



INDEPENDENT INSURANCE AGENTS & BROKERS OF  
SOUTH CAROLINA



## FAQs about DocuSign, specifically for the Big “I”

Please also see our complete DocuSign FAQ: <http://www.docusign.com/faq>

### What is DocuSign?

**DocuSign®**, *The Global Standard for eSignature®*, is the leader in eSignature transaction management, allowing for easy, efficient, and secure signing of electronic documents. As the industry leader, DocuSign has over 70% market share. Accessible anytime, anywhere, on any device, businesses of all sizes and industries solve their paper problems by replacing manual, paper-based methods with DocuSign to accelerate transactions to increase speed to results, reduce costs, improve visibility and control, and delight customers.

DocuSign is used by more than 65,000 small business and commercial customers – including many of the largest multi-national enterprises. In addition, more than 40 million users worldwide in 188 countries have signed more than 290 million documents using DocuSign. Employees at more than 90% of the Fortune 500 have used DocuSign, and 51% of DocuSign documents are completed within 1 hour.

### What is DocuSign’s company history and where are they located?

DocuSign was formed in 2003 and is headquartered in San Francisco CA. The company also has offices in Seattle WA, London UK and Sydney AU. To learn more, visit [www.docusign.com/company](http://www.docusign.com/company)

### Why did Big I Advantage® choose DocuSign over other e-signature providers?

The Big I selected DocuSign as the exclusive eSignature provider for Big I members for a variety of reasons, including:

- DocuSign is the eSignature industry leader with over 70% market share including 11 of the top 15 insurance carriers
- DocuSign is the most widely used eSignature solution—more than 40 million users have DocuSign in 188 countries.
- DocuSign industry professionals have spent more than 20 years combined in the P&C industry working directly with agents and brokers. The team deeply understands the language, workflows, and how best to solve the unique transaction challenges of the insurance industry.

### *Key Benefits of DocuSign for insurance agents include:*

- Increase speed to revenue – DocuSign eliminates NIGO (‘Not In Good Order’) documents by guiding applicants through the signing process so no fields, initials, or signatures are ever missed – accelerating speed to revenue with more applications closed faster.

- Reduce costs – DocuSign eliminates the costs of printing, faxing, scanning, and overnighting documents for signature, as well as staff time to track down documents and signatures, and rekey data from paper applications.
- Delight clients – Clients get an easier, faster, more convenient way to interact with their agent or broker. Clients can complete documents online in minutes – anytime, anywhere, from any Internet-connected device.
- Reduce E&O (Errors & Omissions) exposure – DocuSign helps businesses more easily obtain signatures on all needed forms, both those sent on to carriers, and those required for business records. DocuSign requires signers to fill out and sign forms completely, providing more consistency in documentation, and DocuSigned documents are stored securely in the cloud to provide better compliance with agency E&O policy. Learn more about [how DocuSign helps insurance agents and brokers](#).

### **What insurance companies use DocuSign?**

More than 600 insurance companies – including three of the world's largest – automate document workflow with DocuSign's eSignature Transaction Management Platform. DocuSign is the global industry standard for Insurance and delivers the security, service reliability, and compliance organizations require. Companies include State Farm, Nationwide, GEICO, TransAmerica, ING, AON, AAA and many more.

### **What other industries use DocuSign?**

DocuSign has become a standard in a variety of industries including real estate, financial services, high tech, healthcare, higher education, the government and more. View a [more detailed list](#) of industries and organizations that use DocuSign.

### **What documents are supported by DocuSign?**

You can use DocuSign to sign virtually any type of document: .doc, .docx, .pdf, .xls, .xlsx, .txt, and more. DocuSign works with your documents, and is integrated into many of the tools and business systems you already use including salesforce.com, Box.com, Dropbox, Google Apps, Google Drive, Microsoft Dynamics CRM, Microsoft SkyDrive, NetSuite, SugarCRM. DocuSign is also available on mobile platforms like Android phones, Apple iPhones, Apple iPads, and Windows 8 devices. If you have global customers, DocuSign offers browser-aware localization in the [world's most common languages](#) covering more than 66% of the global population to make it even easier and faster to conduct business in [188 countries](#) where DocuSign has already been used to securely sign legally-binding documents.

### **Is there any special software needed?**

No—since DocuSign is a cloud-based service, you can send and sign directly from your web browser. This enables you to easily access DocuSign from your PC, mobile phone or any device.

