

**NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES**

Supplemental Worksheet for Electronic Application Filings

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For all filings seeking approval of an application form for electronic use, provide an answer to each question below and attach the completed worksheet to the Supporting Documentation tab in SERFF as part of the filing submission. Incomplete answers will require additional review and delay the approval process.

REVIEW REQUIREMENT	DESCRIPTION OF REQUIREMENTS	COMPANY RESPONSE
<b>GENERAL REQUIREMENTS FOR ALL ELECTRONIC FILINGS</b>	<i>Note: This worksheet is intended to assist with the preparation of policy forms for submission and is not intended as a substitute for statute or regulation.</i>	<i>Write any narrative response to each question in this space, or attach additional documents as needed.</i>
Type of Electronic Approval Requested	State the electronic use format(s) that is being requested (check all that apply): <input type="checkbox"/> Internet (accessed through a web interface, tablet, mobile phone, etc.) <input type="checkbox"/> Telephonic <input type="checkbox"/> Other (use company response box to explain)	
Description of Application Process	Describe how the electronic application will be completed for each format in which the application will be available. For example: <ul style="list-style-type: none"> <li>• The electronic application will be completed by an agent in a face-to-face meeting.</li> <li>• The telephonic application will be completed by an agent during a one-on-one phone call with the applicant.</li> <li>• The application is completed without assistance via the applicant's computer or mobile device.</li> <li>• Any other method that the insurer may use.</li> </ul>	
Opportunity to Review and Revise Application Answers	Describe how the insurer provided the applicant with an opportunity to review and revise their answers prior to signature. For example, state that the questions and answers are read back to the applicant over the telephone, or that the applicant can review a PDF version of the application that is populated with their application answers, etc.	
Method Used for Electronic Signatures	Select the application method used to capture an electronic signature: <input type="checkbox"/> The applicant can apply an electronic signature using DocuSign.	

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	<p><input type="checkbox"/> The applicant can sign with a voice signature over the telephone.</p> <p><input type="checkbox"/> The applicant can sign on a tablet screen in a face-to-face meeting.</p> <p><input type="checkbox"/> Other method (describe).</p>	
<p>Electronic Application and Signature are Voluntary</p>	<p>Confirm that the insurer notifies the applicant that the electronic transaction (i.e., completing the insurance application in electronic form) is voluntary, and explain how the insurer informs the applicant of the option to complete a paper application for insurance.</p> <p>Confirm how the applicant is notified that using an electronic signature is voluntary and describe how the applicant can apply a “wet” signature if they do not elect to use an electronic signature.</p> <p>Attach additional supporting documents as necessary.</p>	
<p>Enrollment in Electronic Delivery of Insurance Documents</p>	<p>Confirm that the insurer will obtain the applicant’s consent before an insurer enrolls an applicant in electronic delivery of insurance documents (disclosures, notices, policy forms, etc.).</p> <p>Confirm that if electronic delivery of insurance documents is a condition to applying electronically, the insurer will present the applicant with clear disclosure language at the beginning of the electronic application process that demonstrates that the applicant is consenting to do business electronically and consenting to electronic delivery of insurance documents.</p> <p>Confirm that if an applicant does not consent to receiving policy forms or other insurance documents electronically, the applicant will instead have the option to complete a paper application and receive paper copies of policy forms and other insurance documents. Identify the page number of the electronic application where the applicant is informed of the paper copy option.</p>	

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	<p>Confirm that an insured who is enrolled in electronic delivery of policy forms or other insurance documents may subsequently opt-out of electronic delivery and receive paper copies of insurance documents at any time. Explain how the insurer notifies the insured of this option.</p>	
System Requirements	<p>Confirm that the applicant is presented with a list of system requirements for a nd/or devices compatible with the electronic application. Identify the page number of the electronic application or the location of the electronic application process where the applicant is presented with these system requirements.</p>	
Disclosures and/or Consent Agreements Presented in Separate Windows or Screens	<p>Confirm that if any required disclosures or consent agreements are presented to the applicant via a pop-up window or a separate link (excluding the prescribed fraud warning), that the insurer is capturing and storing an auditable log showing that the applicant has opened and accessed each separate window, and that the applicant has scrolled to the bottom of this window (e.g., by clicking a button at the bottom of the screen that says “I agree”).</p>	
Post-Application Access to Copies of Insurance Documents	<p>State whether the insurer provides the applicant with the opportunity to print and retain all insurance documents accessed during the electronic application process (including consents and disclosures) and/or provides future electronic access to the insurance documents using an account or some other electronic method. If the applicant is not able to access copies of these insurance documents electronically later, confirm that the applicant is informed during the application process that they will not be able to access electronic copies of these documents later and that they should print or save copies during the application process to retain for their records.</p>	
Electronic Transaction and Cybersecurity Requirements	<p>Confirm that the insurer complies with the requirements imposed by the Electronic Signatures in Global and National Commerce Act (“ESIGN”), the Electronic Signatures and Records Act (“ESRA”), and the Cybersecurity Requirements for Financial Services Companies in 23 NYCRR Part 500. Confirm the</p>	

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	<p>following aspects of the insurer's data security and data privacy program:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> All information transmitted from the applicant to the insurer is encrypted.</li> <li><input type="checkbox"/> All protected personal information stored on the insurer's servers is encrypted.</li> <li><input type="checkbox"/> The insurer employs a chief information security officer who is responsible for detecting, responding to, and recovering from cybersecurity threats.</li> <li><input type="checkbox"/> Additional safeguards are used (please describe).</li> </ul>	
<p>Data Not Part of the Application</p>	<p>Describe any information that is captured during the electronic application process that does not become part of the application.</p>	
<p><b>REQUIREMENTS FOR TELEPHONIC APPLICATION FILINGS ONLY</b></p>		
<p>Telephonic Questions Script</p>	<p>If a telephonic questions script is used, upload the script to the Supporting Documentation tab in SERFF. Confirm that the questions will be read verbatim from the script.</p>	