

**xyzmo SIGNificant**  
Insurance Solutions

## xyzmo SIGNificant for Insurance Mobile Point Of Sale Simple, Secure Digital Signature Solution

xyzmo SIGNificant's solution for mobile Point Of Sale (POS) uses solves the problem of signing electronic documents securely out of the office, while simultaneously reducing the costs associated with paper-based processes and improving the time required at the POS. This generates more revenue, improved cash-flows and improves customer satisfaction.

### A Simple Use Case – new business contracting

By utilizing the easy-to-use electronic workflow that xyzmo SIGNificant's technology enables, an insurance agent can now present a policy for the customer to sign electronically, using his or her handwritten signature. This electronic handwritten signature process is very similar to the previous paper based one, therefore leading to high user acceptance. Our signature solutions allow signed applications to be immediately processed, thus preventing post-signing manipulation of documents as well as enabling a dramatic business cycle reduction. All information taken from any type of insurance application can be automatically synced into the backend system of the insurance broker and/or provider, either once the agent is reconnected at his work station or in real time through a wireless service. This ability reduces the margin of error by allowing information to go straight to the backend systems, as data is captured only once at the mobile point of sale.



**Sign**

Sign using a Signature Pad, Tablet PC, etc.



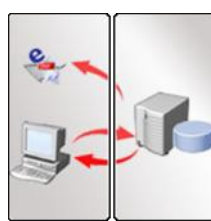
**Attach Document**

Attach any required documents e.g. Scanned Passport, Drivers License, etc



**Convert & Seal**

Convert any Document to PDF and Seal it



**Email & Store**

Send Documents Via E-Mail, Store and Retrieve Documents



**Verify**

Verify Signed & Sealed Documents with a Single Click



**Verify Signature**

Comparing a Handwritten Signature against a Pre-Enrolled Profile



**Guaranteed ROI  
Within 12 Months!**

## Other Potential Applications

E-signature technology can be leveraged across all channels - including agents and call centers - to better facilitate sales and customer service transactions. Applications include:

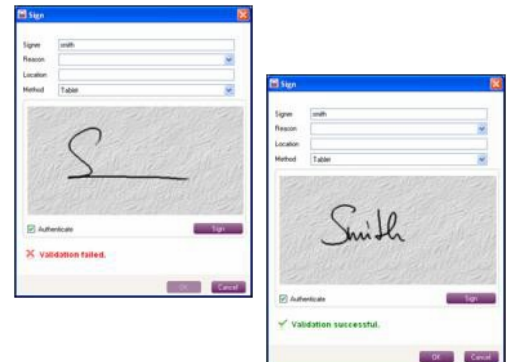
- Underwriting, approvals and appropriate policy selection
- Policy fraud prevention (e.g. back-dating)
- Internal Documentation and authorisations
- E-Invoicing, Secured Email and digital Customer Communications (eg payments and plans)
- E-Forms with Digital Signing (e.g. Claims submission, Assessor Reports, etc)

## Benefits of Having a Legally Binding Contract in Electronic Form

- Dramatically **speeds up** policy activations and **streamlines office and field procedures**
- Enables your organization to **save money** by going **paperless** (no more printing, mailing, faxing, scanning, manual indexing, shredding, paper transport and storage archiving, etc.....)
- Get **deals closed faster** than your competitors
- Easily **accepted** by **agents and customers**, thanks to its **similarity** to current **paper-based** processes and to an easier, **less time consuming experience**
- Secure solution that enables **compliance** with worldwide **e-signature legislations**
- Convenient and **easy to integrate** into existing **IT environments**
- Generate **audit trail** necessary for compliance and confident non-repudiation with robust biometric signing
- Nurtures **go-green** initiatives
- Guaranteed **ROI in 12 months!**

