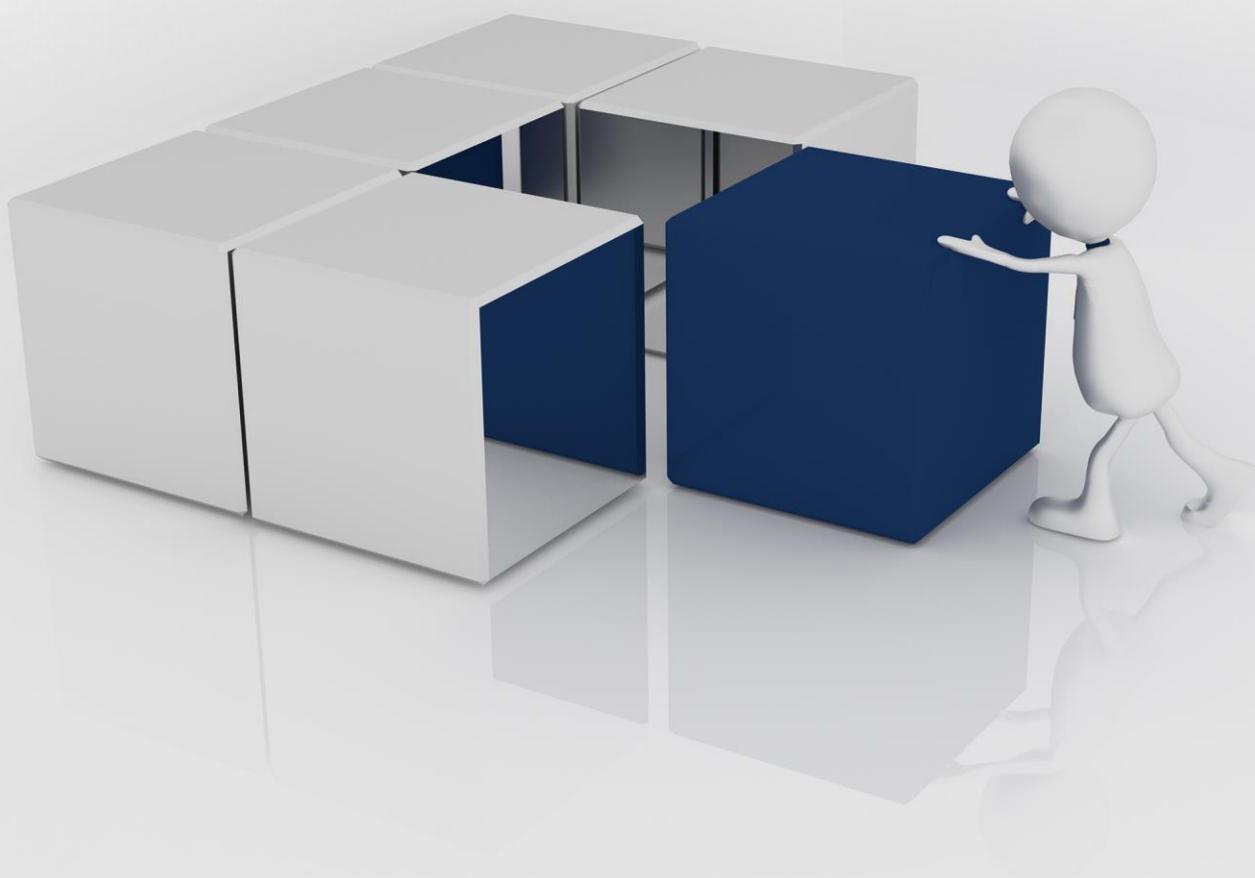


STEPOVER: DEBEKA SUCCESS STORY

## Paperless insurance applications



## Debeka declares war on paper documentation

The reform of the German insurance contract act (VVG) in 2008 has its drawbacks, despite providing greater protection for consumers. The increased paperwork results in higher admin fees in insurance companies. To combat this, last year the Debeka Group introduced the electronic signature to its application system, thus adding the missing link in a completely electronic application process. Ever since it was founded, one of the primary objectives of the Debeka Group was to optimize its business processes. To achieve this, it is vital to reduce the management of paper documentation and digitally organise internal processes.

