



## REAL ESTATE & INSURANCE GOES DIGITAL

Cunningham and Associates Uses PDFfiller to Send & Sign Documents Instantly & Completely Digitally Across Texas



## WHO?

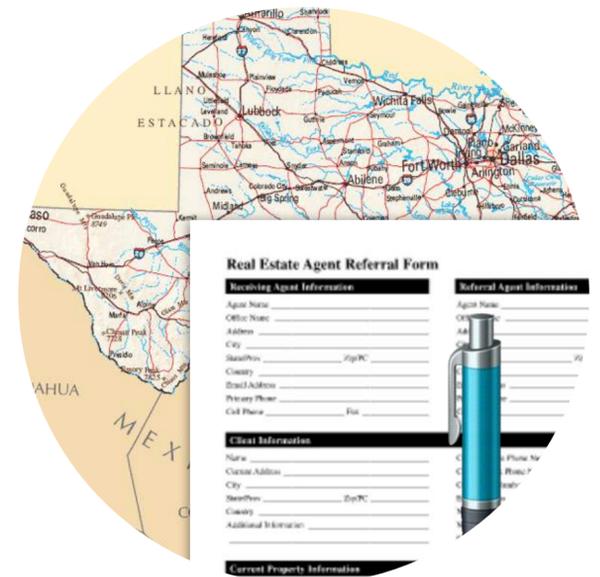
**Cunningham and Associates** is located in San Angelo, Texas, but serves a large rural market with clients all over Texas and some even scattered outside state lines. Despite having to work with customers across a large region, Cunningham and Associates is a small business, consisting of four team members, including Debbie Cunningham herself.

Cunningham and Associates Real Estate and Insurance provides selling, purchasing, and insurance services and advice. They help individual customers find the ideal property or insurance solution.

Debbie Cunningham found PDFfiller through an online search — “I did a trial and I was like wow, this is really pretty easy,” Cunningham said. PDFfiller “just opened up a whole world of usability to access all those documents that we use over and over and over and once I tried it, I was pretty much like, I love it, I wouldn’t go anywhere else.”

San Angelo, Texas





## THE PROBLEM

Cunningham and Associates was facing a number of problems with document transmission before they started using PDFfiller.

With customers scattered across the region, document management and distribution was a serious problem. Texas is a large state and in many cases, real estate deals happen quickly or insurance documents need to be signed promptly. Distance, however, was making this process more difficult – due to the logistics associated with mobile workforces, getting a simple signature could be problematic.

“One [company] I’m working with right now is a trucking company and they have employees that could be anywhere at any time,” Cunningham said, “so getting a paper document to those folks is difficult sometimes.” People would have to come into the office or documents would have to be sent by post.

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– Debbie Cunningham, Real Estate & Insurance Broker

Before using PDFfiller, documents would come back slowly and were often illegible. “When [customers] hand-write out forms, sometimes it’s legible, but 90% of the time, it’s not,” Cunningham claimed. “If that document isn’t legible, there’s room for mistakes, errors in judgement, reading the wrong thing.” These problems with legibility is endemic with handwritten forms.

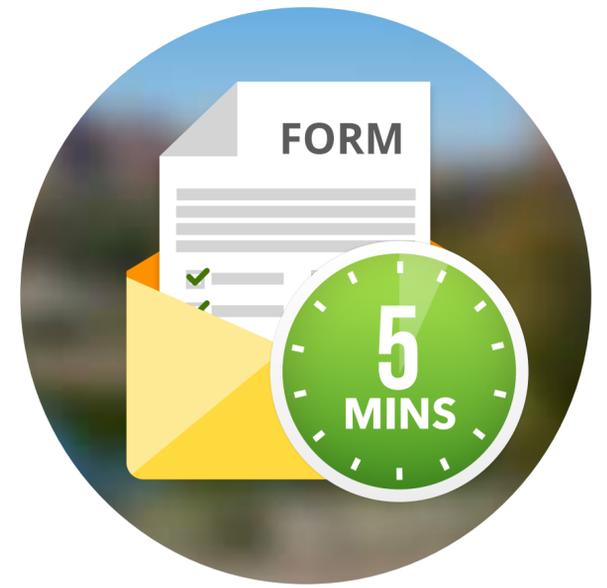
Transferring sensitive insurance and medical documents also carries risk; this liability is exacerbated by the fact that sensitive medical documents were normally passed through the hands of administrators before reaching employees before Cunningham and Associates started using PDFfiller. “When [or if a form] goes back to the employer, they’re privy to information that it is generally best they do not see,” said Cunningham. “If an employer sees that an employee has any major medical condition condition that they might not have been aware of otherwise... it has the potential for creating a situation where an employee claims discrimination if, for any reason, that affected employee is disciplined for any unrelated cause.”

