

## BENEFITS AT A GLANCE

- Signature collection dropped from ~1 week to 1 day
- 90% of new business signed electronically
- Compliance: Data stored in Canadian data centers
- Broad acceptance from insurers, brokers, and clients for new business applications
- Reduced administrative workload
- Better equipped to face competitive pressures from direct writers
- Able to extend e-signature efficiency to internal, day-to-day signing processes
- Flexibility: Customers can e-sign remotely over the web or face-to-face in the office
- Features like the OneSpan Sign Print Driver make it easy for employees to send documents for signature from within their SigXP broker management system

# CANADIAN INSURANCE BROKER ACHIEVES SAME-DAY BUSINESS PROCESSING

90% of new business applications are signed with OneSpan Sign.

## Challenge: Improve Speed, Service Over Vast Territories

When Gillons Insurance Brokers merged with Lake of the Woods Insurance Ltd., in 2015, the brokerage became an eleven-branch enterprise with 103 employees serving a vast swathe of northwestern Ontario. Their Property and Casualty brokerage for personal and commercial accounts involves a substantial amount of paperwork; a typical home or auto contract runs upwards of 20 pages that need signing or initialing in five or six different places.

Gathering the appropriate documentation and chasing signatures can absorb a huge share of a broker's time. "We have a lot of clients who work in the trades and and away from town during the typical work week," says Tracy McDonald, Gillons' Executive Operations Officer. "It's not unusual to have clients 100 kilometers away from our closest branch. To better serve our customers, we needed an easier way to collect signatures."

## Solution: An IBAO-approved E-Signature Partner that Hosts Data in Canada



When the Insurance Brokers Association of Ontario (IBAO) announced its partnership with OneSpan Sign, McDonald knew she had found the right e-signature service. "I understood what was out there," she says. "I was waiting for a recommendation that insurers would support, and I appreciated the preferred pricing for IBAO members."

OneSpan Sign offered a number of qualities that attracted McDonald. "It's the ease of doing business," she says. "Many of my clients work long hours; many of them don't have a printer, and most don't have a scanner." With OneSpan Sign, documentation can be fulfilled through an email link that takes the signer to a secure website. The online process makes distributing documents and obtaining signatures fast and simple—especially when multiple signers are involved. Signers simply click a series of buttons to sign; this affixes an enforceable signature to the insurance application. "OneSpan Sign automatically distributes signed copies to all the participating parties," McDonald says, "That reduces the paper produced in our offices, and boosts efficiency."



We're concerned about legislation regarding data storage location. By using OneSpan Sign, our customers don't have to worry—their data is in Canada and will stay in Canada, period.

**Tracy McDonald,**

Executive Operations Officer, Gillons

## CASE STUDY | GILLONS INSURANCE BROKER

Yet efficiency does not demand conformity to a single pathway. For customers who prefer to exchange documents face-to-face in their brokers' offices, OneSpan Sign offers both click-to-sign and, through a signature capture pad, the ability to hand-script signatures. "Sixty percent of our business is still face-to-face," McDonald says. "Flexibility matters. Some customers are hesitant about unfamiliar technology. Hand-signing provides reassurance; it gives them a comfort level that this is legal."

Compliance is also critical. In addition to capturing a standard static audit trail, OneSpan Sign is the only solution to capture a visual audit trail of the step-by-step signing workflow as experienced by signers. This includes all web pages presented to signers, how long they spent on each page, all actions that they took, and more. It can be pulled up and replayed at any point – even years later. This makes it faster and easier to prove compliance.

"Frankly, where the data is stored is important, too," says McDonald. In Canada, OneSpan Sign runs on data centers based in Toronto with backup in Montreal. "We're concerned about legislation regarding data storage location. By using OneSpan Sign, our customers don't have to worry—their data is in Canada and will stay in Canada, period."

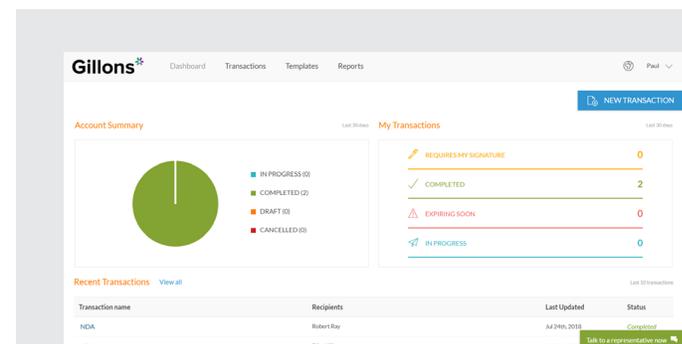
### Result: 90% of New Business Signed Electronically

Acceptance has been overwhelming. Most of the insurers Gillons represents, including Wawanesa, Northbrigde, Penbridge, Travelers, and Aviva, accept new business applications with electronic signatures; many also accept e-signatures for payment plan forms, policy changes, and endorsements.

Clients appreciate the convenience: "As they see electronic signatures more and more at banks and other organizations, it's becoming much more accepted," says McDonald.

And brokers? "They love it," she says. "No one wants to spend a week chasing signatures. We've gone from spending five to seven days in situations where clients are in multiple locations to, at most, one day collecting the signatures. Customers want a piece of paper in hand that assures them they have insurance. With OneSpan Sign, we've shortened the time it takes to finalize an insurance application from up to a week at times to same or next day."

In terms of efficiency and cost-savings, McDonald estimates that using OneSpan Sign has saved Gillons the administrative workload equivalent to one full-time employee. They've since extended e-signatures to internal documents in their day-to-day operations, such as Requests for Change in their broker management systems, the paperwork tracking billable hours, and more.



With OneSpan Sign Professional Edition, Gillons was up and running immediately. A OneSpan Sign customer success representative assisted with branding the interface with the Gillons logo. Gillons then trained their management group, and within weeks their brokers were offering customers the ability to click to sign.



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