For over ten years Debeka's external service has been working with an external service system which was especially developed for that purpose from



the point of initial contact to the submission of the application. While for many years the data from the applications has been transmitted electronically to the central administration, where it is entered onto the central systems, the application still had to be printed, above all for the signature.

## The reform of the German insurance contract act (VVG)

The German insurance contract act (VVG) from the year 2008, which strengthened the rights of policyholders and generated more transparency for consumers, not only increased the consultancy and documentation obligations of advisors, it also made it obligatory for them to meet the objective of putting an end to format mismatches. In the case of Debeka's external service, there was the additional cost of printing approximately 10 million sheets of paper!

The first step in reducing paper consumption was the introduction of USB flash drives and the burning of CD's on which the customer was given all of the information and terms and conditions of the contract, as well as a copy of the application. However, the applications still had to be printed out for the signature, subsequent documentation and filing. This latter aspect of for-format mismatches would have to be resolved with the implementation of electronic signatures. The search for a partner with expertise in the area of electronic signatures to implement this system resulted in StepOver GmbH being chosen, after a thorough verification of all technical and legal aspects.

# PAPERLESS INSURANCE APPLICATIONS



## Proper preparation is essential

As part of the preliminary study, the cornerstones of the subsequent project were established. Thanks to good planning, it was able to go live only four months after StepOver had been chosen as the partner for the project and it was possible to put the first signature pads into operation in July 2009.

For the signatures captured from the customer and sales representative to appear in the desired place on the electronic application and to ensure that they are stored securely and protected from misuse, StepOver's signature capturing software was seamlessly integrated with that of the external service. In practice, the sales representative will not notice the processes which are running after it has been used.

The application document is automatically created by the software, with all of the necessary information being made available for the incorporation of the signature. Then the customer will decide if they want to sign the application electronically or on paper, and they will also decide if they want to receive their documents on a data carrier or in paper format. Subsequently, the data from the application, including the electronic signature, will be replicated on Debeka's existing systems. The application which has been transmitted electronically can immediately be processed in the respective specialist department. This way the customer will receive their insurance certificate more quickly than with the conventional method, normally within one to three days of the application being signed.

The legal certainty and probative value of the electronic signature play a central role for insurance companies because the handwritten signature and its biometric properties are very simple data which require solid protection. In this regard, Debeka's legal department examined the various handwritten electronic signature systems on the market, in relation to the capture and encryption of the signatures, and it rated the security of the StepOver solution as "very high". Above all, the

encrypted transmission of the biometric data from the device to the computer was vital to the decision. Customers, whose reaction was positive from the start, also trust the security of this modern form of signature, recognizing the advantage of saving time and costs.



