



Urgent Endorsement Delivered Under Surgical Time Pressure

Story Overview

A life sciences company that develops medical technologies relied on IMA for its P&C program. In a time-sensitive situation, the client needed a certificate of insurance (COI) with specific language to satisfy a hospital's requirements ahead of a scheduled surgery. The request came with minimal notice and required immediate resolution.

Challenge

The client was notified just before a scheduled procedure that a COI with a waiver of subrogation endorsement was required for the hospital to proceed. The request came at the last minute, effectively eliminating the option to follow standard carrier timelines or internal processes. With the procedure dependent on proof of coverage and the surgical team waiting, the margin for error was zero. The team needed to secure the endorsement and deliver an accurate COI immediately, or risk delaying the procedure and disrupting care.



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IMA's Strategy and Actions

IMA's P&C team acted to support the client by:

- + Contacting the carrier underwriter directly to bypass standard timelines and clearly communicate urgency
- + Securing immediate approval to add the waiver of subrogation endorsement to the policy
- + Engaging the internal certificates team lead in real time to prioritize issuance of the updated COI
- + Coordinating closely across teams to ensure the certificate language met the hospital's exact requirements
- + Delivering the completed COI to the client within the narrow timeframe require





Why It Worked

The team's effectiveness came from decisive action and strong internal coordination. Rather than relying on routine workflows, the team escalated communication through direct calls and leveraged established relationships with both the carrier and internal specialists. This combination of speed, clarity, and cross-functional alignment enabled a result that standard processes would not have achieved in time.

Key Takeaways

This case highlights how responsiveness, internal connectivity, and decisive action can directly impact client outcomes. It reinforces the importance of using direct communication channels and maintaining strong relationships across teams to deliver when timing is critical.



THE RESULT:

The COI with the required endorsement was delivered in time for the procedure to move forward as planned. The client maintained continuity with its healthcare partner and reinforced confidence in IMA's ability to act quickly in high-stakes situations.

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