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Handling hundreds of documents daily with only a few members of staff was a difficult process. Before PDFfiller, Cunningham and her employees “were having to do everything manually by pen and paper and send it to whomever. We didn’t have anything that would do online form-filling.” They were hoping to save their staff time and energy and free them each from the burden of filling out paperwork for ten hours a week.

Cunningham and Associates needed an electronic solution that was easy for the company’s employees and customers to use; Debbie Cunningham found it in PDFfiller.



## THE SOLUTION

Debbie Cunningham and her colleagues use PDFfiller everyday to improve their workflow. “Everybody uses it multiple times a day,” Cunningham said. And for good reason: PDFfiller solves all of the problems Cunningham and Associates had with document distribution. Documents are sent directly to clients and returned legibly in a quick and secure manner. Moreover, Cunningham and Associates forms are transferred to partners, including banks, insurance agents, and the government, efficiently and completely electronically with PDFfiller’s online service. When dealing with documents like insurance claims or purchase agreements, it is critical to be able to distribute, sign, and process documents quickly and, crucially, because much of this information is sensitive, this has to be done in a safe and secure manner. PDFfiller ensures that this is possible, even across large distances.

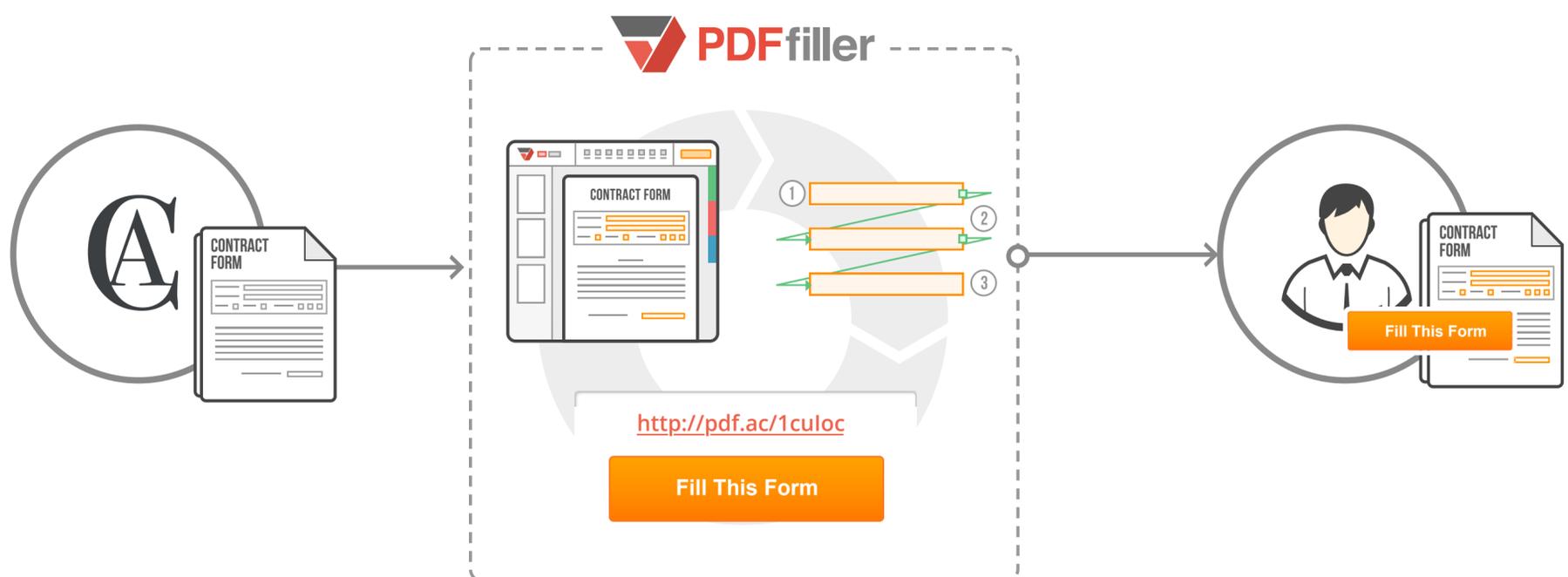


Fig A. Creating a filliable contract form with PDFfiller

Many of Cunningham and Associates' engagements with clients are "paper intensive and our clients tend to be everywhere, so discovering the fill and sign aspects was a 'wow moment.'" PDFfiller enables users to annotate, edit, fill-in PDF forms and even make PDF forms easily fillable for others. PDFfiller also allows users to send and sign PDF documents completely electronically using its safe, secure, and instantaneous 'DigiSign' technology. PDFfiller "saves people from coming into the office," said Cunningham. Electronic document completion and signing means that "we can collaborate over the phone if [clients] have a question but then they can form fill [important documents] from their computer and it's been amazing."

