

The application of E-Signatures to an electronic document is typically in some type of E-Form [for definition of ‘Types’ refer to: NAVA Standards 2006-62 for Structure & Management of E-Forms]. The application of the E-Signature is an action on the part of the ‘E-Signer’ that indicates an intent to sign the Electronic Document using the E-Signature mechanism and Credentials [Refer to: NAVA Standards 2006-52 for E-Signature Credentialing] provided to the E-Signer. To insure this is a deliberate and intended action on the part of the E-Signer, a number of qualifying and verifying steps is required.

The following describes the operational standards for the application of E-Signatures. Underlying legal concepts, relevant regulations, and/or references to standards adopted by these standards are contained in the NAVA Position Paper Regarding Application of E-Signatures. These Standards define the obligations of Distributors and insurers, and are subject to the applicable terms and conditions of the “Trading Partner Agreement.”

53.1	Process and mechanisms for application of E-Signatures shall conform to SPeRS. [Pertinent references to E-SIGN and UETA are contained in SPeRS and not independently referenced here.]
53.2	Acceptable technologies are: biometric handwriting, click-wrap, and PKI. Biometric voice can be used in other instances but is not appropriate for documents in scope for the STP New Business Standards.
53.3	Regardless of method or technology used for the Application of E-Signature, all parties will possess valid and current Credentials in accordance with the policy set forth in NAVA Standards 2006-52 for E-Signature Credentialing.
53.4	<p>The Application of the E-Signature shall be captured in a manner that preserves for future reference metadata directly associated with the signature including:</p> <ul style="list-style-type: none"> • the Credentials, • biometric recording, if a biometric signature has been used, • the date and time in which the E-Signature was applied, and • the name of the document to which it was applied. <p>Further, the process for Application of the E-Signature shall assign a unique identification number specific to the single instance of Application of the E-Signature.</p>

53.5	Visible information shall be contained in the signed signature field displaying the NAVA Seal and the date the signature was applied to the document; e.g., “Electronically Signed on this [date] at this [time]”
53.6	Where parties sign documents or sections of documents electronically, the content cannot be modified without voiding the signature. Once the final signature has been applied the document cannot be opened for changes, additions, or deletions. [See Section 4.4 and 4.5 of SPeRS and NAVA Draft Standards 2006-61 for Locking & Binding Signed E-Forms.]
53.7	Procedures shall be adopted such that customers are not committed to any contract or document until the final signature is applied. Further, customers shall be presented with the entire document to review regardless of how many instances of intermediate signatures have been applied prior to the final signing and locking of the document.

CROSS REFERENCES	
<u>REFERENCE</u>	<u>SOURCE LOCATION</u>
NAVA STP New Business Flowchart	Locations: 1.1, 3.2, 4.3, 4.4, 5.4, 7.3
Position Papers & Related Documents	NAVA Position Paper Regarding Application of E-Signatures
SPeRS Citations	SPeRS Table of Contents Sections 4.4 and 4.5
Other NAVA STP Standards	NAVA Standards 2006-52 for E-Signature Credentialing NAVA Standards 2006-61 for Locking & Binding Signed E-Forms NAVA Standards 2006-62 for Structure & Management of E-Forms

APPROVALS	
<u>APPROVING BODY</u>	<u>DATE APPROVED</u>
E-Signature Task Force	September 27, 2006
Combined STP Working Groups	October 25, 2006
STP Executive Council	December 4, 2006