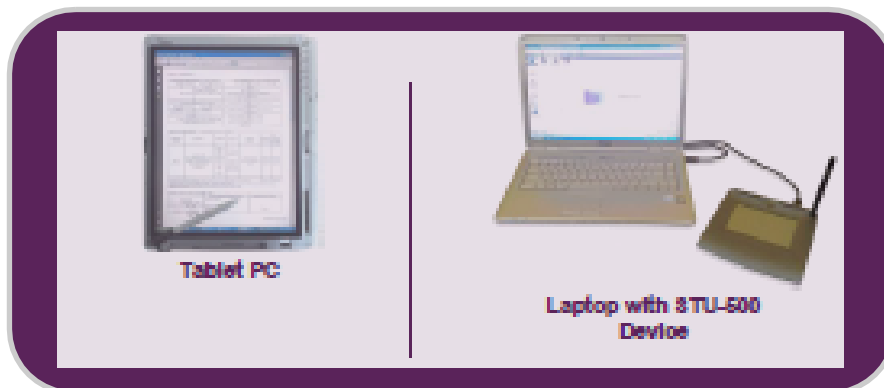


Mobile POS using a Tablet PC

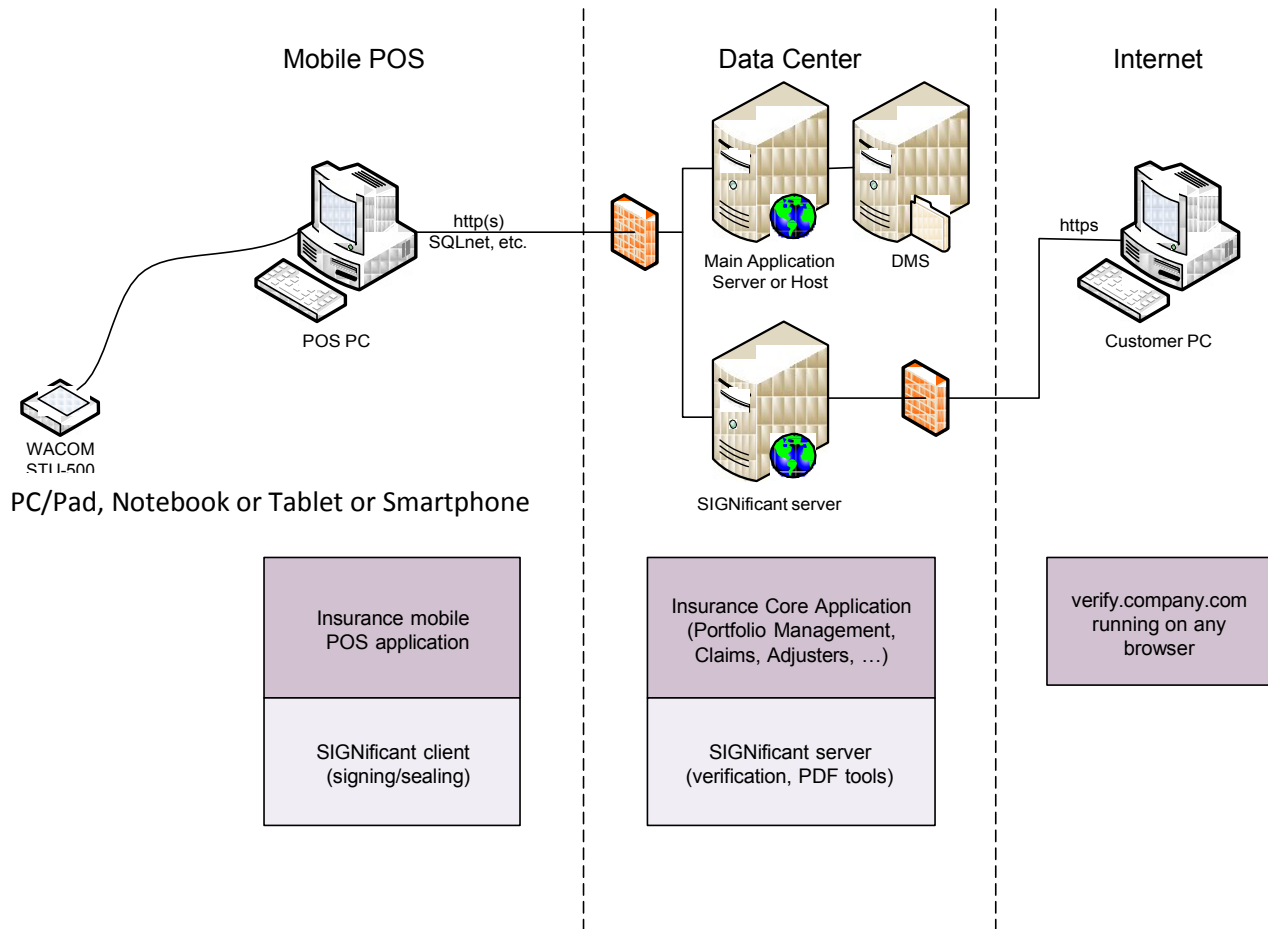


A Biometric Signature Profile – rejects invalid but accepts valid signatures (although multiple profiles can be set-up)

