GPS

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July 2026

Government

Procurement

Services

This newsletter keeps government procurement and contracting professionals informed about key issues, updates, and trends in public procurement.

Certificate of Insurance Tracking:

Is it time to Automate?

While researching certificate of insurance (COI) tracking software for the **Question of the Month**, I found additional information I thought would be helpful.

For many government entities, tracking vendor insurance certificates is still largely a manual process. Procurement and contract management staff often rely on spreadsheets, Outlook reminders, shared network folders, or paper files to track expiration dates and verify insurance coverage. While these methods may work for a small number of contracts, they become increasingly difficult to manage as the number of vendors grows.

The purpose of tracking COIs is simple: to help ensure that vendors maintain the insurance coverage required

Training Schedule

CONTRACT ADMINISTRATION

September 24, 2026

November 5, 2026

by the contract throughout its term. Too often, insurance certificates are collected at contract award and then forgotten until the policy expires or an incident occurs.

Why COI Tracking Matters

A Certificate of Insurance provides evidence that a vendor has obtained insurance at the time the certificate was issued. It does not guarantee that coverage will remain in effect for the duration of the contract. Policies can expire, be canceled, or be modified long before the contract ends.

If a vendor's insurance lapses and an incident occurs, the governmental entity could face unnecessary financial exposure, legal liability, and potential disruptions to contract performance. Maintaining current insurance documentation is an important component of contract administration and risk management.

Challenges of Manual Tracking

Many organizations continue to manage insurance certificates manually, creating several common challenges:

- Expired certificates may go unnoticed.
- Renewal requests can be missed or delayed.
- Staff spend significant time reviewing, filing, and following up on documentation.
- Insurance requirements often vary by contract, making consistent oversight difficult.
- Audit documentation may be incomplete or difficult to locate.

ESSENTIALS OF CONTRACT MANAGEMENT

October 7-8, 2026

ETHICS AND FRAUD IN CONTRACTING

October 21, 2026

FUNDAMENTALS OF PUBLIC PURCHASING

December 9-10, 2026

NEGOTIATION SKILLS

October 14, 2026

PROCUREMENT MANAGEMENT ACADEMY

July 21, 2026

November 18, 2026

PURCHASING 101

FOR EVERYONE

September 15, 2026

November 9, 2026

As contract volume increases, manual tracking becomes more time-consuming and significantly increases the risk of noncompliance.

How COI Tracking Software Can Help

COI tracking solutions automate many of the tasks associated with insurance compliance. While features vary by vendor, most systems:

- Maintain a centralized repository of insurance documents.
- Automatically notify vendors before policies expire.
- Allow vendors or insurance agents to upload certificates through a secure portal.
- Compare submitted insurance against contract requirements.
- Flag expired policies, missing coverage, insufficient limits, or missing endorsements.
- Generate compliance reports and audit documentation.
- Provide dashboards showing the current insurance status of all vendors.

Many systems also integrate with contract management or procurement software, allowing staff to quickly determine whether a vendor is compliant before issuing a purchase order or authorizing additional work.

Selecting the Right Solution

When evaluating COI tracking software, consider questions such as:

- Can insurance requirements be customized for different contract types?

SPECIFICATION WRITING

December 11, 2026

UNDERSTANDING

SMALL PURCHASES

October 29, 2026

USING REQUEST FOR PROPOSALS

September 9, 2026

October 13, 2026

WRITING STATEMENTS

OF WORK

September 10, 2026

- Does the system track endorsements in addition to certificates?
- Are renewal notices sent automatically to vendors?
- Can vendors and insurance agents upload documents through a secure portal?
- Does the system provide a complete audit trail of all activity?
- Can reports be easily exported for management, auditors, or governing boards?
- Will the software integrate with your existing procurement or contract management system?

As with any technology investment, implementation costs, user training, customer support, cybersecurity, scalability, and long-term maintenance should also be part of the evaluation process.

The Bottom Line

Insurance compliance is not simply an administrative task; it is an important risk management function that protects public resources. Whether your organization manages 50 contracts or 5,000, implementing a reliable process for monitoring vendor insurance reduces risk, strengthens compliance, and improves operational efficiency. As the number of contracts grows, automating this process can also save time, minimize missed expirations, and provide greater confidence that vendors remain compliant throughout the life of the contract.

Source: OpenAI. (2026). *ChatGPT*

Question of the Month

Question: The previous ***Question of the Month*** asked readers to share their methods for tracking certificates of insurance (COIs). Thank you to everyone who responded. Below are several COI tracking solutions that were recommended by readers or identified during my research.

Answer: Many Contract Management Systems include insurance tracking capabilities. However, for organizations that do not have a contract management system, or are looking for a standalone solution, these products may be worth exploring:

- My COI/Illumend
- Expiration Reminder
- Ebix
- Trust Layer
- CertFocus
- Certificial

Disclaimer: The products listed above were identified through reader feedback and independent research. Their inclusion does not constitute an endorsement or recommendation by Government Procurement Services. Every government entity has unique operational, technical, and compliance requirements. Organizations should conduct their own due diligence to determine which solution, if any, best meets their needs.