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# E-signature Broker Guide

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## Overview

DocuSign<sup>®</sup>, Inc is CSE’s trusted service partner for electronic signature on SPInn documents. CSE has integrated the DocuSign<sup>®</sup> process into SPInn which allows the broker to either e-mail the application to the customer or have them sign in person in the office. Both signing methods allow fast and secure e-signatures.

**Note:** In order that a wet signature application be accepted, and before policy issuance, the broker must first attach the signed application within SPInn and then contact their General Agent for an exception.

## Process

### 1. New ‘Signatures’ Box on Close Out

A Signatures box has been added to the Close Out page. It allows the broker to choose the signing method desired, to add/correct email address information for the recipient(s), and to change the Access Code<sup>\*</sup> if desired. **No matter which process is selected, a valid email address is required for the insured and you as the broker. You will then submit the risk to your General Agent for approval.** In the “Workflow Comments” please indicate if you want to submit the risk for approval prior to binding, or if you wish to bind immediately if approved.

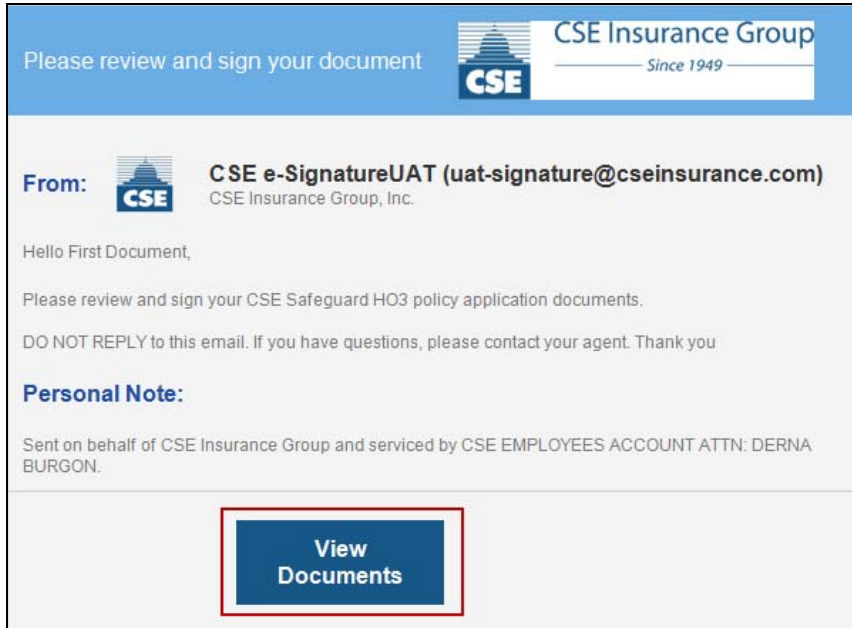
Signatures					
Please set up recipients for electronic signatures by DocuSign, Inc.					
Routing Order	Recipient	Legal Name	Signing Method	e-Mail	Access Code
1	Agent	GA Reviewer-Person	In Person	jpine@gmail.com	2754871
2	Broker	BROKER	By e-Mail	ptime@yahoo.com	5551212
2	Insured	NEW APPLICANT	By e-Mail	xdxsx@gmail.com	5555555

\* The Broker and Insured access codes are defaulted to the last 7 digits of their phone number. “In Person” signers such as the General Agent will be required to enter this secret code (*can be changed if desired*) but the secret Access Code will not be required for “By e-Mail” signers (*Broker and Insured*).

### 2. Broker and Insured Signature Process

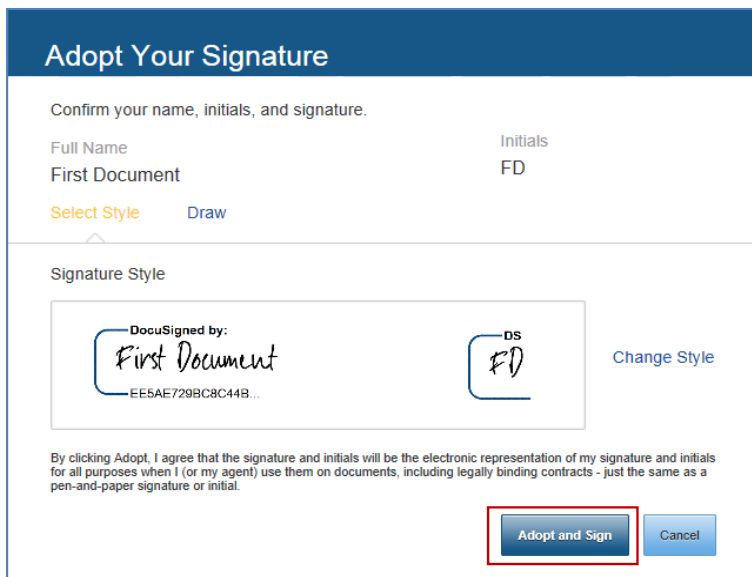
After the GA Reviewer issues the policy, the GA Reviewer signs the application which launches the e-Mail signature process for both the Broker and Insured. Those who indicated email as “Signing Method” will receive an email for the signature process.

