



CM&F GROUP

CASE STUDY

*How CM&F **Expanded** Its Reach and Achieved Significant **Savings** with Input 1's Digital Billing and Payments Platform*

Overview

Founded in 1919, CM&F Group is one of the most established and trusted names in the medical malpractice insurance industry. A division of Specialty Program Group, which is part of HUB International—one of the five largest insurance brokers in the world—CM&F has earned the loyalty of over 140,000 healthcare professionals through its digital-first approach. Under the leadership of Jay and Cal Sullivan, the company has consistently invested in technology to simplify the policy purchasing process and deliver best-in-class service to individual policyholders and insurance agents alike.



Company Snapshot

Name: CM&F Group

Industry: Healthcare Professional Liability Insurance

Annual Premium Written: Confidential, but rapidly growing

Business Focus: Serving healthcare professionals nationwide with fast, affordable, and comprehensive malpractice insurance

Headquarters: New York City, NY

Parent Company: Division of Specialty Program Group, part of HUB International

The Challenge

CM&F's direct-to-consumer model relied on digital efficiency to stay ahead—but one major challenge remained: billing flexibility. For years, CM&F required customers to pay premiums in full at the time of purchase. While this model worked for some, it excluded many others.

“Input 1’s platform helped us close a critical gap in our offering. The seamless integration and cost-efficiency not only made us more competitive, but also supported our growth to over 140,000 policyholders.”

— Cal Sullivan, President & COO, CM&F Group

The Challenge



Key Pain Points

- **Limited Payment Options:** Policyholders could only make one-time, lump-sum payments.
- **Missed Opportunities:** Startups and small businesses struggled to afford the upfront cost.
- **Market Pressure:** Competitors offering installment payments were gaining traction.
- **Operational Inefficiency:** The lack of billing flexibility added unnecessary complexity to customer support.

Without a way to break premiums into smaller, manageable installments, CM&F risked losing a growing segment of the market that demanded convenience, cash-flow friendliness, and digital self-service.

What They Needed

To future-proof their business, CM&F needed more than just a payment processor—they needed a strategic billing partner who could offer enterprise-grade functionality without the enterprise overhead.

Core Requirements:

- **Seamless Integration:** The billing solution had to plug into CM&F’s proprietary online platform without disruption.
- **Scalability:** As CM&F’s policyholder base continued to grow, the billing system had to scale with it.
- **Affordability:** Costs had to align with their high-volume, low-touch business model.
- **Self-Service Tools:** Customers needed intuitive, 24/7 access to billing information and payment options.
- **Security & Compliance:** All payment processes had to be fully PCI-compliant and secure.

Why They Chose Input 1

After evaluating several vendors, CM&F chose Input 1 for its proven insurance expertise, rapid implementation, and ability to embed billing directly into their digital experience.

CM&F selected Input 1 not just for pricing and integration capabilities, but because Input 1 offered something no other provider could: the full inbound premium payments ecosystem on a single platform. With a long-standing track record of execution, Input 1 was a partner they could trust to deliver.

BEFORE

- One-time payments only
- Lost customers due to payment rigidity
- Manual billing operations



AFTER

- Flexible payments
- Impressive premium growth & increased retention
- Impactful operation cost savings

Solution Highlights



Fast Implementation:

The Input 1 platform was fully operational within 120 days of kickoff.



Two-Way API Integration:

Seamless data exchange between CM&F and Input 1 ensured real-time updates and minimized manual tasks.



Embedded Experience:

The billing functionality felt native to CM&F's existing platform—no disruption to the user journey.



Customer-Centric Tools:

Policyholders gained real-time access to their account details, payment status, and billing history—anytime, on any device.



Flexible Payment Options:

Customers can pay anytime, anywhere, using a credit card, debit card, or ACH—whatever works best for them.



Competitive Pricing:

Input 1 delivered an enterprise-grade solution without enterprise-level costs or delays.



Full PCI Compliance:

Security and data protection are integrated throughout the platform to meet strict compliance standards.

“The results were immediate. Input 1 delivered exactly what our customers needed—and exactly what we needed to scale without compromising service.”

— Jay Sullivan, Executive VP & CEO, CM&F Group

Business Impact

With Input 1 in place, CM&F achieved more than just billing automation—they gained a strategic advantage that unlocked new growth.

Quantifiable Results

- **Achieved Significant Annual Savings:** Input 1's solution has helped CM&F significantly cut billing and payment processing costs by eliminating inefficiencies and unifying the inbound premium platform.
- **Seamless Digital Experience:** Billing and payment were embedded directly into CM&F's platform, preserving a cohesive and branded user journey.
- **Operational Efficiencies:** No more juggling vendors or coding around payment limitations. Everything just worked.
- **Improved Customer Retention:** More flexible payment options and 24/7 access helped CM&F reduce missed payments and policy cancellations.
- **Total Security:** The platform met strict PCI standards, ensuring full compliance and peace of mind.

Unlike other providers CM&F had considered, Input 1 executed everything it promised on time, on budget, and at scale. The result? CM&F now serves over 140,000 professionals—and they've built a modern payment experience that matches the speed and simplicity of their quoting and underwriting process.

Learn More

Looking to modernize your billing platform, reduce costs, and meet your customers where they are?

Let's talk about how Input 1 can support your transformation.

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