## Possible Hardware Configuration for Insurance Mobile POS:



## Technical Details of xyzmo SIGNificant Insurance Mobile POS Solution:



### xyzmo SIGNificant's products offer compliancy with the following legislation in EU/UK:

- EU Directive 1999/93/EC "on a Community framework for electronic signatures"
- The Electronic Communications Act" implemented part of the above Directive in UK
- The Electronic Signatures Regulations" - implemented the remainder in the UK.

### US:

- E-SIGN Act (Electronic Signatures in Global and National Commerce Act)
- UETA (Uniform Electronic Transactions Act)
- SOX (Sarbanes-Oxley Act)
- HIPAA Health Insurance Portability and Accountability Act (HIPAA)

### Insurance Clients using SIGNificant include:

Generali Insurance, Triglav Insurance (SL), Upper Austrian Insurance, Lower Austrian Insurance, Swiss Life Select, Nürnberger/Garanta Insurance, Merkur Insurance, Seriti (SA) and Phoenix.



(Israel's largest insurance provider)

Phoenix Holdings Ltd. integrates the operations of Phoenix Insurance Company Ltd. - one of Israel's leading Insurance companies that provides Non-Life, Health Insurance and Long-Term Savings - as well as the Phoenix Investments and Finance Ltd. - which manages its members' funds, Phoenix Insurance's nostro portfolio and holds 85% in Excellence Nessuah Investment House.

Phoenix Holdings has approximately NIS 50 billion of assets and is one of Israel's largest financial groups.

## Streamlined Insurance Processes at Phoenix with SIGNificant

xyzmo SIGNificant's solution helped Phoenix eliminate paper-based processes and streamline their business procedures. Once the insurance agent, using his laptop and a mobile connection, picks-up a form from the company portal and fills-in the insurance policy's terms, a menu of all required signatures appears. With this, the agent can easily navigate to the exact locations where signatures are required.

The company has equipped each agent with a plug and play signature tablet that is easily connected to the laptop using a USB slot. During the first signing process for each customer, the SIGNificant server also collects the biometric signature traits of the person signing and creates a biometric profile.

Any future changes or additions to this policy will require a biometric signature authentication of the specific signatory. Once all information and signatures are collected, the policy is added to the main server in real-time and an approval is accepted by issuing a policy number. The agent can then email/fax or print a customer copy, and the company only archives the original electronic format.

### About xyzmo SIGNificant Group

xyzmo SIGNificant Group is a leading provider of electronic and digital signature solutions, offering an exclusive product line that equips organizations in a secured paperless environment. The legally compliant signature solutions, including the digital stamp and the personal electronic and biometric signature, represent the basis for integrated digital processes.

xyzmo SIGNificant products are being used by leading companies in more than 10 countries and in various industries such as: telecoms, banking, insurance, healthcare, pharmaceutical and others. Signature solutions with signing and stamping remain as easy as ever, but are performed directly within the electronic document and can be integrated into any existing application or document workflow procedure.

### About icon<sup>uk</sup>

Icon<sup>uk</sup> has been formed to bring best-of-breed Customer Communications Management solutions to the UK, combining some of the leading products, services and best practices available globally. Together these cover Document Creation, Content Integration, Output Management and e-Signature. These solutions are ideal for any UK based enterprise, or public sector, whose business processes rely on a high proportion of documents. SIGNificant Signature Solutions and xyzmo technologies are distributed in the UK by Icon<sup>uk</sup> and their selected Value Add Resellers.



This document is for information only and is subject to change without notice, Technical changes, misprints, errors expected. All rights reserved.