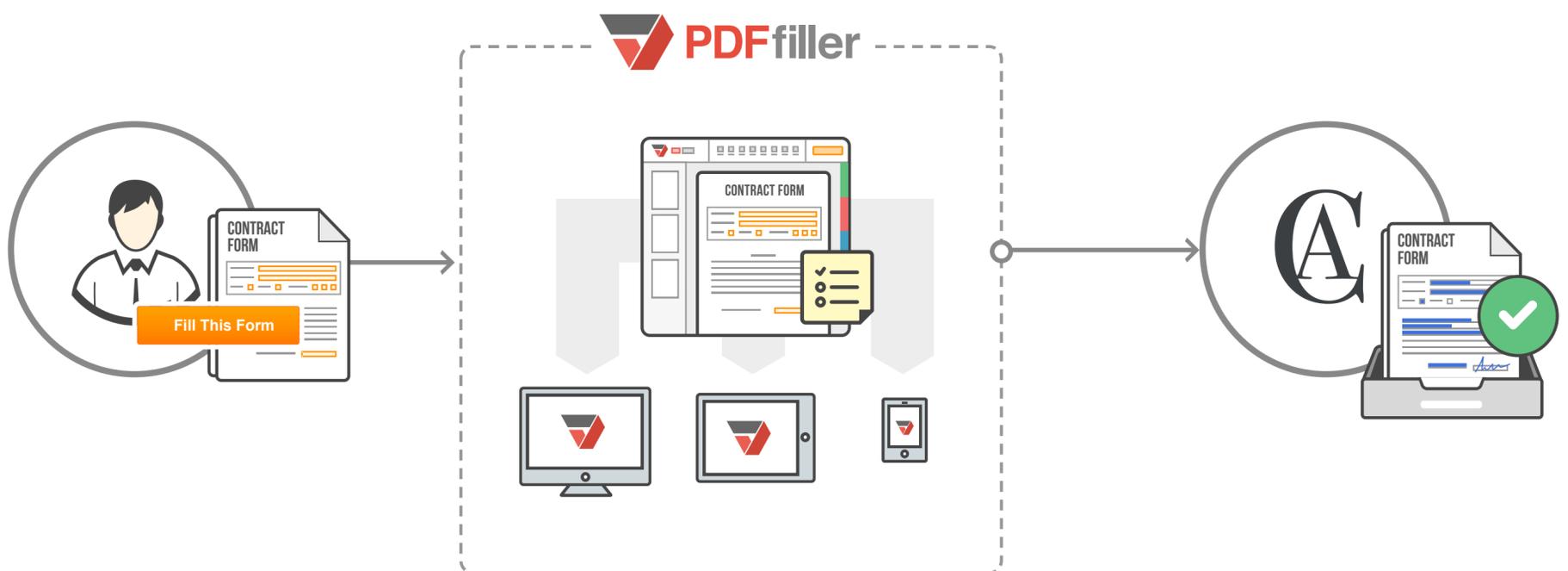


Fig B. Filling and sending contract form by the user with PDFfiller.

Documents, such as contracts and insurance claim forms, are fillable by anyone, anytime, and on any device and moreover, they come back legible. Before, Cunningham and her employees would have to manually transcribe illegible handwriting or call to clarify information before they could pass documents on to insurers. "When the underwriters get it, it has to be legible, they want to be able to read it, they want to be able to not spend hours trying to decipher somebody's hand-scratching, so that's been great [that with PDFfiller's electronic document completion, documents are legible]."

Importantly, PDFfiller is easy to use. It's simple user interface means that anybody can use it. Because it's completely online, forms can be edited, filled and signed from any internet-connected device at any time. "If it's not easy to use, they won't use it," said Cunningham. "Some programs are not so user friendly [but] the reception [towards using PDFfiller to complete documents] has been really good. We get [documents] back quickly."

