

e-Signature Support Guide



Overview

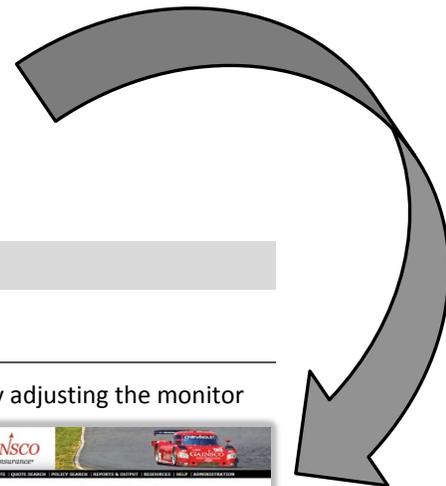
In an effort to make your job even easier, GAINSCO has implemented electronic signature (e-Signature) for transactions that require signatures. **E-Signature is the preferred method for completing transactions that require signatures.** It's quick and easy, and electronic signatures carry the same weight and legal effect as traditional paper documents and handwritten signatures.

At Bind on the Binding Confirmation screen, you will see the following:

e-Signature is the preferred method for completing this transaction to maximize customer convenience and best safeguard agency/company interests.

e-Signature	
<input checked="" type="radio"/> e-Signature (In-Office) Only agent email required	
Agent's email	<input type="text"/>
Confirm agent's email	<input type="text"/>
<input type="button" value="Proceed"/>	
<input type="radio"/> e-Signature (Not In-Office) agent and insured email required	

Enter email address and click Proceed to start the e-Signature process.



The e-Signature Process

Sign electronically:

In-Office. Obtain the signatures for **applicants present in your agency with e-Signature** by adjusting the monitor and passing the mouse and keyboard to them to sign the documents.

OR

Not In-Office. Obtain the signatures for **remote applicants with e-Signature** using their email address to communicate documents and collect signatures.

If you are unable to use e-Signature, you may print and sign the documents.



Required information

Required information for e-Signature is dependent on the option selected.

1. With **e-Signature (In-Office)**, the required information is:
 - a. Agent's email address
 - b. General License Number *(Florida Only)*
 - c. Agent's name *(Florida Only)*
2. With **e-Signature (Not in-office)**, the required information is:
 - a. Agent's email address
 - b. Insured's email address
 - c. General License Number *(Florida Only)*
 - d. Agent's name *(Florida Only)*

When can I use e-Signature?

e-Signature can be used for the following transactions:

- New Business
- Online Rewrites
- Endorsements
- Reinstatements
- Managing Auto-Pay

Status on GAINSCOconnect.com

Messages on the Binding Confirmation page indicate the status of the e-Signature transaction.

Message	Description
e-Signature process interrupted – Click Resume to continue	Click “Resume” to continue the process.
e-Signature request has expired – send new request	Initiate e-Signature process again.
e-Signature in progress	Signers have begun signing the document.
e-Signature request has been completed on DD/MM/YYYY	The signature process was successfully completed.

What happens during the e-Signature process?

For e-Signature In-Office:

The Agent:

1. Will be notified by email once the e-Signature process has been initiated. **Don't click on this email to sign the documents (or you will have to resume the process). Instead, continue the e-Signature process from GAINSCOconnect.com.**
2. Will receive an email when the e-Signature process is complete with a link to view and/or download the signed documents.
3. Is able to view and download the signed documents on GAINSCOconnect.com. The documents are available for up to 60 days after the policy is bound. **It is important to download the signed documents as soon as possible for your own filing purposes.**

For e-Signature Not In-Office:

The Insured:

1. Will be notified by email with a link to begin the e-Signature process.
2. Will receive an email when the e-Signature process is complete with a link to view and/or download their signed documents.
3. Will receive an email with all required documents.

