

E-Signatures: Agent & Broker Resources

If you don't offer prospects and customers e-signature functionality now, you probably will before long. And if you don't, someone else will. Agents and brokers using e-signatures say it helps them sell more, communicate faster, satisfy efficiency-conscious customers, eliminate unneeded follow-ups, ensure documents are in good order, and reduce E&O problems.

Electronic signature solutions come in a variety of forms—everything from face-to-face stylus or finger-signing on tablets, to click-to-sign functionality where an agent sends a link and instructions to a customer or prospect, who then signs and returns the document.

There are a number of resources to help agents and brokers understand what electronic signatures are and what they offer. ACORD offers a [summary](#) of some of the legal issues surrounding e-signatures. ACT prepared an overview [article](#) and recently created papers addressing [carrier-](#) and [vendor-](#)related topics, which supply links to a number of providers. And a recent Agencies Online [video](#) offers insight from Steve Anderson. Each of these and others offer useful information that can help as you move forward.



Making Your Decision: Here are some things you may want to consider as you compare the various e-signature solutions for deployment in your own agency or brokerage:

- ✓ Does it offer you options (such as e-mail, secret questions/answers or SMS text code) to authenticate online customers?
- ✓ Is it flexible enough to support how you do business and not require employees to implement unwanted workflow or process changes?
- ✓ Will the solution let you promote your own brand?
- ✓ Does it protect you with electronic proof of everything the customer sees, signs and agrees to online?
- ✓ Will it support agency-specific forms and marketing materials?
- ✓ Can you choose a method of signing that suits your situation and addresses both in-person and remote signing?
- ✓ Does it support any web-enabled mobile device?
- ✓ Is it recommended by actual users, such as those in your agent association, management system user group, or individuals who comment on product review sites like www.g2crowd.com?

Additional Resources: You may also want to review the [checklist](#) Joyce Sigler shared in an e-signatures [article](#) in the November 2013 issue of *Rough Notes* magazine. Also, explore available [integrations](#) through your agency management system vendor listed in our previous ACT article and, if you're a Big "I" member, learn about how its [partnership](#) with one vendor might benefit your agency.

One final piece of advice: It may sound obvious, but once you've vetted and selected an e-signature solution in your agency, test it internally before you launch it with customers and prospects.