Certificate of Insurance Request Process

Issue certificates accurately, say only what the policy says, and escalate requests the policy can't support.

WHO USES IT	CSR, Account Manager
LINES	Commercial lines
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/certificate-of-insurance-request-process

BEFORE YOU USE THIS
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms. Some states regulate certificates of insurance and the wording they can carry. Check the rules where you operate.

Purpose

Certificates cause more E&O trouble than most people expect. A certificate that says more than the policy does, or that promises an additional insured endorsement the policy lacks, creates a gap between what a third party relies on and what is actually covered.

A certificate of insurance is a summary of coverage at the time it is issued. It does not amend, extend, or alter the policy. Only an endorsement or policy change can do that.

When to use it

Use it for every certificate request, whether it comes from the insured, a contractor, a landlord, a lender, or a general contractor.

Process owner

The CSR or account manager issues the certificate. The account manager or producer decides on any request that goes beyond what the policy provides. The agency owner decides who is authorized to issue certificates.

Before you begin: required information

- Named insured and policy number
- Certificate holder name and mailing address
- The contract, lease, or vendor requirements, or a written list of required wording and limits

- Whether the holder needs additional insured status, waiver of subrogation, or primary and noncontributory wording
- Delivery method and any deadline

Procedure

Request intake

- [ ] Log the request: date, who asked, for whom, and by when.
- [ ] Get the request in writing when you can, with the contract insurance requirements attached.
- [ ] Check whether this is a routine certificate or a request to change coverage.

Verify requester and insured

- [ ] Confirm the requester is the insured or an authorized person.
- [ ] If a third party requests directly (a GC, landlord, vendor), confirm the insured has authorized it.
- [ ] Check the insured's name, address, and policy information match the policy exactly.

Certificate holder details

- [ ] Get the holder's exact legal name and address. Do not abbreviate.
- [ ] If the holder needs notice of cancellation, note that a certificate does not create that notice unless the policy or endorsement provides for it.
- [ ] Confirm the project, job, or lease the certificate relates to, if it matters.

Policy and coverage verification

- [ ] Open the policy, not just the AMS summary. Check current term, status, limits, and endorsements.
- [ ] Check the policy is in force and not in cancellation.
- [ ] Match requested limits to actual limits. Do not list limits the policy does not provide.
- [ ] If the insured carries an umbrella or excess policy, confirm it follows form before you show it as satisfying a requirement.

Contract requirements and additional insured

- [ ] Read each requirement against the policy: limits, coverage type, additional insured, waiver of subrogation, primary and noncontributory, notice of cancellation.
- [ ] Check the policy for the endorsements needed. A blanket additional insured endorsement may apply only in certain situations and may have to be requested from the carrier.
- [ ] If an endorsement is required and the policy does not have it, request it from the carrier before the certificate goes out.
- [ ] Do not write wording on the certificate that the policy does not support.

Carrier requirements and authorization

- [ ] Check whether the carrier allows agencies to issue certificates and with what limits on wording.
- [ ] If the carrier requires its own review or issues certificates itself, route the request to them.
- [ ] Record the date you requested any endorsement, and who you spoke with.

Issue and deliver

- [ ] Issue the certificate on the current ACORD form or carrier-approved form with accurate information.
- [ ] Check names, policy numbers, effective and expiration dates, limits, and wording one more time before releasing.
- [ ] Send by the requested method and record when and to whom.
- [ ] Send a copy to the insured.

Document

- [ ] Save the certificate and the request to the AMS.
- [ ] Log the activity: requester, holder, wording, approvals, and delivery.
- [ ] Track certificates that need to be re-issued on renewal.

Execution checklist

- [ ] Request logged and requirements collected
- [ ] Requester and insured verified
- [ ] Holder name and address confirmed
- [ ] Policy opened and coverage verified
- [ ] Contract requirements compared to the policy
- [ ] Endorsements requested if needed
- [ ] Certificate issued and double-checked
- [ ] Delivered and logged
- [ ] Saved to the AMS

Exceptions and escalation

- **Holder wants wording the policy does not support.** Don't issue it. Tell the requester what the policy does and doesn't provide. Escalate to the producer or account manager.
- **Additional insured endorsement not on the policy.** Request it from the carrier. The certificate does not create it.
- **Contract limits exceed the policy limits.** Tell the insured and producer before the certificate goes out.
- **Policy is expired or in cancellation.** Do not issue until it is resolved.
- **Request asks you to certify something the carrier has to confirm.** Route it to the carrier.

Completion criteria

- The certificate matches the policy.
- Any needed endorsement was requested or issued.
- The certificate and request are in the AMS.
- The insured and holder have it, and any unsupported requests were escalated in writing.

Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

Who may issue certificates
Names or roles.

Wording we will not issue without producer approval
For example: primary and noncontributory, waiver of subrogation.

Standard turnaround time
Hours or business days.

Certificate form we use
ACORD 25, ACORD 27 or 28, carrier form.

How we track renewals of certificates
AMS task or tracking list.

ASSIGN IT, TRACK IT
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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