Signature request e-Mails are sent by DocuSign<sup>®</sup> to the email addresses listed on the Signatures tab for both the Broker and Insured. To start the signing process, the recipient clicks on View Documents.

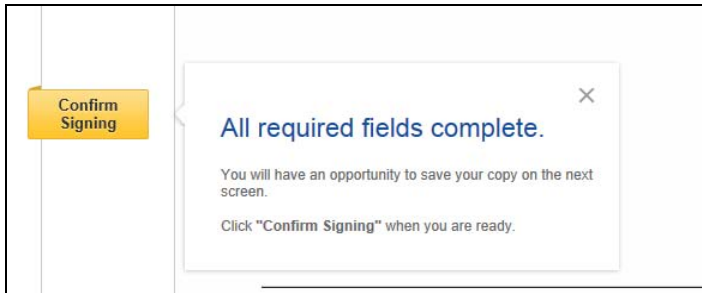


The DocuSign® software opens and guides the broker or insured through the signing process using Yellow Guidance Tags in the left margin and Sign Here Tags where a signature is required.

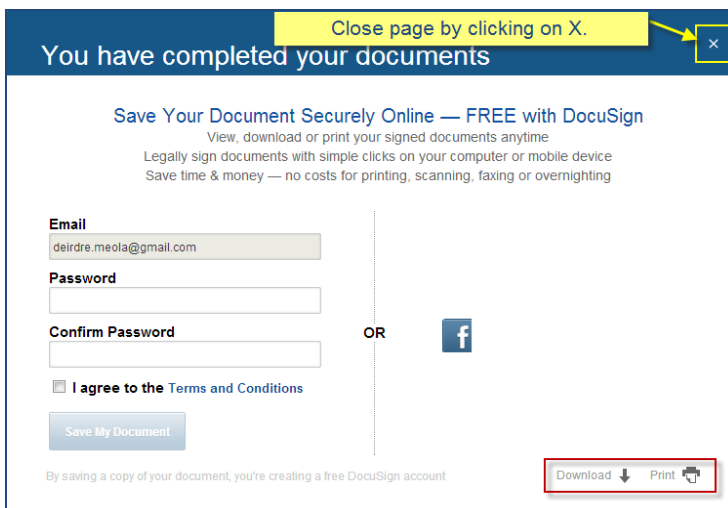
The broker or insured must Adopt Their Signature and is given the option to Change the Style if desired. By clicking on Adopt and Sign, their signature is placed in the application.



Proceed through all required signature fields and then Confirm Signing.



Broker or Insured is given the option to save their document online with DocuSign® or they can simply Download or Print a copy. To close, click on the X. They will also receive a “Completed” email with a link to view their document.




### 3. Completed Applications with Signatures


Once both the Broker and Insured have signed their documents, the Signatures tab will show Completed under Status:

Signatures		
Envelope	Status	Description
<input type="checkbox"/> CSE Safeguard Personal Auto New Business Application with Signatures	Completed	as of 12/26/2013 04:43:42.247 PM <a href="#">View</a>

Click on + sign to see more detail:



Signatures					
Envelope			Status	Description	
 CSE Safeguard HO3 New Business Application with Signatures			Completed	as of 01/16/2014 14:16:19 PST <a href="#">View</a>	
<b>Envelope:</b>	e50eb47c-88e9-4d09-85ef-1fd1ed4ecfbb	Access Code	Completed	transmitted 01/16/2014 14:04:47.002 PST	
<b>Agent signer:</b>	JimmUAT Reviewer-Person	In Person	1234	Completed	as of 01/16/2014 14:03:40 PST
<b>Broker signer:</b>	UAT-WISCONSIN INS SVCS, LLC	In Person	1234	Completed	as of 01/16/2014 14:04:50 PST
<b>Insured signer:</b>	NEW APPLICANT	By e-Mail	5555555	Completed	as of 01/16/2014 14:14:13 PST

Documents tab shows New Business Application with Signatures *signed!* under Items:


Documents | Correspondence | Tasks | Notes | Data Reports | Reports | Signatures | Documents  | Logs










**Documents**

**Folders**

- ▶  Policy
- ▶  Customer: 8642 - Document, First

**Items**

 Policy: CAH0000953-01 (01/12/2014 to 01/12/2015)

<input type="checkbox"/> Type Name	Date Added
<input type="checkbox"/>  <a href="#">New Business Application with Signatures <i>signed!</i></a>	1/2/2014 2:31 PM
<input type="checkbox"/>  <a href="#">New Business Package</a>	1/2/2014 2:19 PM 
<input type="checkbox"/>  <a href="#">New Business Invoice</a>	1/2/2014 2:19 PM 
<input type="checkbox"/>  <a href="#">Homeowner Application</a>	1/2/2014 2:19 PM 
<input type="checkbox"/>  Property & Casualty Surveys, Inc. Inspection Report	1/2/2014 2:19 PM 

**Note:** Go to the last page of the application to see the DocuSign® Certificate of Completion with Time Stamps for all signatures.

