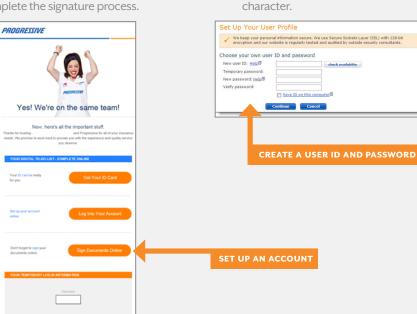
E-SIGN FULFILLMENT PROCESS

To help make the policy process quick and easy, you can now sign your documents at progressive.com/agent using an online signature for Personal Auto and Recreational Lines in select states!

As soon as you have a moment, please follow these steps to sign your new policy documents online. If you're signing policy documents for both Personal Auto and Recreational Lines, note that you'll need to sign both policies separately.

1. Right after starting the policy with the agent, you'll receive a confirmation email. Make note of the temporary User ID and password, then select "Sign Documents Online" to link directly to progressive.com/agent so you can complete the signature process.



2. You'll need to create a User ID and password. Use the "check availability" button to ensure your User ID is available. Your new password must be 8 – 12 characters and must contain 2 of the 3: Capital letter, lowercase letter, special

5. After setting up your User ID and password, you need to complete setting up your profile. Please choose the security questions and click the box below agreeing to online terms and conditions.

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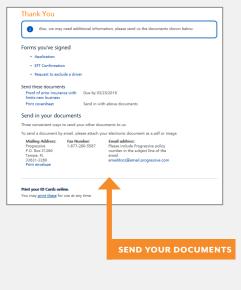
4. On the Policy Details page, click "start here" to access the Welcome Page where you can check if you need to send any documents to us—then click "Get Started."



5. Read each form. Scroll down and type your name in the box below "Applicant Signature." Please make sure the name matches exactly as it appears in the line below.



6. You're done signing. Now you can print temporary ID cards, customize your email preference, and get instructions for faxing or mailing us required proof documents, if applicable.





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AGENT FAQS

Q. WHAT DOCUMENTS CAN CUSTOMERS SIGN ELECTRONICALLY AT NEW BUSINESS?

A. Generally, all policy-related documents currently provided at new business in the application packet can be signed electronically (e-signed), including the application, coverage rejection and exclusion forms, and Electronic Funds Transfer (EFT) authorizations. The forms required are unique to each policy, so talk to your customers about which forms they need to e-sign and which proof documents, like Proof of Prior, they will need to fax or mail to Progressive.

Q. CAN A CUSTOMER ENROLL TO RECEIVE E-SIGNATURE AT NEW BUSINESS ON RECREATIONAL LINES OR COMMERCIAL AUTO POLICIES?

A. Currently, Personal Auto policies are eligible for e-signature at new business. We're rolling out e-signature functionality for Recreational Lines on a state-by-state basis. Stay tuned for more information as Recreational Lines e-signature launches!

Q. WHAT IF THE CUSTOMER ELECTS E-SIGNATURE BUT DOESN'T COMPLETE THE E-SIGNATURE PROCESS?

A. With e-signature you have the same responsibilities for making sure that customers sign all required documentation properly and in a timely manner, just as you do today with the traditional wet sign process. You are responsible for obtaining all necessary signatures on applicable policy documents and ensuring that the customer completes the process correctly. E & O exposure may exist should the customer fail to complete the e-signature process. We've created a "SmartView Alert" on the FAO home page to help you keep track of your customers' e-signature status.

Q. WHAT IF THE CUSTOMER DECIDES LATER NOT TO USE E-SIGNATURE?

A. If a customer decides later they would rather wet sign paper documents instead, it's important you complete that you have the customer wet sign all required policy documents. Log in to FAO > Manage Policies > Policies Need Service > e-sign Manager.

Q. WHAT HAPPENS IF A CUSTOMER HAS A CLAIM BEFORE COMPLETING THE E-SIGNATURE PROCESS—WILL THE CLAIM BE DENIED?

A. Policies are bound at the point of sale, so the policy would be in force from the time it's uploaded in FAO. Given the ease and speed with which customers can complete the e-signature process, this situation should not arise often.

Q. SINCE THE E-SIGNATURE PROCESS IS DIFFERENT THAN COLLECTING SIGNATURES ON PAPER DOCUMENTS, WHAT ARE MY OBLIGATIONS?

A. Regardless of the method of signing, the Producer's Agreement requires you to obtain customer signatures on policy documents. However, with e-signature, you don't need to retain e-signed policy documents in your agency files. These electronic documents will be archived by Progressive and made available for viewing and printing via FAO.

Q. AREN'T WE BOUND LEGALLY TO RETAIN CUSTOMERS' SIGNED INSURANCE DOCUMENTS IN OUR FILES?

A. Progressive's e-signature process was designed to meet legal requirements for permitting the use of electronic records and electronic signatures in place of paper records and signatures. You will meet contractual requirements by letting us retain the e-signed documents of your customers.