### **Whom should Big “I” members contact for customer service questions?**

You can search our documentation and support videos at our support page: [www.docusign.com/support](http://www.docusign.com/support). We also recommend you check out the [DocuSign Community](#). Additionally, you can reach our support team by calling 1.866.219.4318, emailing [service@docusign.com](mailto:service@docusign.com) or accessing live chat at [www.docusign.com/support](http://www.docusign.com/support).

**If my insurer says they accept e-signatures on their forms and applications, how should I send them evidence the form has been signed and executed?**

Send them the signed PDF of the form, no different than if you had received a handwritten or scanned signature via email today. You could also include the DocuSign Certificate of Completion which DocuSign can automatically produce for each form to provide additional evidence to the carrier, as required.

**What is a Certificate of Completion and why does it make a DocuSign signature obtained by my agent better and more enforceable than a traditional “wet” signature?**

Every DocuSigned document contains a Certificate of Completion. This can be delivered with each completed document or retrieved from the DocuSign service as needed. DocuSign signatures carry more history specific to the signing event than a traditional wet signature. These will always include the signers email address, IP addresses, date/time opened, and date time signed. This may also include additional authentication information such as Access Code (i.e. shared secret), SMS code, Knowledge Based Authentication, or Phone Authentication. If the signer was signing via a wireless connection, DocuSign can also log the geographic location of the signing event.

**How can I verify if my carriers accept DocuSign?**

The easiest approach is to contact your representative at your carrier and inquire. Most do accept e-signature in general, and DocuSign in particular.

**If the insurers I do business with are unsure about accepting a DocuSign e-signature from my agency, what should I do?**

Determine the appropriate individual(s) at the carrier who would be able to write the acceptance policy and contact Ginger Lemon (Big I Partnership Manager) at DocuSign. Ginger will arrange for a conference call between the DocuSign Legal Team and the carrier team. This has occurred many times in the past, each with the positive outcome of the carrier accepting DocuSigned documents going forward.

**Have e-signatures on property and liability insurance forms ever been litigated? What was the result?**

We are aware of the one case involving Coverage Rejection forms with GEICO where the electronic signature was deemed valid. <http://anbui.sys-con.com/node/1804111>

**Tell me more about Barwick v. GEICO, a famous case with e-signatures and insurance.**

Ultimately, [Barwick v. GEICO](#) decided that an e-signed document holds the same legal weight as a signed “in-writing” document. The insured had waived the minimum medical coverage as part of the online application. After a car wreck, the medical expenses of which would not be covered per the minimum medical coverage agreement, the insured claimed that the electronic signature on the online waiver of medical coverage was not binding because the waiver was not “in writing” as required by the Arkansas Insurance Code. In the March 31, 2011, ruling, the Supreme Court of Arkansas judged in favor of GEICO, reaffirming the validity of e-signature as it applies to the [Uniform Electronic Transactions Act](#) (“UETA”).

**How much does it cost and what is our member discount?**

IIABA members exclusively receive a 20% discount off DocuSign for Independent Insurance Professionals. Current pricing may be found at [www.docusign.com/iiaba](http://www.docusign.com/iiaba)

**How many subscriptions will an agency need?**

Anyone who will be originating and sending documents out to be DocuSigned will need a subscription. Many agencies, however, have one person who handle requests for several producers centrally. Your clients (signers), however, do not need a DocuSign account of their own—anyone can sign a document that's been sent to them.

If your agency has multiple agents who will be using DocuSign, you can purchase a group account. That way, each user can collaborate on template sharing, reporting, branding and more.

**Are standard forms available to Big "I" members that are pre-formatted for my agency to use right away?**

We do not have pre-formatted forms at this time, but we can explore this if beneficial to agents.

**Can I sign my agency E&O application with my Big "I" state using DocuSign?**

Yes. This requires, however, that your state association as an agent send to you your application so it can be executed in DocuSign. The roll-out of this will take some time as states sign on to DocuSign and specifically applies to the two largest insurers overseen by the Big "I" Professional Liability Committee. Those are Westport/Swiss Re and Fireman's Fund.

**What products on Big "I" Markets can I use e-signatures with?**

We are not aware of any Big "I" Markets that won't accept DocuSign.

**What if a member is already a DocuSign subscriber? Can the discount be made retroactive?**

Only new customers are eligible for the discounted plan.