

BetrSign x Generali

Leveraging business transactions to serve your customers better.



Industry: Insurance
Process: Sales, back-office, partnership network
Solutions: BetrSign® POS, BetrSign® RemoteSign, BetrSign® VideoID, eNvoices® service for outbound/inbound e-invoicing
Devices: WACOM STU sign pads, mobile devices, PCs, etc.



Challenges

- Faster conversion from a customer inquiry to an active insurance policy
- Improving user experience during the digital journey
- Lowering administrative and operative costs
- Contactless customer verification and remote validation of policies
- Simplifying business relations with partners
- Transparency and traceability of workflow while minimizing human error



Goals Achieved

- Going paperless at the POS, remotely, and back-office
- Digital onboarding through an entire range of insurance classes
- A broad partner ecosystem empowered by the automated and digitized transaction management



Objective: The role of insurance companies around the world is changing significantly. Driven by progress in new technologies and customers' preferences, Generali is working hard to provide its customers with consistent reliability and the best possible user experience. Positioning customer-facing processes at the center of its digital transformation strategy, Generali entrusted SETCCE with implementing various solutions related to remote onboarding and digital transaction management. The company achieved a completely paperless business operation resulting in an agile and resource-efficient workflow environment.

Solution:

Implementing electronic signing

Every sales process starts with some sort of contact between the customer and Generali's wide range of products and services. Be it via inbound inquiry through digital channels, call center, personal insurance agent, or an outbound communication triggered by the company itself. The final stage of a successful engagement results in concluding a business agreement between the two parties in the form of an insurance policy, asset management contract, or other. An adequate identification procedure must be performed beforehand, depending on the legal and organizational requirements. At the point of sale, the customer is identified directly by Generali's representative, whereas the remote procedure had to be adapted accordingly. For the processes requiring an AML-compliant identification, SETCCE implemented the BetrSign® VideoID solution to provide trustworthy customer verification.

When this step is handled, the customer has to confirm the agreed terms of a business transaction - typically in the form of an insurance policy. Regarding remote onboarding, the customer e-signs the documents via BetrSign® RemoteSign service easily and swiftly while taking all the necessary measures to ensure legal accountability. As for face-to-face sales operations, a handwritten e-signature (powered by BetrSign®) is carried out via mobile devices or Wacom signature pads. All the documentation processed this way is automatically distributed to the existing document storage systems. On top of that, SETCCE's eInvoices® service automatically issues electronic invoices to its partners and customers while the eInvoices®INBOX module processes incoming invoices received by Generali's vendors. This is how Generali Insurance company integrated an all-round digital transaction management platform and engaged with its ambitious digital goals.

Next steps

- Deployment of bigger 10" Wacom displays for presenting document content and marketing material
- Using BetrSign® web portal for exchanging and sending documents to remote e-signature independently of existing business applications (non-standard B2B contracts, partnership agreements, "on-the-fly" documentation, HR processes, etc.)
- Further roll-out of BetrSign® e-signing solution to other integrated processes within Generali insurance company (e.g., insurance claims)
- Implementing multi-party workflow signing with complementary companies and extending partnership network through existing SETCCE's ecosystem (car dealers, banks, retailers, etc.)
- Introducing additional authentication methods to the existing BetrSign® RemoteSign business flow (desktop or cloud-based digital certificates, Halcom One, SI-PASS, etc.)



By partnering with SETCCE, we enabled our customers to conclude insurance policies in a friendly manner from anywhere at any time. The possibility of handling business transactions via BetrSign® cloud service gives us a competitive edge, satisfies our policyholders' needs, and helps us implement our Group's digital strategy.

Edvard Šimec,
Chief Information and Business Operations Officer



About Generali Insurance company

The Generali insurance company is part of the Generali Group, one of the largest global insurance and asset management providers. With almost 200 years of tradition, they are the leading insurance group in Europe. The company employs nearly 71,000 people in 50 countries and cooperates with 61 million clients worldwide. The Generali insurance company has been active in Slovenia for over 22 years and is the leading international insurance provider in the Slovenian market. For many years, they have been recognized as the top insurance company measured by client satisfaction.

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