

xyzmo SIGNificant
Insurance Solutions

xyzmo SIGNificant for Insurance Mobile POS
Simple, Secure Digital Signature Solution

The customer is the core of all business transactions, especially within the insurance industry. Having a competitive advantage is key for getting more business. xyzmo SIGNificant's solution for mobile POS solves the problem of signing electronic documents securely while simultaneously reducing the costs and labor associated with paper-based processes and improving the time required for activation at POS, which generates more revenue and improves customer satisfaction.

Think of this Simple Process and Imagine the Benefits!

By utilizing the simple, 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 prevent manipulation of documents as well as enable 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 provider, 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

Using a Signature Pad, Tablet PC, etc.



Attach Document

Attach Scanned Passport, Drivers License or any other Document



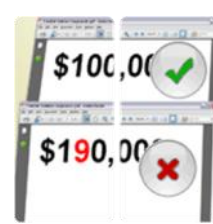
Convert & Seal

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



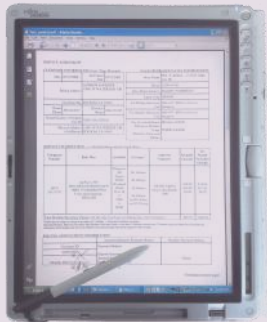
Verify Signature

Comparing a Handwritten Signature Against a Pre-Enrolled Profile



Guaranteed ROI
Within 12 Months!

Possible Hardware Configuration for Insurance Mobile POS:



Tablet PC



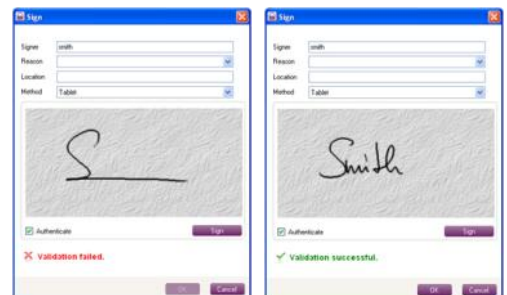
Laptop with STU-500 Device

xyzmo SIGNificant Gives your Organization the Chance to Reap the 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, shredding, archiving and more...)
- 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 an **audit trail** necessary for compliance
- Nurtures a **go-green initiative**
- Guaranteed **ROI in 12 months!**



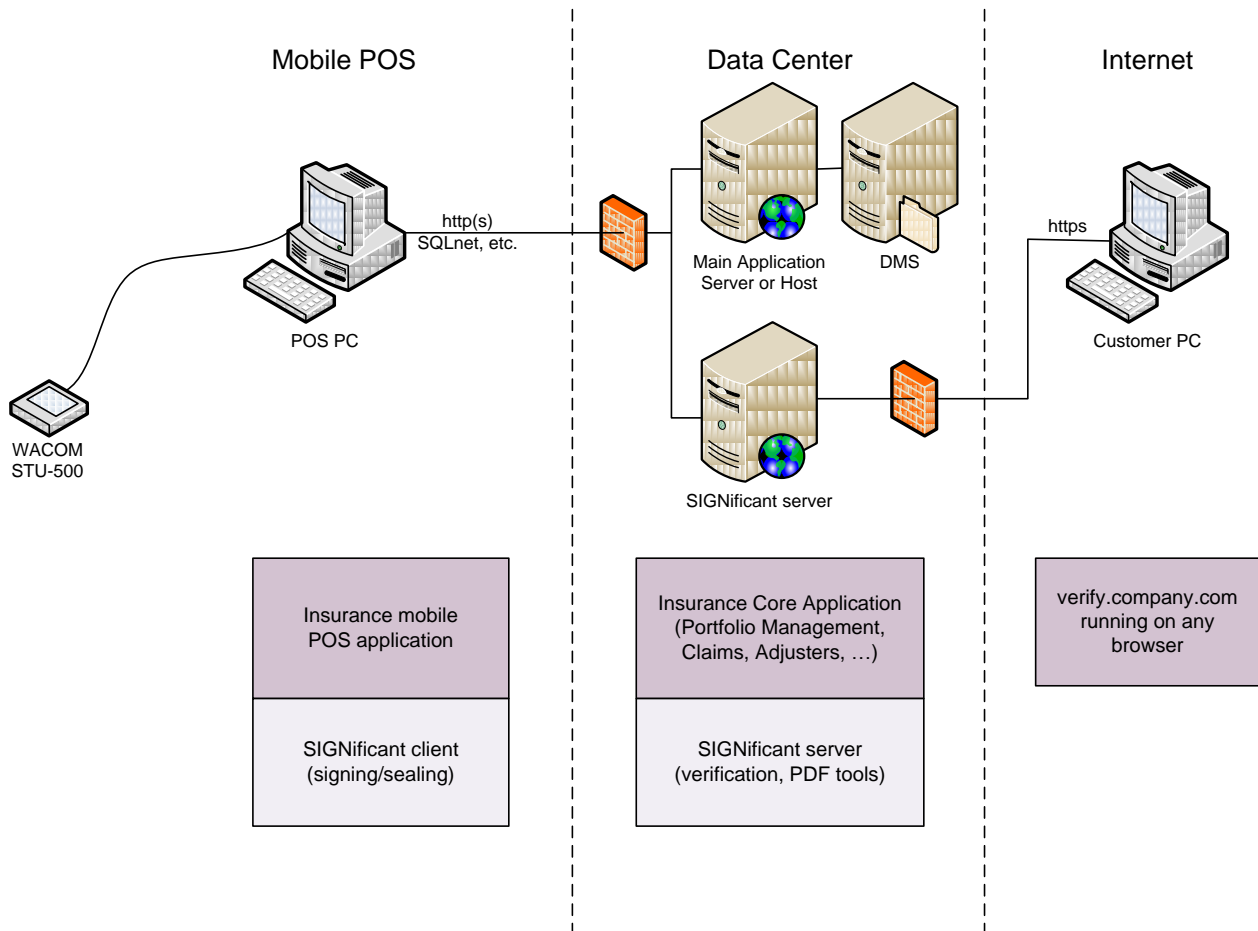
Mobile POS using a Tablet PC



A Biometric Signature Profile



Technical Details of xyzmo SIGNificant Insurance Mobile POS Solution:



Other Potential Applications

- Mobile POS
- Policy fraud prevention (back-dating)
- Internal Documentation
- Underwriting applications
- E-Invoicing/Secured Email
- E-Forms with Digital Signing

xyzmo SIGNificant's products offer compliancy with the following

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





xyzmo SIGNificant Helped Streamline Processes at Phoenix

(Israel's largest insurance provider)

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

xyzmo SIGNificant's Technology Dramatically Reduces:

Costs | Printing | Faxing | Shipping | Shredding |
Scanning | Fraud | Processing Time | ... and More!

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 into a secured paperless environment.

Our 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: telecommunications, banking, insurance, healthcare, pharmaceutical and others. Thanks to our signature solutions, 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.



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