

# Three Questions for Insurers Using E-Signatures

Jenevra Georgini

American International Group, Inc.



*These comments are the speaker's opinions only, and do not represent the views of American International Group, Inc. or its affiliates.*



### ***Business Advantages***

- Reduces processing costs
- Faster processing
- Better security
- Helps agents/brokers

### ***Business Challenges***

- Understanding the technology
- Making the technology work, including integrating with legacy systems
- Legal issues



## *What is the product or service involved?*

- Personal lines
- Group policies
- Property and casualty
- Specialty lines
- Reinsurance
- Claims and other services



## *How is the product sold?*

- Directly through insurer's website
- Through an agent or broker website
- "Embedded" in a third party's product



## *Are you clicking and binding?*

- Document consent to use e-signatures
- Document consent to receive materials electronically
- "Logically associated" documents
- Paying premiums with a credit card
- The great clickthrough debate



Conclusion: What's next for insurers using e-signatures?