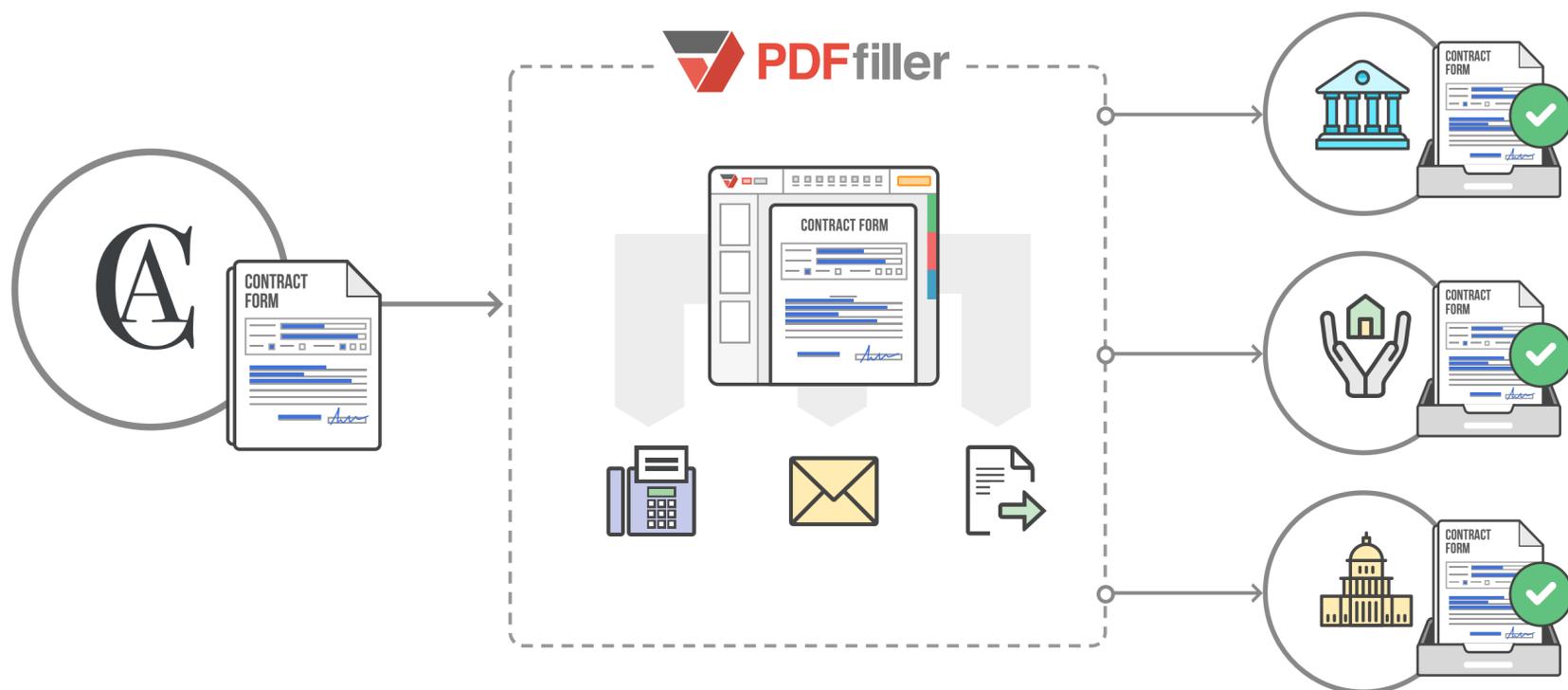


Fig C. Send documents safely and securely with PDFfiller.

Cunningham and Associates is responsible for transferring sensitive medical documents and as such, they need to make sure they are HIPAA compliant. Moreover, they need to protect their clients. "You don't want your employer to see health conditions, so the ability to send directly to an employee [using PDFfiller's electronic document signing, editing, and transmission] and get that document back without having to rely on an admin person to send and receive those documents [means] we've mitigated our risk for HIPAA compliance [and] if we can isolate that information and bypass the employer it protects the employee," Cunningham said.



# THE BENEFITS OF USING PDFfiller



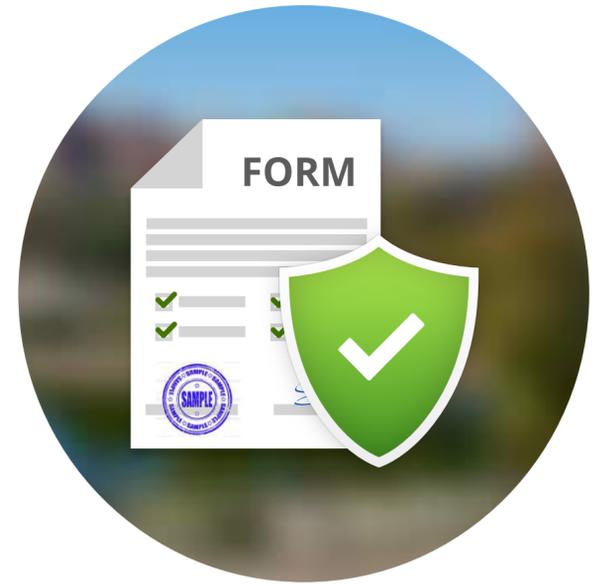
## Return on Investment

PDFfiller is the fastest way to edit, send, and sign documents. According to Cunningham, “[Workflow] was a lot slower” before integrating PDFfiller into her business and using PDFfiller saves her firm “probably ten hours per person per week, so that’s 30 hours per week.” For Cunningham, because the man hours PDFfiller saves are significant, cost savings for the company are “considerable.”



