



9 Ways to Improve Certificate of Insurance Response Rates



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Introduction

Let's face it: we are all receiving a huge number of emails every day. How many of your emails do you actually open, click or respond to? Probably not that many.

It's not just you. Each time someone skims their email inbox, the question running through their mind is "To open, or not to open?"

And if that someone is your subcontractor/vendor/franchisee/tenant/supplier, etc. that you're requesting a certificate of insurance from, the answer "not to open" can lead to hours of frustrating phone calls and emails to chase down the certificate.

Which leads us to the next challenge you're probably experiencing – your insureds wondering, "To respond, or not to respond?"

And the answer to this question has the power to change your insured compliance percentage, potentially exposing your company to underinsured claims, costly litigation, and failed audits. So, naturally, you want the answer to be "respond" with the accurate certificate of insurance.

So, how do you get your insured recipients to open and respond to your COI request emails?

Below we'll review the steps to creating and sending an effective COI request email that your insured's will want to respond to, so you can save time and remain protected.

This guide will cover the steps to create the perfect COI request email, strategies to improve your response rates, when you should send your emails, a great example of a COI request email, and more.

Let's get started!





Make Sure the “From” & “Reply To” Names & Addresses are Well-Known by Your Insureds

Are you willing to open an email from an unknown source? How often do you simply delete emails from people you don't know? Your answer is probably “No, I do not open and yes, I usually just delete them.”

Whether it's because of the risk that fraudulent emails impose or the daily overload of spam email, people have become significantly more discerning with what emails get thrown in the trash without a single glance. According to Litmus, over 42% of users decide whether an email is worth opening based on the sender name alone.

If your insureds receive a COI request notification email from someone they've never interacted with before, they are more likely to assume it's junk and not open it at all. They're even more likely not to open if you're contacting them from a generic “info” or “no-reply” email address.

Ensuring your “From” and “Reply To” names and addresses are recognizable to your insureds is crucial to getting them to open your COI request email and responding, in a timely manner, with the right insurance documentation. Always have them come from an actual person and make sure your insureds can reply and get a quick response.

In other words, you must clearly state who you are (or who your company is) and not include any inaccurate information that could mislead someone. For example, the sender information on your email could say: “Allison from SmartCompliance <allison@smartcompliance.com>” or “Allison (SmartCompliance) <allison@smartcompliance.com>.”



Include a Clear Subject Line

Subject lines and preview text provide the insured a first look into the content they are about to experience. It's important to tailor these messages in an informative, yet personalized way so that the insured is more inclined to open and respond to your COI request email.

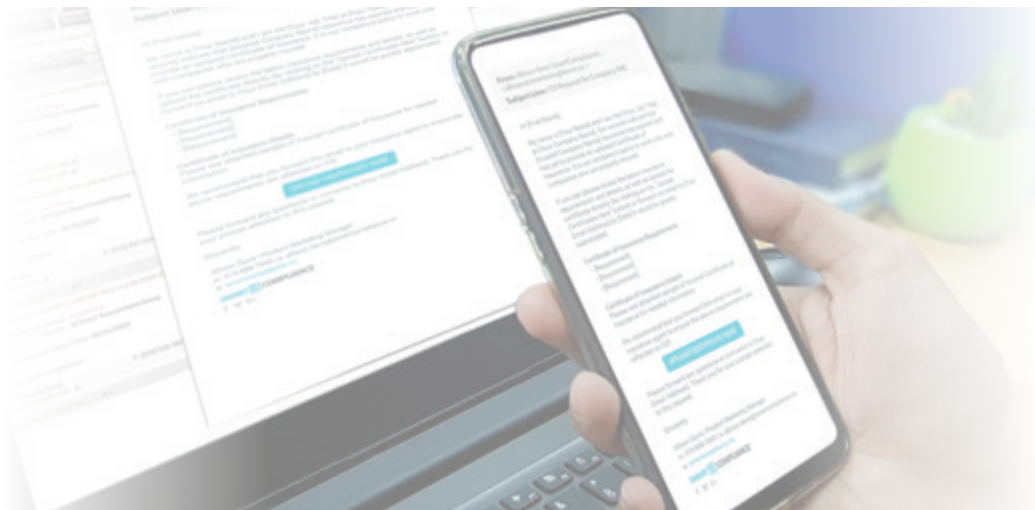
Including the insured's name or company name in the subject line is a simple, yet effective method of personalization that grabs their attention. In fact, emails with personalized subject lines are 26% more likely to be opened.

