

# MAPFRE MSV Life Embraces E-Signatures to Drive Digital Transformation – A Success Story of Process Innovation for a Digitally Driven Future.



# Industry

Life Insurance

## Company Overview

MAPFRE MSV Life p.l.c. is Malta’s leading life assurance provider, offering protection, savings, investment and retirement plans. With over 100,000 policies and total assets exceeding €1.9 billion, the company prides itself on strong ethical values, innovation and a customer-centric approach. As part of the global MAPFRE network, the company benefits from synergies with one of the fastest-growing insurance groups in Spain and South America.

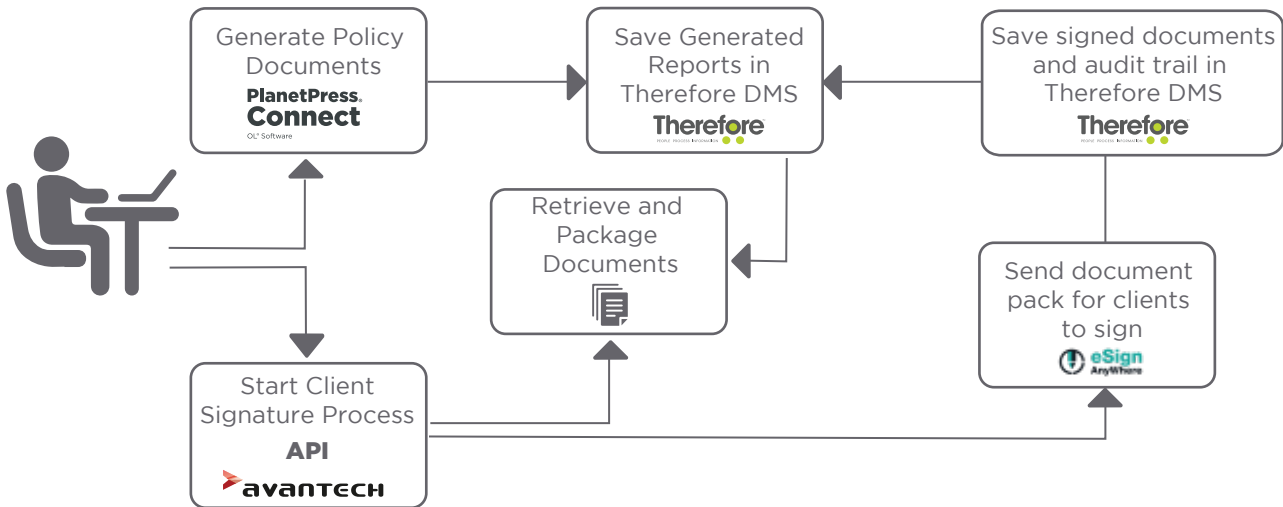


## Company’s Digitisation Journey Background

MAPFRE MSV began their digitisation journey several years ago with an overhaul of their back-office system. To ensure smooth functionality, they identified the need for a comprehensive document management solution to complement their new back-office system.

The new DMS solution was required to manage a central repository to securely store and control access to documents, provide additional tools for digitising and extracting data from various forms and documents, and a reporting system to generate and manage all their client documentation and notifications. It was at this stage that they reached out to Avantech to help provide the necessary solution they were seeking.

Avantech provided the solution by implementing **Therefore** as the document management system, **Scan2x** for document digitisation and data extraction, and **PlanetPress** to streamline the creation and management of reports. These solutions optimised operations, improved data accessibility and enhanced overall efficiency. To further their journey in digital transformation, MAPFRE MSV identified the need to acquire digital signatures as the next step and once again, Avantech provided further innovation by implementing **Namirial E-Signatures** through API integration to provide seamless integration from the back-office software.





The MAPFRE MSV Life p.l.c. team behind the successful project implementation.

# The E-Signatures Implementation Process – Goals, Objectives, Challenges, Solutions and Benefits

**Goals:** To enhance customer experience through digitisation.

**Objective:** The project aimed to deliver a fast, user-friendly and secure digital signing experience that would streamline operations for insurance intermediaries without adding complexity. A key focus was on achieving rapid and seamless integration between the existing back-office system and the new e-signature solution ensuring minimal disruption. Just as importantly, the solution needed to maintain data integrity and business continuity throughout the transition.

## The Challenges

### Before e-Signatures

Before implementing E-Signatures, MAPFRE MSV’s insurance intermediaries and clients relied exclusively on traditional wet-ink signatures. This manual process presented several challenges:



**Limited Traceability:** Any pending client signatures had to be followed up manually.



**Increased Costs:** The process involved printing documents, obtaining physical signatures, scanning them back into digital format and storing the original paper copies. This resulted in added costs related to printing, administration and physical storage.



**Lack of Real-Time Visibility:** Internal teams had no immediate visibility into the signing status, slowing down decision-making and policy issuance.



**Environmental Impact:** Heavy reliance on paper and printing failed to reach sustainable goals.



**Disjointed Workflow:** Manual signing created breaks in otherwise digital workflows, preventing end-to-end automation and efficiency.

# During Project Implementation

Transitioning to a digital signing solution presented its own challenges, particularly with legal compliance and system integration:



**Legal Compliance:** Ensuring that the digital signature solution met all legal and regulatory requirements was essential. This involved seeking expert legal guidance to confirm that digital signatures would be valid and enforceable for life insurance policies.



**Dual Workflows for Different Users:** Distinct e-signature processes had to be developed for insurance intermediaries and clients, requiring tailored user experiences and carefully mapped workflows for each group.



**Document Format Consistency:** A key requirement was to use the same set of documents for both digitally signed and non-digitally signed policies. This required modifying all document templates to support both types of signatures without compromising layout, legal validity, or usability.



