EMSIGNER · INSURANCE · INDIA

A Leading General Insurance Company in India Automates Policy Document Signing with eMudhra Remote Signing Solution

SECTOR	REGION	SOLUTION
Insurance	India	emSigner

CLIENT OVERVIEW

A Leading General Insurance Company in India is a prominent provider of general insurance products, serving a growing customer base across retail, corporate, and specialty insurance segments. With a large and expanding portfolio of policies requiring authorised signatures at the point of issuance, the organisation's document signing operations directly affect policy turnaround times, customer satisfaction, and regulatory compliance. As the organisation grew its business and expanded its product range, the limitations of its manual signing process became an increasingly significant operational constraint.

THE CHALLENGE

The organisation's policy document signing process was entirely manual. Multiple authorised signatories were required to approve and sign policy documents across different product lines, with each document requiring physical routing, review, and wet signature before issuance. This process was time-consuming, created bottlenecks in policy issuance workflows, and introduced delays that directly affected customer experience and the organisation's ability to scale its operations efficiently.

Compliance and security added further complexity. Insurance policy documents are sensitive instruments requiring clear identification of signatories, an auditable approval chain, and assurance that documents had not been tampered with between signing and delivery. The organisation needed a solution that could automate the signing process while ensuring that no sensitive policy data left its own infrastructure — a non-negotiable requirement given the confidentiality obligations around customer and policy information.

> *"Our policy issuance process was being slowed down by a manual signing workflow that simply could not scale. Every approval had to be physically routed and signed, and the delays were affecting our customers. We needed automation that maintained full security and accountability without any additional infrastructure investment."*
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> **Head of Operations, General Insurance**

THE SOLUTION

eMudhra deployed a comprehensive Remote Signing Solution, leveraging API-based automated signing technology integrated directly into the organisation's existing infrastructure. The solution utilised Class 3 document signer certificates stored securely in Hardware Security Modules (HSMs) managed by eMudhra, enabling multiple authorised users to approve and sign policy documents automatically without routing documents outside the organisation's own systems.

The architecture was designed with zero data exposure risk: the client's system generates a document hash, which is transmitted to eMudhra's signing API; the signed hash is returned and applied locally, ensuring that no sensitive document content leaves the organisation's infrastructure at any point in the process. Each signature includes the full name of the signatory, ensuring complete transparency and accountability in the approval record.

Integration was completed in a single day using an integration kit provided by eMudhra for hash generation. The solution required no additional infrastructure investment and incurred zero ongoing maintenance charges, as all signing infrastructure is managed within eMudhra's secure, HSM-backed environment. The organisation now issues policy documents with automated, legally valid digital signatures across all product lines.

RESULTS

The Remote Signing Solution transformed the organisation's policy issuance process, eliminating manual routing delays and establishing a secure, automated signing workflow that scales with business growth.

METRIC	BEFORE	AFTER
Policy Document Signing	Manual routing; multi-day turnaround	Automated; signed and issued in minutes
Integration Time	N/A — no digital signing capability	Full integration completed in 1 day
Infrastructure Investment	Would require significant hardware	Zero infrastructure cost; fully API-based
Maintenance Cost	Ongoing manual overhead	Zero maintenance charges
Data Security	Document physically routed; exposure risk	Only hash transmitted; no data leaves client infrastructure
Signatory Accountability	Manual records; incomplete audit trail	Signatory name embedded in every signature

About eMudhra. eMudhra is a globally trusted provider of digital trust services, offering eSignatures, PKI, Certificate Lifecycle Management, Multi-Factor Authentication and Identity & Access Management solutions. Licensed by the Controller of Certifying Authorities (CCA), India, eMudhra serves 1,000+ enterprises across 40+ countries, helping organisations build secure, compliant and paperless digital ecosystems.

Customer name withheld for confidentiality.