Keep your subject line short and to the point. One reason for this is a majority of people first view an email on their mobile device, which provides a very small amount of space for subject lines. Also, make sure your insureds know the purpose of your email, so they understand why they should care about what you're sending.

Here are some example COI request email subject lines for your reference:

- COI Request for (person or company name)
- Requesting a Certificate of Insurance from (person or company name)
- Urgent: (person or company name) COI Request
- Important COI Request for (person or company name)
- (Your company name): Certificate of Insurance Request
- Missing Certificate Information from (person or company name)

P.S. Test out your subject lines to see which ones generate a high open rate and increase certificate of insurance responses.





Provide Helpful Body Copy

When you're creating the certificate of insurance request email, you should imagine you're speaking to the insured directly. Speak (or in this case, write) to your insured as if you know them. An easy way to sound more conversational is to use second person pronouns like "you" and "your."

We all want to talk to human beings, and email is no different. You can automate your COI request emails, but you should also keep a human and personal touch if you want your insureds to reply with or upload the required insurance documents.

In the same way that you personalized your subject line, you should also personalize the content within your certificate request email. The simplest thing to do is address your insured by their first name or company name in your email greeting.

Avoid using big chunks of text within your COI email. Movable Ink found that 68% of emails were opened on a mobile device, so it's crucial to break up your content into smaller chunks that work on small screens. Each paragraph should include no more than three (short) sentences for optimal readability.

Use bold, italics, and bullet points for importance on the essential elements you want to highlight. Subheadings, bold and italic formatting, and bullet points will allow your insureds to quickly scan your email request and provide the required insurance documentation. For example, you may want to emphasize the headline "Requesting a COI from (company name)," your specific COI requirements, the link to upload their COI documents if using a portal, etc.

Ensure the requested COI email is easy to understand. Be clear and straight to the point on the below example items:

- Specified insurance requirements
- Date the current policy expires
- The required types of certificates of insurance
- Reference any attached sample certificates
- If insured should forward to insurance agent

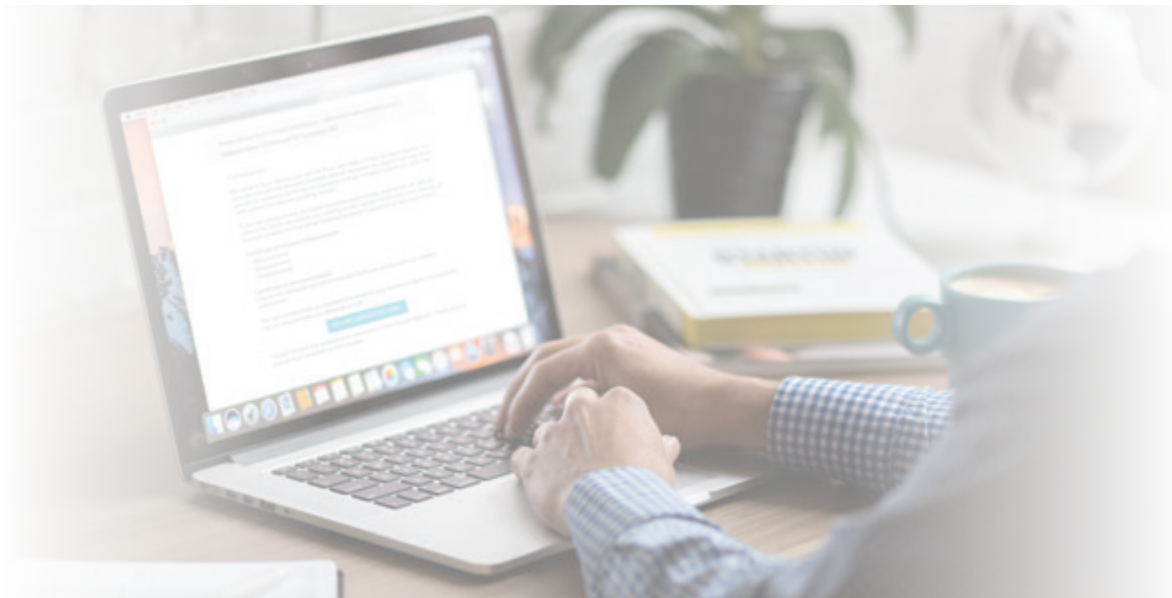


Add a Focused Call-To-Action (CTA) in the Closing Copy to Submit COI

Every COI request email should have one single focus. This is the goal you'll want to implement for your call-to-action (CTA). So, if you want your insureds to reply to the email with the required insurance documents, your call-to-action should state this specifically. If you want them to directly upload their certificates into a portal, let them know this.