**Big Bang Implementation Approach:** A phased rollout was not possible due to the nature of life insurance products. A "big bang" implementation was necessary to avoid confusion among intermediaries and to ensure consistent availability of the e-signature option across all products.



**System Integration and Supplier Coordination:** Coordinating between the supplier for the back-office system and the one for the e-signature solution added technical complexities. Ensuring seamless integration between both systems required detailed planning and cross-team collaboration.



**Extensive User Acceptance Testing (UAT):** Because of the all-at-once go-live, UAT had to be comprehensive, covering: all product types, both digital and manual signature processes and End-to-end Core System functionality. This demanded a larger testing team and more time to validate stability and performance before going live.

## The Solution

The integration of Namirial e-Signature solution was not a straightforward process, as it did not natively integrate with the back-office system used to manage life insurance policies. To address this Avantech developed a custom API that enabled seamless communication between the various systems linking the back-office, the intermediaries' portal and the Namirial platform thereby making full integration possible. In parallel, various changes were also required within the back-office system to support the new workflows and ensure compatibility with the e-signature functionality.

The integration was executed so effectively that from an insurance intermediary's perspective, the change introduced only one additional click within the Agent's portal to indicate a client's preference to e-sign. Automation workflows were also implemented to streamline the process further: intermediaries could complete the entire e-signature process without ever leaving the portal where they generate life insurance quotes and policies.

Moreover, an automated mechanism was introduced to determine which documents should be sent to clients for e-signing, eliminating the risk of human error and ensuring a smooth, efficient experience for all parties involved.

To enhance the client experience and reduce the burden on intermediaries, the system was configured to automatically generate reminders for clients who had not yet signed their documents within a set timeframe. This removed the need for manual follow-ups via email or phone. Lastly, intermediaries now have real-time visibility into the signing status of policy documents, ensuring they are always informed about whether documents have been signed or remain pending.

26%  
1 MONTH

In the first month of implementation alone, 26% of clients with new policies chose the e-Sign option, saving time, paper and printing costs.

## Implementation Stages

- STAGE 1

MAPFRE MSV Life sought expert legal advice to ensure the e-signature solution met local regulatory requirements and held the same legal validity as a wet-ink signature while also verifying its compatibility with existing systems.
- STAGE 2

During the project planning phase, internal and external stakeholders were identified to ensure comprehensive engagement and alignment across all involved parties. The project scope, governance structure and expected deliverables were clearly defined, providing a solid foundation for effective coordination, accountability and progress tracking throughout the project lifecycle.
- STAGE 3

The team mapped existing signature workflows and evaluated how the back-office system managed data across both the back-end and front-end. They then analysed the necessary integrations with the Namirial e-signature solution and documented the required changes for both Avantech and the back-office system provider.
- STAGE 4

A separate test environment was created to validate the e-signature functionality, supported by a defined User Acceptance Testing (UAT) plan. The team conducted iterative testing, addressed bugs and re-tested until the solution was stable and ready for production deployment.
- STAGE 5

User handbooks were developed for insurance intermediaries and training was delivered in the week leading up to go-live. During this time, the infrastructure was finalised and the production-ready version of the solution was successfully deployed.



# Joanna Schembri Warren | Project Manager | MAPFRE MSV Life - In Her Own Words

## Benefits

“Insurance intermediaries no longer need to rely on pen and paper or spend time printing documents when clients opt for the e-signature. This feature eliminates the manual effort of printing and signing policy documents. Additionally, with automated reminders sent to clients, intermediaries no longer must follow up manually.

For clients, the key benefit is the convenience of receiving policy documents via email, allowing them ample time to review the documents before signing. In the first few months of implementing the e-signature option, client adoption steadily increased, with 26% of policies sold being signed electronically. This shift resulted in significant savings on paper, printing costs and time.

The solution was rapidly and seamlessly integrated into our existing systems without disrupting operations. System compatibility with the back-office system was carefully managed to ensure consistent functionality and data integrity.

Partnering with Avantech also allowed us to avoid onboarding a new supplier, preserving consistency across its technology ecosystem. Critically, the Namirial solution is backed by a Qualified Trust Service Provider (QTSP), ensuring the highest standards of legal validity and compliance for digital signatures and electronic seals.”



## What advice would you give to other companies looking to implement these solutions to improve their productivity?



“Don’t underestimate the complexity of implementing e-signatures. It’s not just about adding a new digital feature it’s about transforming and streamlining your business processes. Success depends on making smart changes to your back-office systems and improving how and when signatures are collected. For us, keeping insurance intermediaries within the Agent portal and simplifying the client authentication process were key to improving user experience. The most critical factor? Dedicating time to proper analysis. If done thoroughly, it sets a clear scope and path to a successful project.”

# Future Development Plans

“We are actively gathering feedback from our insurance intermediaries and clients, with plans to explore expanding the use of e-signatures to other areas of the insurance business where signatures are required.”



*“The initial take-up of e-signature in the first month since go-live exceeded our expectations. While we anticipated a more gradual adoption, our clients have responded very positively, and take-up is proving to be highly promising.”*



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## About Avantech

Avantech is a well-established provider of hardware and software solutions, offering end-to-end digitalisation services to businesses of all sizes and sectors.

As a long-standing Canon Platinum Partner in Malta, Avantech supplies the full range of Canon products to the local market. Its software division specialises in developing tailored applications for the financial services industry, including banking, wealth and fund management, insurance and FOREX.

Avantech is also the developer of Scan2x, a globally distributed document capture solution that is transforming how organisations digitise daily documentation. Scan2x integrates seamlessly with Canon technologies, CRM systems, e-signature platforms, and other enterprise systems.