. This email address is used to distribute the generated certificate of insurance to the certificate holder. ***If this field is left blank, it is the responsibility of the producer to send the certificate of insurance to the certificate holder.***

Policyholder Contact and Distribution Information

- The user can opt to have the WCRIBMA email a copy of the certificate of insurance to the policyholder.
- If so desired, enter the Policyholder's Contact Name and Email Address.

Producer Contact and Distribution Information

- In addition to having the ability to save the pdf of the certificate of insurance at the end of the process, the producer can also have the WCRIBMA email a copy of the certificate of insurance to their email address.
- The default setting is YES for this field, so to prevent an email from being sent to the producer, click the NO button.

Preview or Generate/Send the Certificate of Insurance

- The producer has the option of viewing a draft version of the certificate of insurance prior to generating emails. When finished viewing the draft, simply close the tab containing the draft and return to the open Certificate of Insurance tab.
- If the draft contains the correct information and is ready to be sent, click the Generate/Send button to have the WCRIBMA's systems generate and send emails to the certificate holder and possibly the policyholder's and/or producer's email addresses, depending on the information provided and the selections made above.
- When the WCRIBMA system issues the certificate of insurance, it also makes a copy of the certificate of insurance available to the insurance company for their records.

Issuing Multiple Certificates

- To request another certificate of insurance for the same policyholder and certificate holder but with a different policy term, return to the Policy Information section, select the desired policy term, and click Generate/Send.

- To request another certificate of insurance for the same policyholder but for a different certificate holder, verify that the desired policy has been selected (it will be highlighted), enter new certificate holder information, and click Generate/Send.
- To request another certificate of insurance for different policyholder and certificate holder, simply click the Clear Search Criteria and Clear Distribution Information buttons and start the process over again.

Attachment 2

Searching for Certificates of Insurance

The Search page allows you to search for Certificates of Insurance issued by WCRIBMA on assigned risk policies. The search results allow you to view and download certificates.

Search Criteria

The Search page displays fields that allow you to specify search criteria. When you execute the search, all certificates of insurance matching your criteria will be returned in the search results. If no search criteria is selected, the search returns all results for the selected carrier(s).

The Carrier ID list in the upper left-hand corner of the Search page allows you to specify one or more carriers for your search. At least one carrier must be selected.

For a broad search, you can choose to search using the one-click time period search buttons for all certificates issued yesterday (Yesterday) or within the last three days (3 Days), week (1 Week), month (1 Month) or three months (3 Months). To search for certificates issued today, enter today's date in the Date Issued From and To dates.

Manage Policy
RETURN TO MEMBERS AREA | MANAGE POLICY USER GUIDE

SEARCH
CREATE TRANSACTION
SUBMISSIONS
ERROR REPORTS
END OF COVERAGE
MYLIST
HELP

Search Assigned Risk Certificates of Insurance

Carrier ID:

77777 - MANAGE POLICY INSURANCE GROUP

Select All Carriers

77777 -

Search for Certificates of Insurance issued within the following time period:

Search for Certificates of Insurance according to the following criteria:

Policy Premium	Number of Certificates Issued
<input type="radio"/> Less or Equal <input type="text" value="\$250"/>	<input type="radio"/> Greater than <input type="text" value="1"/>
<input type="radio"/> Greater or Equal <input type="text" value="\$250"/>	<input type="radio"/> Between <input type="text" value="1"/> and <input type="text" value="50"/>
<input type="radio"/> Between <input type="text" value="\$250"/> and <input type="text" value="\$500"/>	

Certificate Info

Insured's Name:

Policy Number:

Coverage ID:

Certificate Number:

Policy Effective Date: To:

Date Issued: To:

Your search returned 4 records.

<input type="checkbox"/>	Carrier ID	Policy Number	Coverage ID	Policy Primary Name	Policy Eff Date	Certificate#	Certificate Holder	Date Issued	Premium	Total Number Issued Certificates
<input type="checkbox"/>	77777	WC123456	1095056	ABC CORP	01/01/2014	268	Fall Electrical LLC	09/09/2015	6389	2
<input type="checkbox"/>	77777	WC123456	1095056	ABC CORP	01/01/2015	267	Spring Landscaping LLC	09/09/2015	6389	2
<input type="checkbox"/>	77777	WC123456	1095056	ABC CORP	01/01/2014	262	Washington Street Corp	09/09/2015	6389	2
<input type="checkbox"/>	77777	WC123456	1095056	ABC CORP	01/01/2015	261	Washington Street Corp	09/09/2015	6389	2

For a more specific search, you can enter one or more of the following filter criteria:

- **Policy Premium**—The search returns only records where the Policy Premium is in the specified premium range.
- **Number of Certificates Issued**—The search returns only records where the number of certificates issued for a policy is in the specified range.
- **Insured's Name**—The search returns only records where the Insured's Name contains the value you enter. You must enter at least four characters.
- **Policy Number**—The search returns only records where the Policy Number matches the value you enter. You must enter the complete policy number.
- **Coverage ID**—The search returns only records where the Coverage ID matches the value you enter. If you enter less than seven characters, the application adds zeros to the beginning of your entry.
- **Certificate Number**—The search returns only records where the Certificate Number on the Certificate of Insurance PDF matches the value you enter.
- **Policy Effective Date**—The search returns only records where the Policy Effective Date is in the specified date range.
- **Date Issued**—The search returns only records where the Certificate of Insurance Date Issued is in the specified date range.

After you have specified search criteria, click the Search button. The search results grid displays all the records that match your search criteria.

If you want to clear the criteria you entered, click the Clear All button.

Search Results

After you have specified search criteria and clicked the Search button, the search results grid displays all certificates of insurance matching your criteria. The maximum number of records returned is 250. If your search returns more than 250 records, narrow your search criteria, when possible.

You can sort the list by clicking a column heading; the records will be sorted by the column values in ascending order. To reverse the sort order, click the column heading again.

To view, print or save a Certificate of Insurance, click on the Certificate Holder link.

To view all Certificates of Insurance for the policy, click on the Policy Number link then click on the Certificate tab.

Printing and Downloading Search Results

The Search page enables you to print search results as a PDF, download search results in an Excel spreadsheet, or create a zip file of issued certificates.

To print the results as a PDF, click the All Results in PDF button. You will be prompted to save a PDF file, which you can then open and print.

To download the results in Excel, click the All Results in Excel button. You will be prompted to save an Excel file.

To create a zip file of all or selected certificate PDFs, click the Zip File of PDFs of Issued Certificates button. To include all PDFs in the zip file, click the check box in the header. To include selected PDFs in the zip file, individually click the check boxes for the PDFs you want to include.

Note: If your browser is configured to display PDF files or Excel files, the search results will appear in a browser window, at which point, you can print or save the information.