For your CTA text, use specific action verbs. Words like **"Upload Certificates Here"** or **"Submit Your Documents Today"** encourages your insureds to get moving and provide the required information so your company remains protected. The CTA text should be between 90 to 150 characters in order to keep it clear and concise.

Implement your CTA as text, or text within a button, or use both. Whatever you choose, it needs to stand out and should capture the insured's attention. Ideally, you will want your CTA "above the fold" for the insureds who don't make it all the way through your email. If using a button, try to make it look as much like an actual clickable button. Copyblogger found that when you take this step, you're likely to see a 45% boost in clicks.

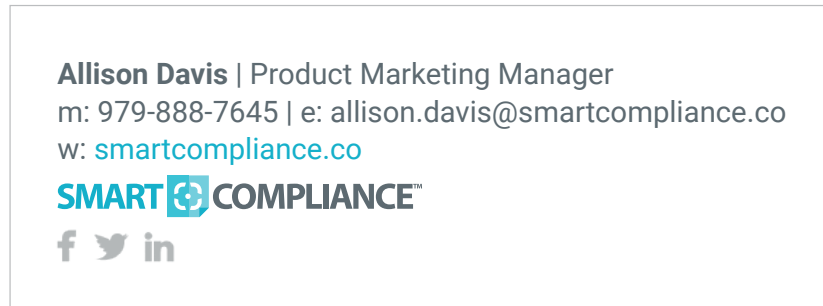




Implement a Professional Signature

Your COI request emails should include a professional signature that provides your full name, title, company, logo, and contact information. This will not only make your email more authentic and trustworthy, it will also increase the chances of your insureds replying to the email or clicking on your CTA with the required insurance documents.

Here is what my email signature looks like:



Format COI Request Email for Different Devices

Creating an effective COI request email is half of the equation. The other half, which is equally as important is to make sure your insureds can properly view your email no matter which device or email client they use.

Did you know? 68% of emails are opened on a mobile device. So, it's likely that at least half of your insureds view your email on mobile. Optimizing your email to display well on mobile, tablet, and desktop will increase your chances of receiving the required certificates.

If you're using images, reduce the file size to ensure faster download speed on mobile devices which usually have slower download speeds. Tools like [TinyPNG](#) will help you reduce file size. Resize your images to accommodate narrower (and vertical) screens.

Increase the size of your font for links and call-to-action buttons so those with large thumbs won't have trouble clicking and navigating around the proposed content.

Finally, it may be beneficial to invest in responsive email templates. Creating your own template may go beyond your skill set or bandwidth. [Certificate of insurance tracking solutions](#) incorporate these types of email template features. You'll be able to easily create and send your insureds professional-looking, responsive emails and links to upload their certs without relying on a web developer.

#7

Reply to Insured COI Submissions

No one likes to feel as though their effort has gone unnoticed. The insured's who responded to your certificate request email with the correct documentation took time out of their schedule to ensure that your company, as well as their company remains protected with the right coverage.

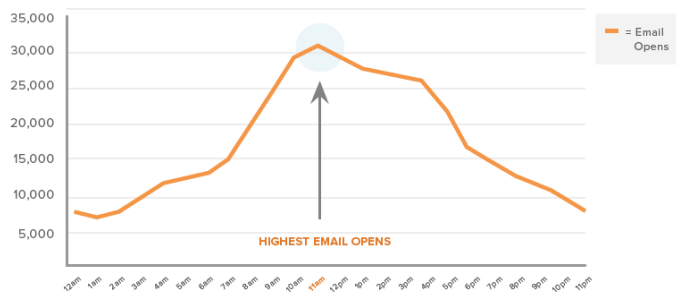
So, take the time to respond to them, even if it's a simple "Thank You." Not only will this encourage them to respond to your renewal COI requests in the future, but you might also be able to get them back in a more timely and efficient manner.

