

Paperless Insurance Industry

with **CoSign Digital Signatures**

The insurance industry is moving away from traditional, time-consuming paper processes and searching for new and innovative technologies to save costs, and improve efficiencies and services to customers.

To address these requirements, insurance companies and their brokers worldwide have adopted CoSign digital signature technology. The successful implementation of this system enables users to instantly sign and seal documents and transactions electronically, which results in much shorter process times. Other benefits include streamlined claims and application approval processes and drastically reduced processing and operational costs.

CoSign digital signature solution also ensures data integrity of signed documents and provides non-repudiation of the documents and transactions.

Green Insurers

There is a rise in stakeholder interest regarding the manner in which insurers are adapting to climate change, as well as pressure on the industry to make more environmentally conscious processes. Following the implementation of CoSign digital signature solution, users are able to save paper and storage space meanwhile cutting back on power consumption and reducing dependence on carbon-producing services.

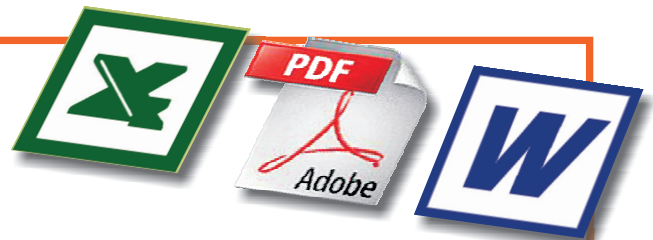
"Form-driven processes are a notably pervasive element in all business workflows. As such, their electronic counterparts can provide a cost-saving alternative that reduces the time and effort associated with paper-intensive procedures. Digital signatures are a worthy addition to any process utilising e-forms (documents, templates), in that they enable companies to maintain a fully electronic and secure workflow, and compel further reduction in the use of paper."

Toby Bell, VP of Research, Gartner, Inc.

Benefits to Insurance Industry Include:

- Automated business processes
- Significant reduction in paper use
- Sign & seal documents and forms
- Supports multiple signatures and workflow
- Shortened claims and application approval process
- Guarantee signer authenticity, accountability, data integrity & non-repudiation of documents and transactions
- Transportable
- Significant reduction of operational and processing costs
- Improvement in staff efficiency and customer services
- Compliance with worldwide regulations

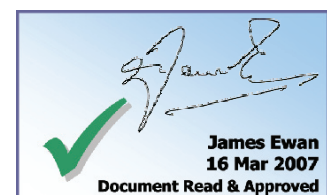
Benefits



What are Digital Signatures?

Digital Signatures, (standard electronic signatures) are the equivalent of wet-ink signatures in the digital realm. They enable organisations to sign documents electronically. The benefits of Digital Signatures are:

- Guarantee signer authenticity;
- Accountability & data integrity;
- Non-repudiation of documents and transactions;
- They are transportable (users sign and verify anywhere, without the need for proprietary or legacy software or hardware).



CoSign Digital Signatures Made Simple

CoSign Key Features

Sign Anywhere with Just a Click

Based on industry standard PKI technology, CoSign offers multiple application support via a user-friendly interface.

Visual, Multiple Graphical Signatures

A graphical signature is provided to complement the digital signature, providing a visual indication of the users' authenticity.

Worldwide Verifiable Signatures

Standard digital signatures, allow third-party document recipients to easily verify signatures in already existing, commonly used applications (e.g., Adobe Reader, Microsoft Word) without having to install any additional software.

Centralized Management and Key Storage

Keys are generated and stored in CoSign's secure tamper-resistant, tamper-evident hardware appliance, eliminating the need for hardware or software tokens (e.g., smart cards or UBS tokens).

Easy Integration with Legacy and In-House Systems

CoSign's SAPI (Signature Application Programme Interface) enables the easy development of digital signature support for new applications, 3rd party document management solutions, and customised in-house systems.

Quick and Easy Deployment and Operation

CoSign's centralised approach ensures rapid deployment, allowing users to be electronically signing within hours of the initial deployment.

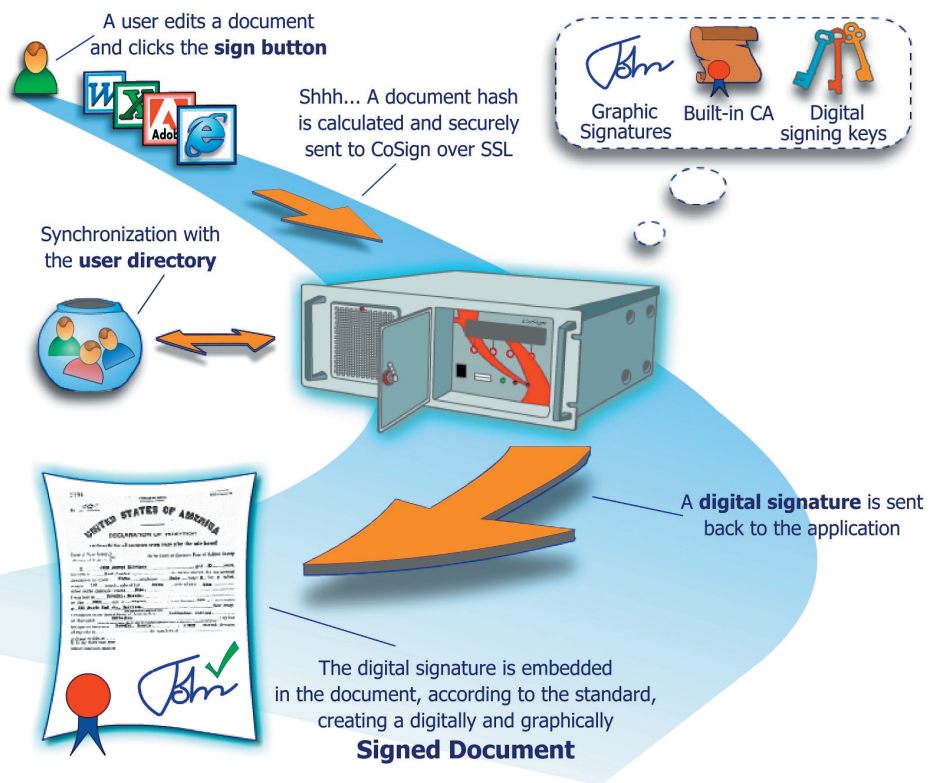
Zero Management

CoSign synchronises with the existing user directory (e.g., Microsoft Active Directory, Novell eDirectory, Oracle OID) to generate signing keys (Private Keys) for all users.

Key Applications Support

Adobe Acrobat
Adobe Livecycle
Adobe Reader
AutoDesk AutoCAD
Coral WordPerfect
Crystal Reports

HTML Files
IBM Workplace Forms
Lotus Notes
Microsoft ® Excel
Microsoft ® InfoPath
Microsoft ® Outlook
Microsoft ® Outlook Express
Microsoft ® Word
TIFF
Web Application
Any application that uses MS CAPI, PKCS#11 or JCA for signing.
Any application that can print (via OmniSign)



Arx
Algorithmic Research

TME Consulting limited

Australia Free Phone 1800 305 175
NZ Free Phone 0800 33 55 66
Phone +64 (0) 9 966 1656

Suite 19, 10/215 Rosedale Rd, Albany
PO Box 35902, Browns Bay
Auckland, New Zealand

www.digitalsignature.co.nz
info@digitalsignature.co.nz

TME
Digital signature