



MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

UNDERWRITING DIVISION

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To: All Massachusetts Producers

Re: Acceptance of Electronic Signature

The Massachusetts property Insurance underwriting Association (MPIUA), in its continuing effort to provide the highest level of service, is pleased to announce acceptance of electronic signatures.

All applications and all requests for policy changes or cancellations must be signed by the insured. The signature of the insured may either be a reproduction of the actual physical signature of the insured or, at the Producer's option, an electronic signature.

Electronic signatures are not valid unless they comply with the requirements of M.G.L. ch. 110G which imposes requirements for obtaining the signature, transmitting the signature and retaining the signature in your files.

If a Producer decides to utilize electronic signatures, it should ensure that its procedures comply with the statute. There are off-the-shelf vendor programs, for example, DocuSign, e-Signatures, Arx or AlphTrust, which assist in ensuring that an electronic signature complies with the requirements of the law.

If a Producer forwards an application or request for change or cancellation containing the electronic signature of the insured, the application or request should note that the document contains an electronic signature.

The Producer assumes the sole responsibility for ensuring that an insured's electronic signature submitted to MPIUA is a valid and legally enforceable signature.

MPIUA will be updating manuals and procedures relevant to this change in the near future.

Should you have any questions regarding this enhancement, please contact the MPIUA Consumer Service unit.

MPIUA