#8

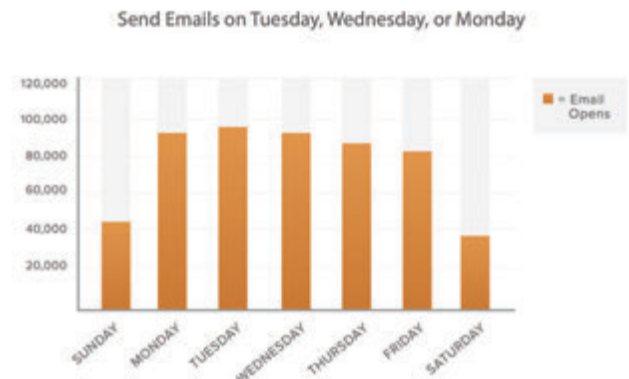
When to Send COI Request Emails

Selecting the appropriate days and times to send out your cert request emails can navigate the course of your insured response success. According to a recent Hubspot study, Tuesday was found to be the best day of the week to send an email with 20% more opens than average. Monday and Wednesday tied for second with 18% higher email opens, followed by Thursday at 15% and Friday at 8%.

The time of day was also examined – 11 AM (EST) proved to provide the highest chance of receiving a response to an email. The highest email opens on the weekday fall between 10 AM and 12 PM, with the peak of opens transpiring at 11 AM.



Source: Hubspot



Source: Hubspot



COI Request Email Example

Below we've included a certificate of insurance request email that has proven to be successful for risk managers, insurance consultants and brokers for your reference.

From: Allison from SmartCompliance
From Address: allison@smartcompliance.co
Subject Line: COI Request for Company ABC

Hi [First Name],

My name is [Your Name] and I am the [Your Job Title] at [Your Company Name]. Our records indicate that [Insured Company Name] insurance has expired and has yet to provide an updated Certificate of Insurance. It is our company's policy to work only with companies who are properly insured.

If you can please review the below insurance requirements and details, as well as upload the certificate directly (by clicking on the "Upload Certificates Here" button) or forward via email to [Your Email Address] by [Date] it would be greatly appreciated.

Certificate of Insurance Requirements

- [Requirement]
- [Requirement]
- [Requirement]

Certificate of Insurance Details

- Please see attached sample of Insured Certificate of Insurance for needed information
- We recommend that you forward this email to your insurance agent to ensure the above requirements are reflected on COI

[UPLOAD CERTIFICATE HERE](#)

Please forward any questions or concerns to [Your Email Address]. Thank you for your prompt attention to this request.

Sincerely,

Allison Davis | Product Marketing Manager
m: 979-888-7645 | e: allison.davis@smartcompliance.co
w: smartcompliance.co

SMART COMPLIANCE™



Conclusion

There you have it. With this 9-step guide, you're all set with the tools you need to improve insured certificate of insurance response rates and guarantee compliance. But wait... there's more...

Wouldn't it be great if you could have a partner in your quest to efficiently create and send out COI request emails, as well as track and manage all of your certificates of insurance? [SmartCompliance](#) can help.

Our easy-to-use, cloud-based COI tracking software can help you:

- Store insurance documents digitally in one location, eliminating paper trails, file cabinets, and spreadsheets
- Send insureds automated email requests for missing or expiring certificates, decreasing time spent manually monitoring and following up on COI requests
- Easily create professional-looking emails without relying on a web developer, increasing open and response rates with the right insurance documentation
- Provide insureds the opportunity to easily submit their certificates and other documents with a single click, reducing time spent during the COI communication process
- Use our OCR (Optical Character Recognition) technology to automatically scan forms, transcribe information and compare to your risk templates to guarantee insured compliance
- Easily search through COIs, documents and insureds by name, field, compliance status, and more in a fraction of the time

Still not feeling quite up to the task? Let us take it one step further and provide not only the software, but a team of insurance professionals who can manage the entire certificate of insurance process for you. Contact SmartCompliance today for a [free demo of our solution](#) to start improving COI response rates and guarantee compliance.

Thank you for reviewing our guide and happy emailing!

