



Customer case: Combi Motors

Evidos realises electronic signature functionality for Combi Motors



Combi Motors lets customers sign insurance contracts online immediately

In the past, anyone who took out motor insurance with Combi Motors was required to sign the relevant contract with a pen. In practice, this meant that customers had to go through the time-consuming process of returning the signed contract by post. A new portal on the broker's website offers a solution. It allows customers to compare policies, select the most suitable offer and sign the contract electronically.

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‘Since 2018, we have had a portal on our website to allow our customers to compare insurance policies autonomously. To do this, customers answer a number of questions, for example about the make of motorbike they want to insure, its value and any financing requirements. Based on their answers, they receive automated advice on the most suitable policy. The policy statement provides an immediate and clear insight into the premium and excess for that specific policy,’ Combi Motors owner Arthur Heppener explains.

‘This process used to take up a needless amount of time.’

No more need for pen signatures

Previously, the customer had to sign the insurance contract with a pen before returning it by post. ‘This process used to take up a needless amount of time. That is why in early 2019, Evidos built a functionality for us that allows customers to sign the contract with their insurer electronically,’ says Heppener. The functionality is integrated into Combi Motors’ online portal.

For customer identification, the portal relies on iDIN, a means of identification that lets customers confirm their identity online through their own bank. They log in using their familiar banking login details. An additional benefit of iDIN is that the customer’s details are completed automatically, replacing the need to do this by hand.

‘Nowadays, the majority of Combi Motors customers use the online functionality.’

Signing immediately or later

Once they have selected the insurance policy of their choice, customers can either sign the relevant contract directly or opt to have it sent to them by email. ‘Among other things, the latter option offers customers the opportunity to read through the contract in their own time or delay signing the contract until they are on a secure laptop.’

Adding an electronic signature to a contract is not compulsory. ‘This is merely an option that we offer. Customers can still choose to print the contract, sign it with a pen and return it to us by post if they prefer.’ Nowadays, the majority of Combi Motors

customers use the online functionality: around 70% of all contracts are signed electronically.

‘Customers no longer have to wait until they receive their insurance contract by post.’

Stringent security requirements

‘When we integrated the Evidos signature functionality into the Differ Solutions portal, we ran into a problem. To be able to guarantee the integrity of the online signing process, Evidos has stringent security requirements when it comes to the integration of its product into third-party platforms. Regrettably, the security of our portal fell short of these requirements, so a number of changes had to be made to bring the integration to a successful conclusion,’ Heppener relates. ‘Thanks to the swift and smooth cooperation between Evidos and Differ Solutions, there was nothing for us to worry about.’

Heppener is very happy with the signature functionality and its realisation. For one thing, it saves time for all parties involved. ‘Customers no longer have to wait until they receive their insurance contract by post. Instead, they can complete the process online immediately without having to give it a second thought,’ Heppener enthuses.

Added value for the customer

‘Our staff benefit as well. For instance, every signed contract that arrives by post must be scanned. As we now receive far fewer contracts by post, we are saving a considerable amount of time and money. This leaves more time for our staff to provide added value to the customer, such as giving tailored advice or helping to find answers to specific questions they may have.’

Additional information

Please get in touch for a personal, obligation-free consultation to discuss your needs or any questions regarding electronic authentication.

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