



"The Registered E-mail® service is invaluable in my insurance business as it provides my employees with undeniable proof of any e-mail transaction or notification...proof that can be used as evidence to swiftly and inexpensively resolve any dispute." -- Randle M. Frankel, Frankel & Associates Insurance

I use the RPost Registered E-mail® service daily when sending orders to bind coverage as well as ordering endorsements and sending critical communications to my underwriters.

In one case, I had requested coverage to be bound on an account and my RPost Registered Receipt message showed that my underwriter in fact had received my e-mail notification. However, days later when I submitted a claim on behalf of my client, my underwriter denied receipt of my original binder e-mail notification. Simply put, he failed to bind the coverage for my client.

If I had used standard e-mail to send this notification, or even fax, and the underwriter denied receipt, the burden of proving him wrong would be a difficult and costly (if not impossible) task in such a "he-said-she-said" situation. However, in this case, I had sent the original binder notification by using the RPost Registered E-mail® service. Luckily for both me and my client, my Registered Receipt message proved legally, that the underwriter had in fact received my original notification, and my Registered Receipt message showed me when he received it, when he opened it (in this case) as well as verified the precise content of the original e-mail notice that I had sent to the underwriter.

With my Registered Receipt message, I was able to prove e-mail receipt and content and that the recipient had "opened" it - undeniable proof of the entire transmission. I simply forwarded this Registered Receipt to the underwriter and copied his supervisor by e-mail, explaining that if they doubted the authenticity of this Receipt, that they could forward the Receipt by e-mail to RPost's verification address whereby RPost would either validate its authenticity or prove it to be invalid.

As explained to me later, the supervisor confronted my underwriter with a copy of my Registered Receipt message in hand. The underwriter turned "red in the face" and admitted that in fact he HAD read the original binder e-mail notification from me, but was simply behind in actually issuing the binder (three days behind in this instance).

Had there been an E&O lawsuit filed against me as to whether the policy had been properly bound, I would have had to undertake great expense in attempting to prove the underwriter wrong. In this case, since I had used the Registered E-mail® service to send my notification, resolution was swift, with no cost to my firm. "Instead of suffering the expense and headache of undergoing a protracted dispute, the whole matter was resolved with a few keystrokes on my computer.

Randle M. Frankel, Frankel & Associates Insurance

For more information:

RPost: www.rpost.com

Frankel & Associates Insurance: www.frankelinsurance.com