## Convenience

PDFfiller makes it easier for her clients to complete, sign and return forms. Because forms are completed completely electronically, PDFfiller also makes it easier for Cunningham and Associates to read and collect the information as well as transfer documents to businesses, individuals, government agencies, legal and medical providers, and insurance agents. Moreover, PDFfiller is simple to use and the powerful features that make document workflow so efficient are easy to apply: “It was so easy to set up and start using — we haven’t had any issues,” Cunningham said.



## Security

PDFfiller is HIPAA compliant, which means that all your documents are stored and transmitted completely securely. Moreover, because PDFfiller allows Cunningham and Associates to transfer documents directly to clients, rather than work through third parties, they mitigate risk — “you also run the risk of that document getting waylaid to the wrong fax number or wrong email, so if it’s a protected document then you don’t need to worry about that possibility,” said Cunningham.



## Completely Digital

Going digital doesn’t just mean it’s easier to sign and send documents. It also means that all the documents that are such an important part of Cunningham and Associates’ business workflow are stored digitally. Because everything is digital, documents are secure and searchable. Never worry about important documents being lost or accidentally destroyed and PDFfiller’s secure servers mean they’re secure as well.



## CONCLUSION

PDFfiller offers a variety of solutions to the many document transmission problems that had plagued Cunningham and Associates. With a small team, Cunningham knew she needed to make her workflow as efficient as possible and “any kind of tool in your quiver to make that process more advantageous and save time, especially if you don’t have a team of support people behind you, [it’s a good thing],” she said. PDFfiller allowed Cunningham and Associates to send and have document signed as quickly as possible, meaning the company could spend more time focusing on their business and on relationships with their customers and less time on paperwork.

As she and her employees continue to use the software, they keep finding new ways to integrate it into their workflow and improve their business and relationships with clients. Cunningham is particularly excited about using PDFfiller on various mobile devices: “Everyday we learn different ways to use it and I’ve realized now I can use it on my phone [and iPad] too; I haven’t branched out that far yet, but that’s exciting because I do work in the field a lot,” and with PDFfiller, she can capture a client signature while at an open house or get a buyer’s representation agreement on the spot. “The sooner you can get that [signature] the better, so if you’re having that conversation with somebody and you can whip out an iPad, because you’re not always going to have a desktop... it would be awesome if I had that document loaded [and ready to give to customers and get signatures with PDFfiller].”



“Everything we do and everything we touch on the health side has to be HIPAA compliant and privacy is important nowadays. So with PDFfiller, we have mitigated risk — that’s a hard thing to quantify.”

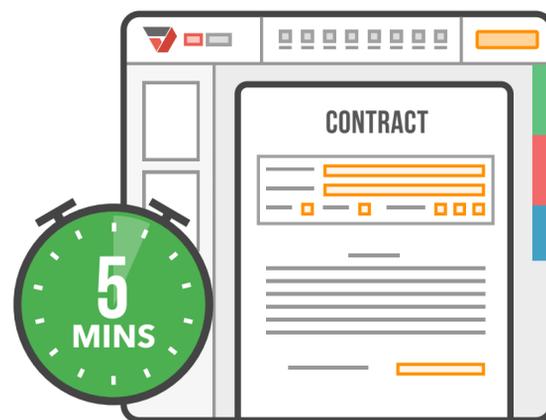
– Debbie Cunningham, Real Estate & Insurance Broker

Ultimately, PDFfiller has “made our lives a whole lot simpler, for sure,” Cunningham said. The benefits of using PDFfiller are manifold: “Everything we do and everything we touch on the health side has to be HIPAA compliant and privacy is [important] nowadays. So [with PDFfiller], we have mitigated risk — that’s a hard thing to quantify,” said Cunningham. Though PDFfiller saves the company money, the benefits go far beyond costs. “[the savings] aren’t just dollars, it’s efficiency [and] privacy,” she said.

## WITHOUT PDFfiller



## WITH PDFfiller



**Save 30 Hours per Week!**