



# ACORD LOMA 2004

## E-Docs & E-Sigs

**Chuck Wallace**  
General Counsel  
415-875-4518  
[cwallace@esurance.com](mailto:cwallace@esurance.com)



# Mission

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**Esurance is dedicated to building an online personal insurance business that leverages technology to create significant value for our customers and shareholders.**



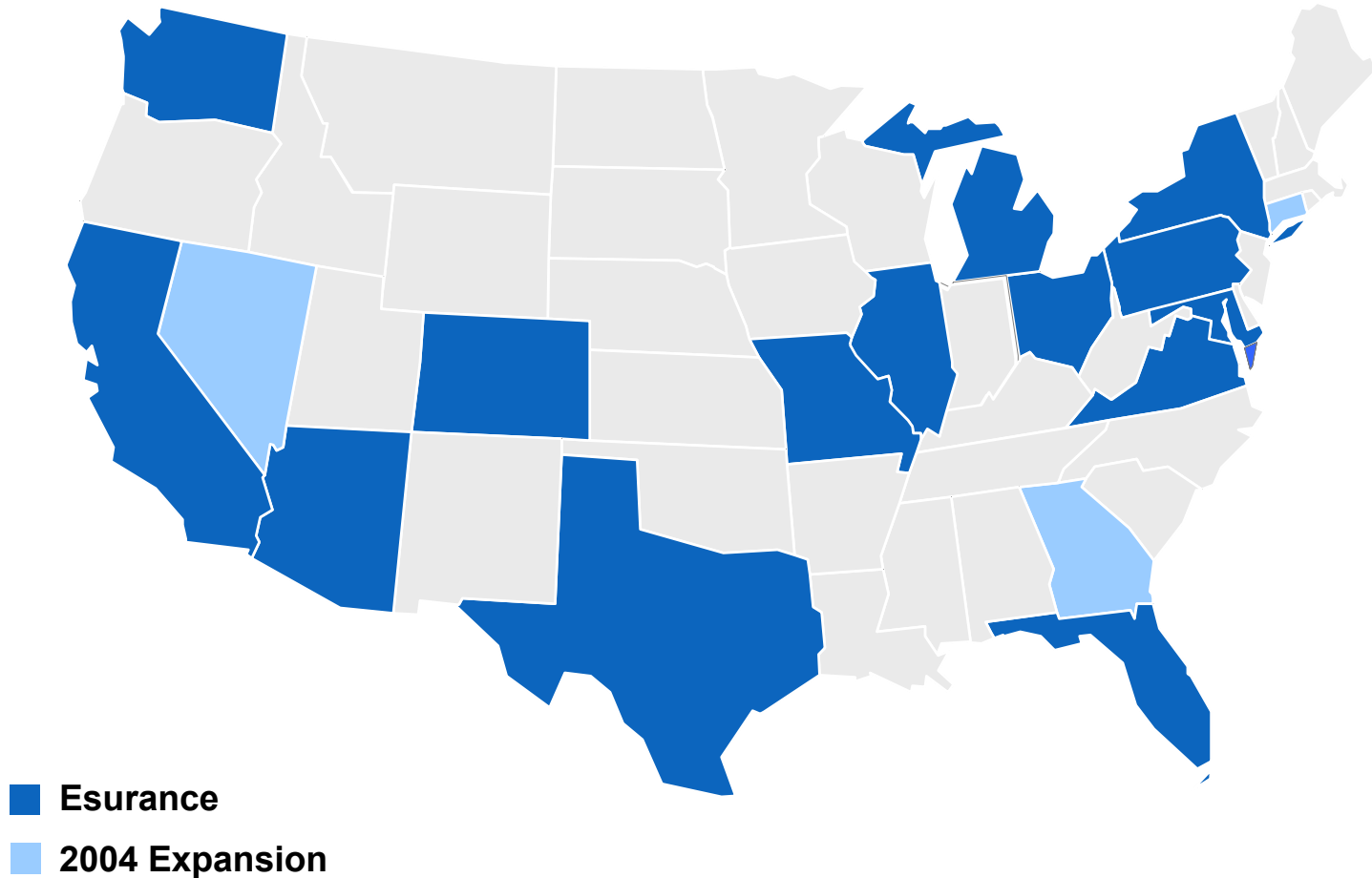
## **Esurance Profile**

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- **Founded May 1998**
- **Subsidiary of White Mountains Insurance Group (NYSE: WTM)**
- **375+ Employees**
- **2003 Policies in Force: 74,224**
- **2003 Written Premium: \$116.4M**



# Esurance Footprint





# **Sales and Service Channels**

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- **Internet**
- **Service Center – 24x7x365**
- **Large agencies with affinity blocks of customers**
- **Independent agents**



# **Major Steps in Electronic Compliance**

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- **Authentication & Authority**
- **Consent to Use E-Sigs and E-Docs**
- **Agreements, Notices & Disclosures**
- **Electronic Signatures & Voice Signatures**
- **Electronic Documents & Records Retention**



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