**Insurance e-signature requirements**

Effective **Xxxx xx, 20xx**, *Carrier Name* will accept customer electronically signed documents from agents provided the e-signature solution fully complies with applicable state and federal law and meets *Carrier Name* minimum requirements. *(Following is Optional:)* *Carrier Name* will not provide a list of acceptable e-sign vendors/products.

***Carrier Name* minimum requirements for accepting e-signature documents:**

* Signer must be authenticated by using password, access code or shared secret. To help protect customer information and ensure authentic signatures, agents may not send usernames and passwords or pins that give access to a customer’s account or documents in the same email to customers. Customers must be authenticated as required by state and federal law.
* Customer must consent to do business electronically with appropriate disclosures prior to signing documents.
* Agents are notallowed to collect a down-payment through or charge the client for the e-signature service.
* Upon request, agents will need to produce electronically signed applications and supplemental applications including electronic audit trail.
* Compliance with *Carrier Name* e-signature policies and procedures will be managed through the Agency Review Process. Agents will be required to also submit a copy of the audit trail for specific transactions.

**Agent responsibilities:**

* Selecting your own e-signature solution to present electronic documents to customers and capture their electronic signatures.
* Ensuring the solution chosen complies with the various state insurance laws as well as applicable state and federal e-sign/UETA laws and *Carrier Name* standards. This includes but is not limited to properly authenticating the signer, obtaining appropriate consent, signing all necessary applications, supplemental applications and any other required document, retention of documents and retrievable audit trails that unequivocally prove who signed the documents and when.
* All costs and expense associated with your use of the chosen e-signature platform are your responsibility.
* The agent bears the responsibility for ensuring documents are presented, signed and retained in accordance with all state and federal laws, and bear the risks associated therewith.
* Complying with the Consumer Disclosure, Audit, and Document Integrity Requirements for e-signed transactions.
* Complying with federal and state laws with respect to doing business electronically.

***ALTERNATIVE COMMUNICATION***

*Other carriers post more streamlined statements, as in the following:*

Requirements under the Uniform Electronic Transactions Act (UETA) include, but are not limited to:

* Properly authenticating the signer;
* Obtaining appropriate consent;
* Signing all necessary applications, supplemental applications and any other required documents; and
* Retaining documents and retrievable audit trails that unequivocally prove who signed the

documents and when (upon request, you will need to produce electronically signed documents,

including the electronic audit trail).

Please be advised that you bear the responsibility for ensuring documents are presented, signed and

retained in accordance with all state and federal laws and bear the risks associated therewith. The
information provided herein is intended to be general and advisory in nature and shall not be considered

legal advice. *Carrier Name* assumes no responsibility for legal compliance with respect to your business

practices or operations, and the views and recommendations contained herein shall not constitute an

acknowledgement that your business practices or operations are in compliance with any law, rule or

regulation. Readers seeking resolution of specific business issues or concerns regarding this topic

should consult their attorney, or other business advisors.