The Agent:

1. Will be notified by email once the e-Signature process has been initiated.
2. Will receive an email once the e-Signature process is complete with a link to view and/or download the signed documents.
3. Is able to view and download the signed documents on GAINSCOconnect.com. The documents are available for up to 60 days after the policy is bound. **It is important to download the signed documents as soon as possible for your own filing purposes.**

Reports on GAINSCOconnect.com:

You can view the status of e-Signature transactions. On GAINSCOconnect.com, in the **Reports & Output** menu, select **e-Signature Report**. For additional information, refer to the Appendix on page 6.

Underwriting Guidelines

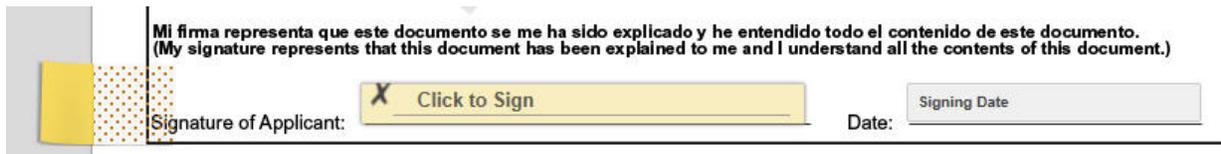
The agent is responsible for maintaining documentation in the agency. Please refer to the GAINSCO underwriting guidelines for your respective state(s) as well as any state requirements.

Top Things to Remember:

1. **The agent is still responsible for keeping documentation on file in the agency. Please refer to underwriting guidelines.**
2. The agent is required to verify the Applicant is the named insured prior to submitting any documents.
3. Check the e-Signature Report regularly for the status of your customers' signatures.
4. For customers not in-office:
 - Be sure to confirm the applicant's email address.
 - **It is highly recommended to stay on the phone with the applicant as they sign the documents.** However, if this is not possible, follow up with applicants, encouraging them to sign the documents as soon as possible.
 - Remind them that they may need to check SPAM.
 - Customers will receive reminder emails if the application is not signed. An email will be sent after 24 hours notifying them that the package will expire within 48 hours if not signed.
 - If the customer didn't receive the initial email, you can cancel the signature request. Then, enter the email address to initiate the signing process again.
5. For in-office customers:
 - During the e-Signature process, make sure the applicant's name appears in the top right drop-down box and is selected.
6. Note that **the invitation to sign electronically expires in 3 days**. It is the invitation only that expires in 3 days; the policy is not affected. You can then re-send the package to be signed – see the 2nd question on the FAQ page.

Signing at a Glance

Here is a sample of the signature section. The customer simply clicks to sign.



Mi firma representa que este documento se me ha sido explicado y he entendido todo el contenido de este documento.
(My signature represents that this document has been explained to me and I understand all the contents of this document.)

Signature of Applicant: Date:



Tip: When signing the documents, there is a signature navigation icon to jump to the next signature block. The number in the lower right indicates how many signatures are left to sign.

Process for Signing – For the Agent

e-Signature (In-Office)	e-Signature (Not In-Office)
Agent's email address and confirmation	Agent's email address and confirmation
General License Number <i>(Florida Only)</i>	Applicant's email address and confirmation
Agent's Name <i>(Florida Only)</i>	General License Number <i>(Florida Only)</i>
Adjust the computer screen so applicant can see	Agent's Name <i>(Florida Only)</i>
Pass the keyboard and mouse to applicant	
Be sure the applicant's name is selected	

Process for Signing – For the Applicant

e-Signature (In-Office)	e-Signature (Not In-Office)
Read the Consent and Disclosure form.	Check your email.
Click on Accept to continue to the documents.	Click on the link provided in the email.
Click on each signature block.	Enter Applicant's home zip code.
	Read the Consent and Disclosure form.
	Click on Accept to continue to the documents.
	Click on each signature block in the application.
	Check email inbox for an email with the ID Cards.

Frequently Asked Questions (FAQs)

1. How do I obtain signatures if the customer opts out?

Before signing the documents, the applicant is presented with an electronic disclosure/consent form. If the customer chooses not to sign this, you will need to follow up with them to encourage them to do so or have them complete the paperwork with paper/pen.