#### 4. Correct Email Address or Change Signing Method

If at any time you need to correct or edit the broker, insured, signing method, e-mail addresses or access codes, simply click on Edit from the Signatures tab, which opens the Envelope Detail. Update desired fields and Save. The email to the applicant will automatically be sent again if this field was changed.

5

**Signatures**

Envelope	Status	Description
CSE Safeguard HO3 New Business Application	Processing	expires 02/15/2014
<b>Edit</b>		
<b>Envelope:</b> 33b54f44-7637-482b-be71-c4faafee78cb	ACCESS CODE	Processing transmitted 01/16/2014 14:37:11.859 PST
<b>Agent signer:</b> JimmUAT Reviewer-Person	In Person 1234	Completed as of 01/16/2014 14:38:36 PST
<b>Broker signer:</b> UAT-WISNIEWSKI INS SVCS, LLC	By e-Mail 2458710	Processing as of 01/16/2014 14:38:36 PST
<b>Insured signer:</b> NEW APPLICANT	By e-Mail 5555555	Processing as of 01/16/2014 14:38:36 PST

**Envelope Detail**

'Envelope' is the DocuSign, Inc container for the legally binding signing experience.

Envelope	Status	Description
CSE Safeguard HO3 New Business Application · processed 01/16/2014 14:36:58 PST · expires 02/15/2014	Access Codes	Processing
1 Signer: Agent JimmUAT Reviewer-Person	In Person jimmperson@gmail.com	1234 Completed
2 Signer: Broker UAT- INS SVCS, LLC	By e-Mail ptime@yahoo.com	2458710 Processing
2 Signer: Insured NEW APPLICANT	By e-Mail sclxsx@gmail.com	5555555 Processing
CAH0001075-HomeownerApplication.pdf	as of 01/16/2014 14:36:58 PST	Processing



**Save** **Cancel**

## 5. Reminders

If Signatures have not been obtained on the application, a reminder task will show in the Brokers Inbox 3 days after the email was sent to the applicant.

**Note:** The applicant will receive email reminders on the 3<sup>rd</sup> and 5<sup>th</sup> day after policy issuance if they do not sign the documents. In addition, reminder emails will be sent every 3<sup>rd</sup> day until the policy cancels.

**Inbox**

Owner	Work Date	Agent Code	Policy/App Number	Insured	Description
1 DXMbroker	01/13/2014	46389-49460	CAH0001005	APPLICANT, NEW	Signatures Required Work 
1 DXMbroker	01/13/2014	46389-49460	CAH0001006	APPLICANT, NEW	Signatures Required Work 

Click on arrow to work task.

By clicking on the Work arrow, you will be taken directly to the Signatures tab. Look under Status to see reason for lack of signature:

- Processing indicates that the email has been sent but not yet signed:

Signatures					
Envelope			Status	Description	
CSE Safeguard HO3 New Business Application			Processing	expires 02/17/2014	
<b>Envelope:</b>	72334bca-0f0d-4d5c-a1a9-5fd6e5a165a2	ACCESS CODE	Processing	transmitted 01/10/2014 16:13:12.879 PST	
<b>Agent signer:</b>	JimmUAT Reviewer-Person	In Person	1234	Completed	as of 01/10/2014 16:21:09 PST
<b>Broker signer:</b>	UAT-WOODBROWNE INS SVCS, LLC	By e-Mail	2458710	Completed	as of 01/10/2014 16:30:11 PST
<b>Insured signer:</b>	NEW APPLICANT	By e-Mail	5555555	Processing	as of 01/10/2014 16:21:09 PST

- Delivery Failure indicates the email address is invalid:

Signatures					
Envelope			Status	Description	
CSE Safeguard HO3 New Business Application with Signatures			Processing	expires 02/13/2014	
<b>Envelope:</b>	ca45a0bb-9a1b-4969-9011-14987b57298c	ACCESS CODE	Processing	transmitted 01/06/2014 09:13:19.875 PST	
<b>Agent signer:</b>	Deirdre Meola-Admin	In Person	2458710	Completed	as of 01/06/2014 11:06:28 PST
<b>Insured signer:</b>	First Document	By e-Mail	5879587	Delivery Failure	as of 01/06/2014 11:06:28 PST

## 6. Cancellation Rules

**On the 6th day after policy issuance (the day after the second reminder to the Applicant), a Cancellation Notice will be generated and mailed to the Applicant if the signatures remain incomplete.**

**Note:** The cancellation notice will conform to all applicable rules for the respective state and state the Cancellation Reason as *Applicant signature(s) not received on required form(s)*.

## 7. Reinstatement Rules

In the event that signatures are completed at any time before the Cancelled Effective Date, then a Reinstatement notice will automatically generate.

**Note:** *If the Applicant attempts to complete signatures after the Cancellation Date, the DocuSign® email will have expired and, therefore, signatures may not be completed on it any longer. A manual reinstatement will be required and a new signatures envelope must be created.*