# PAPERLESS INSURANCE APPLICATIONS



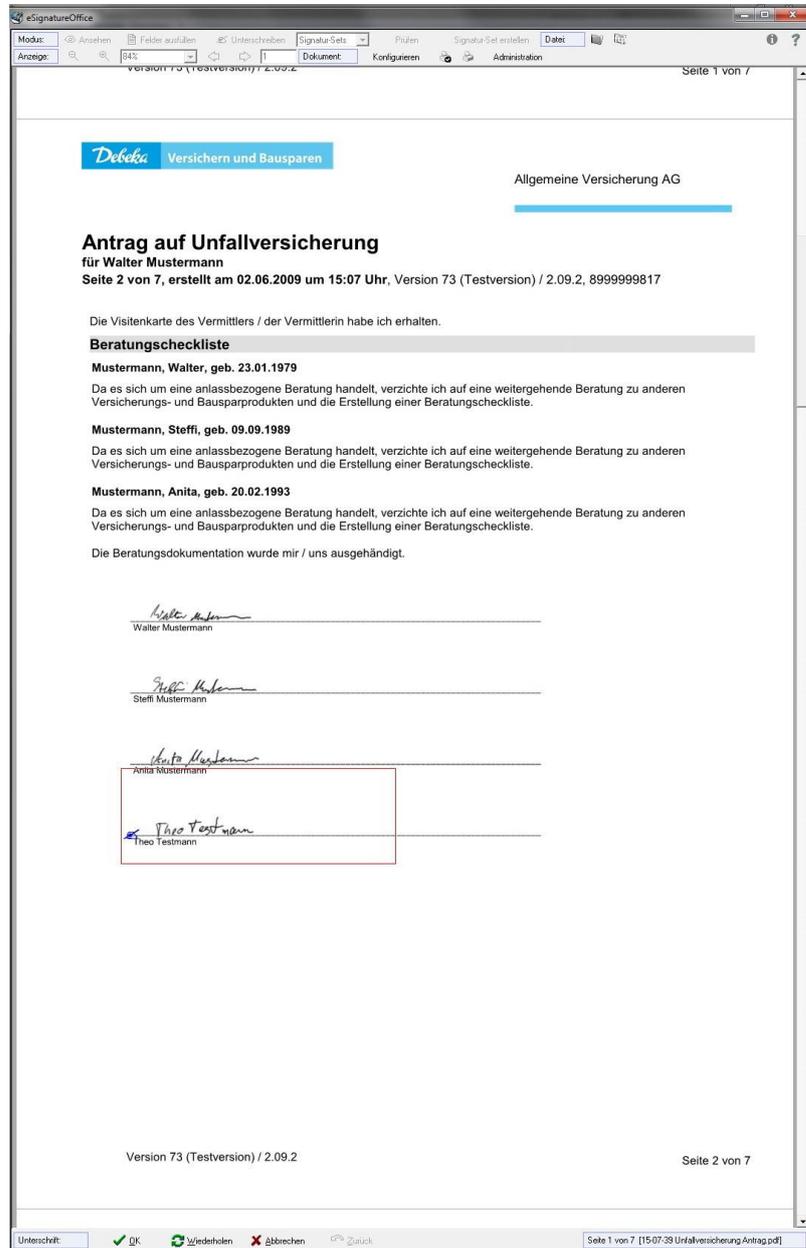
## The first medium-term assessment

The objectives which were established in the preliminary study have all been met. Almost all of the external service employees have now been equipped with signature pads made by the company StepOver. So all employees can now complete the entire application process electronically, thus avoiding format mismatches.

Furthermore, a qualitative improvement has been observed because legible applications in the PDF format are available, rather than a scanned image of the original document. So there is now no need for the scanning process.

Not only the employee benefits from the time which is saved, so does the customer, because they will normally receive their insurance certificate within one to three days.

The provisional assessment can be considered to be entirely positive. All of DebeKa's expectations during the project planning stage have been exceeded, partly thanks to the support of its partner, StepOver, during the project. The reaction of the external service employees is also very positive. This is a huge step towards meeting the objective of DebeKa, which consists of using this signature system for between 80 and 90 per cent of all applications.



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## The Debeka Group

With its range of insurance products and financial services, the Debeka Group is in the top ten of the insurance and housing savings sector. It was established in 1905 and grew from a simple provider of health insurance for civil servants to an insurance group which provides cover for all private house-holds. It is currently one of the most successful insurance groups in Germany. The company's goal to offer all of its members the maximum return for contributions paid is the basis of all of the group's decisions. In principle, all surpluses are passed on to its members. Consequently, the low costs of, for example, administration, and the effective investment policy are the basis for an excellent price-quality relationship for all Debeka products, which is regularly reaffirmed by independent finance magazines and consumer protection groups.

## The StepOver GmbH

StepOver GmbH is a European and global market leader in the field of handwritten electronic signatures. The company, with its headquarters in Stuttgart, develops and produces signature capturing devices in its own factory. Furthermore, with its range of software, it provides simple integrations and applications, ensuring a secure handwritten electronic signature system. Every year, over one million signatures are given using StepOver electronic signature solutions, thus preventing format mismatches between the electronic processing of data and paper. Their main advantages are the huge savings made and the conservation of our natural resources.