

Certificate of Insurance Management

The Customer

A nationwide services company operating over 100 client programs through 10,000+ contractors. It supports 30,000 consumers daily and performs 12M+ service events annually where liability risks are high and insurance compliance is critical.

The Challenge

Despite high reported compliance, gaps persisted: fraudulent/canceled policies, unverified coverage, and occasional dispatch to non-compliant providers—creating liability, denied claims that increased legal and operational costs, and reputational risk that threatened client relationships.

The company needed a reliable partner to strengthen Certificate of Insurance (COI) tracking, reduce denied claims, and establish accountability across its expansive contractor network.

The Solution

- ✓ **Proactive outreach:** Automated renewal reminders sent at 30, 14, and 7 days before expiration, with direct follow-up calls.
- ✓ **Compliance enforcement:** Non-compliant contractors were shut off from receiving work until proper documentation was submitted.
- ✓ **Legal and operational collaboration:** Weekly reviews addressed fraud detection, coverage gaps, and policy cancellations.
- ✓ **Hybrid compliance model:** Higher-touch oversight for top-tier contractors balanced with cost-efficient monitoring for others.

This ensured accurate reporting, faster renewals, and greater transparency while creating a balanced system of accountability that aligned compliance with business needs.

Results



90%

Compliance rate increased from 81% to 90% during the pilot



4

Renewal turnaround accelerated by 4 days



Monthly

Fraudulent and canceled policies identified monthly



+229%

229% growth in specialty coverage from reduction in coverage gap



20%

savings in internal resource time

"PlusOne Solutions not only secures and verifies COIs but also confirms compliance mid-policy. Their portal streamlined tracking and gave us deeper insight into our network's insurance strengths. They've been an invaluable partner in balancing compliance with operations."

– Project Manager

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