



Case Study

Mitsui Sumitomo Insurance Co., Ltd.

Contract procedures using Mitsui Sumitomo Insurance's digital signature. Wacom's pen tablet eliminates need for personal seals and paper. First used for automobile insurance, now being used for fire insurance contracts

Combination of electronic contract procedures and electronic pen tablets achieves a paperless and sealless workflow.

Mitsui Sumitomo Insurance started using a paperless and sealless contract system that uses Wacom's pen tablets, for its automobile insurance contract procedures in 2007. The introduction of this Electronic Accounting System made it easier for insurance sale force to explain contract details to customers by showing them a laptop screen. Electronic contract procedures allow the customer to enter the relevant details on a laptop and sign the application form and confirmation of intent with Wacom's pen tablet. This eliminated the need for paper or personal seals when processing confirmations of intent and insurance policies. Placing a special seal on the pen tablet's input area also allows Mitsui and Sumitomo Insurance to record the customer's actual handwriting and is a clever way of allowing the customer to write his or her natural signature as if writing on paper with a ballpoint pen.

1. Proposal of policies that suit customer needs

The system allowed reps to use a PC to change conditions, calculate premiums and give quotations immediately. They could now propose plans that met customer needs and perform contract procedures without any mistakes.

2. Enables easy and natural contract procedures using electronic signatures

It allowed a customer to add his or her digital signature to an electronic contract as if they were writing on paper with a pen. The whole insurance policy application process could be completed easily and naturally. This permitted a smooth transition to eliminate paper and seals.



3. Improves backoffice efficiency and cuts costs

Because the data entered on the rep's laptop during the application process can be used at later stages, this saved the time and effort spent on completing applications and checking accuracy. The digitization of the whole process from application to issuance of the certificate has improved the efficiency of policy processing and cut costs.

4. Makes explanation to customers about policy contents easier to understand

Being able to show customers the coverage details of their policy on the screen of a laptop made it easier to explain the policy to them.

About two years have passed since electronic policy procedures were introduced for automobile insurance and the number of policies that have been processed by this system has now almost reached 10 million. This impressive track record led to the application of electronic contract procedures to fire insurance policies in 2009. The tablet's detection of pen pressure sensitivity in the digital signature was also introduced, making it easier to write and read signatures.

Future initiatives by Mitsui and Sumitomo Insurance

The number of terminals being used in the Electronic Accounting System is currently increasing at about 500 units per month and the company is investigating ways of further expanding use of the system in the future.



<http://www.ms-ins.com/>

Mitsui and Sumitomo Insurance Co., Ltd. <http://www.ms-ins.com/>

Active in domestic non-life insurance, life insurance, overseas business, financial services and risk-related business. In Japan, 645 sales branches and network of 41,000 agencies provide high quality products and services, while 282 premium payment centers and 8,250 specialist damage support staff offer customers peace of mind and security.