2. Can I re-send the package for signatures anytime?

Yes. The transaction can be cancelled at any time prior to the signatures being completed. This is done by selecting the Cancel button on the Binding Confirmation page. Cancelling the e-Signature package will return it to the original state and enable all options for the agent to re-send the package to obtain signatures. This process can be done for reasons such as an incorrect email address or a changed method for signing (in-office, not in-office, or paper).

3. What if the email address is invalid or undeliverable?

If the customer is not in your office, you will be notified if the two email addresses entered for the applicant do not match. Be sure to check your e-Signature report for the status of the signature. You may need to follow up with your customer. If an incorrect email address was entered, you can cancel the e-Signature transaction and re-initiate from the Binding Confirmation screen of GAINSCOconnect.com.

4. How can I access the signed documents?

You will receive an email with a link to the policy, and you can also access them from the Binding Confirmation screen. For in-office e-Signatures, you and the customer will see the policy. It may be helpful to print a copy for both you and your customer when the customer is in your office.

5. Where do I find the status of e-Signatures?

The Binding Confirmation Page will include a status description. Additionally, the e-Signature report contains the status of all applicants who have signed via e-Signature.

6. Do I need to set up permissions for users to be able to access e-Signature processing and/or access to Reports?

This is up to the individual agency owner. The default setting is that all users are able to use e-Signature.

7. I need a vehicle inspection form. How do I get this?

Print the form from the Binding confirmation page on GAINSCOconnect.com. Or, you can go to Resources and select the form. Keep this and all documentation in your files, per our underwriting guidelines.

Reminder: photographs (four corner photos, VIN, mileage, damaged areas) may be obtained in lieu of a vehicle inspection form. Refer to underwriting guidelines for complete details for your state.

8. How should I manage the emails I receive?

You might move them to a separate folder for GAINSCO e-Signature emails. You can search them later by policy number, which is the unique identifier. Remember that it is the agency's responsibility to manage the documentation. Another option is to create a separate email address for GAINSCO e-Signature emails. Gmail and Hotmail both offer free email services.



Appendix e-Signature Reports

Build criteria for your reports according to your agency's needs.

GAINSCO Auto Insurance

HOME | NEW QUOTE | QUOTE SEARCH | POLICY SEARCH | **REPORTS & OUTPUT** | RESOURCES | HELP | ADMINISTRATION

NEW! Pay online 24/7
You can now pay online. It's easy to use, quick, and convenient.
Click [here](#) to make a payment.

Boost Your Profits

- Agent Memos
- Agency New Business Report
- Cancellation Report
- e-Signature Report**
- CLUE Report
- Daily Output Report
- EFT Report
- Policy Type Report
- POP Report
- Reinstatement Report
- Renewal Report
- VIN Override Report
- Commission Statement
- Audit Report

Change Agent: A99966 : GAINSCO TEXAS TEST A ME. SARAH!

Breaking News

Rep image **Customer Service Hours**
Contact us at 1.866.GAINSCO (424.6726). We are available from **8am to 8pm Central time** to serve our agents and customers.

Statuses and meanings

Initiated – The e-Signature request has been sent.

Completed – The e-Signature process has been completed.

Opted Out – The customer has chosen not to sign the documents.

Deleted – The request to sign the documents has been deleted by the requester.

Partially Signed – Some signatures have been provided.

Expired – The e-Signature process has expired, and the invitation needs to be re-sent.

Email Bounced – The email has bounced. Please follow up with customer.

Signature Report
Producer: (Code) GAINSCO TEXAS TEST AGENCY
Address DALLAS, TX 75219

Report Date Range: 04/18/2016 To 04/18/2016

Agent Code: Code

Status: -All-
Or
Policy #:

Report Clear Print Export

Generate Report Clear Report Criteria Export Report Data

Status options:

Report Date Range: 03/28/2016 To 04/13/2016

Agent Code: 99966

Status: -All-
Initiated
Completed
Opted Out
Deleted
Partially Signed
Expired
Email Bounced

Report Export