

# Digital Payments Case Study: Carnegie General Insurance Agency



## About Carnegie

Carnegie General Insurance Agency was founded in 1988 to serve the growing need for auto insurance in the state of California. Today, Carnegie is processing insurance in two states and offers personal and commercial products for auto, motorcycle, collector automobiles, homeowners, watercraft, and renters. In 2017, Carnegie went live with One Inc Digital Payments for online one-time and recurring credit card and eCheck premiums payments across their lines of business.

## Challenge

For Bob Negrey, the Vice President of IT at Carnegie, there were two main issues to be addressed in their payments strategy:



### 1. Customer Experience

“We are a customer-focused organization, and the payment experience we were delivering wasn’t ideal. We required customers (policyholders and producers) to sign in twice to make a credit card payment. They were sent to a third-party web portal to input their credit card information, and it wasn’t optimized for mobile. Additionally, the sign-up process for recurring payments was not easy to use.”



### 2. Disparate Technologies

“We had two separate vendors handling payments—one for credit card transactions and one for eCheck. There was some duplication in effort to manage the two vendors, some added complications to reporting and reconciliation, and eCheck transactions were being batched and sent through a daily FTP process.”

## Solution

There were some non-negotiables for Negrey and his team as they evaluated their next payments provider. For starters, the provider had to be PCI compliant.

Second, Carnegie needed a provider that supported convenience fees. For years they had been leveraging convenience fees to offset the cost of processing credit cards, and they could not afford to start swallowing that cost.

Third, their provider needed to be reliable. They were looking for a provider that had proven its ability to process at-scale.

Lastly, they were looking for someone experienced in working with other insurance companies. They knew the integration process with their core systems, much of which was built in-house, would be tedious.

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## Results

By switching to One Inc, Carnegie was able to maintain PCI compliance, including migrating their existing credit card tokens to One Inc, and deliver a better payment experience for policyholders (and producers).

Payment information is now captured through a Carnegie-branded form embedded within their insured portal – no more double login or being sent to a separate payment window. Additionally, the payment form is mobile-optimized, and the set-up process for automatic payments has been simplified – further reducing the friction for policyholders making a digital payment.

“Working with One Inc has not only modernized the payment experience for our policyholders, it has also served as an impetus for updating our entire insured portal,” said Negrey. “Today, our customers have a faster and more convenient payment experience across devices.”

Another reason Carnegie selected One Inc was because of its proven ability to process at scale and support convenience fees. Plus, the finance department now has greater access to payment details and reports via the One Inc portal.

“One Inc’s track record gave us confidence in their ability to support our current and future processing needs as well as support convenience fee configurations,” said Negrey. “In addition, we are now settling payments faster and have unified reporting of credit card and eCheck transactions, adding efficiency to our reconciliation process.”

Lastly, Negrey and the Carnegie team were impressed with One Inc’s industry knowledge. The experience in insurance was apparent throughout the evaluation and implementation process.

*“**Implementation went smoothly, largely because our One Inc project manager understood the nuances of integrating with insurance core systems,**” said Negrey.*

## Conclusion

“We’ve seen marked improvement in the payment experience for our customers and producers, as well as increased operational efficiency,” said Negrey. “We look forward to continuing to grow our partnership with One Inc for years to come.”

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