



EXEC BRIEFING • 2026

From cost center to growth driver

How forward-thinking equipment rental companies are turning insurance verification into a competitive advantage, and new revenue

INSURANCE VERIFICATION IN THE EQUIPMENT RENTAL INDUSTRY

It's 2026 and the equipment rental industry remains strong. Demand continues. Infrastructure spending persists.

But contractors are renting more than they are owning, and inside forward-thinking rental organizations, the conversation has shifted. Fleet values are higher than they were just a few years ago. Insurance deductibles have increased as asset protection continues to be a challenge. The confluence of these forces are causing legal scrutiny around contractual risk transfer to intensify. A single uninsured loss can erase the margin from dozens of successful rentals.

Growth still matters. However, disciplined growth now defines industry leaders. And that discipline begins in places many organizations once considered administrative.

The Quiet Function That Touches Every Agreement

Insurance verification touches every rental, every asset, and every customer.

For decades, it has been treated as process hygiene. Collect a certificate. Review it quickly. Store it. Move on.

The objective was compliance.

But compliance alone does not protect margin. It does not create revenue either.

Manual verification introduces blind spots — Policies lapse during the rental period or coverage limits may not align with rental requirements.

The consequences rarely appear all at once. They accumulate quietly through uncovered losses and operational delays that compound across thousands of rental agreements.

Insurance verification has always mattered. What has changed is how much it matters.

The Tech Shift Enabling Operational Discipline

Forward-thinking rental organizations are beginning to treat insurance verification differently.

Not as paperwork. As infrastructure.

When verification becomes real-time and is integrated upstream into rental workflows, clarity replaces uncertainty.

Coverage gaps surface immediately. Policies are validated before dispatch. Compliance can be monitored during the rental period. Decisions become informed rather than reactive.

Importantly, this does not add friction. It removes it.

Counter teams spend less time chasing brokers. Staff spend less time interpreting ambiguous language. Contractors understand their compliance status before equipment leaves the yard. Transactions accelerate because uncertainty is reduced.

Insurance verification, when implemented correctly, improves both speed and protection.

Unlocking the Revenue Hidden Inside Verification

Loss Damage Waivers and Protection Plans

Equally as important is the commercial dimension that often goes overlooked.

Loss Damage Waivers and Protection Plans represent meaningful high-margin revenue streams. Yet attachment is frequently inconsistent because teams lack precise, real-time visibility into actual coverage gaps.

When gaps are clearly identified, protection conversations become structured rather than discretionary.

Even modest improvements in attachment rates can meaningfully impact annual revenue across mid-market and enterprise fleets.

Verification stops functioning as a cost center and begins as a growth driver.

A LEADER'S PERSPECTIVE

The shift from manual verification to structured verification is not theoretical. It is operational.

Jamie Luminais, a longtime leader in the industry, experienced this transition first-hand by implementing Evident for automated insurance verification at H&E.

"Defining clear insurance requirements, backed fast & transparent verification created the clarity that was missing in this process. With that clarity came smoother operations and confidence in the data. Evident's automated insurance verification transformed this data into a clear, actionable signal for unlocking new revenue growth strategies."



Jamie Luminais
VP, Enterprise Applications



Her experience reflects a broader reality across the industry. When verification moves from reactive document review to proactive intelligence, it changes how rental organizations operate.

Not by adding complexity. By removing uncertainty.

The Emerging Standard

The rental organizations leading this next phase are not simply those with the largest fleets.

They are those that extract more revenue from each rental, protect more margin from each asset, reduce friction in every transaction, and carry less hidden exposure.

Insurance verification, once overlooked, has become a quiet structural advantage.

Not because certificates matter more than they once did, but because the intelligence inside them now drives revenue, protection, and speed when it is properly structured.

The shift is already underway.

The question is no longer whether insurance verification should evolve. It is whether each rental organization builds that capability independently or participates in the shared intelligence that is already reshaping the industry.