INPUT 1

USE CASE

Smarter, Scalable Digital Billing & Payments

An Established Insurance Provider Modernizes Billing to Improve Cash Flow and Customer Satisfaction

Industry: E&S personal lines underwriting manager (MGA)

Business Focus: Hard-to-insure homeowners and manufactured housing in the E&S market

Region: Serving policyholders across multiple states, with strong concentration in coastal and inland wind-exposed areas.

Overview

This case study features a leading national specialty insurance provider. The client requested anonymity due to confidentiality policies.

A specialty underwriting firm operating in high-risk coastal and manufactured housing markets faced slow quote turnaround, manual underwriting bottlenecks, and lagging digital capabilities. The firm partnered with Input 1 to implement a digital billing and payment servicing solution that improved cash flow, enhanced customer satisfaction, and enabled scalable growth.

The Challenge

Rapid growth and an expanding product line soon exposed the limits of the company's existing billing process. Manual check handling, agency billing, and inconsistent follow-up placed increasing strain on internal teams and slowed collections. As volumes rose, response times slipped and cash flow became harder to manage. Leadership recognized that sustaining growth would require a more scalable, customer-focused billing mode capable of supporting both agents and policyholders with greater speed and reliability.

INDUSTRY INSIGHT

Nearly all personal lines of insurance are now handled as direct bill, reflecting a broader shift toward simplicity and transparency.

Source: Agency Brokerage Consultants

The Challenge

Market & Operational Pressures

- **High Complexity, Tight Margins:** The client deals with risk segments that are difficult to price (coastal zones, manufactured home placements). Underwriting needs more agility and better data to assess these risks accurately.

- **Manual Workflows, Low Automation:** Underwriting was bogged down by manual data entry, email or spreadsheet handoffs, and delays between departments (e.g. risk assessment, quote review, compliance sign-offs).

- **Slow Digital Experience for Agents/Brokers:** Agents submitting risks often had to wait days or longer for a response or follow-up. Lack of real-time visibility and responsiveness limited growth and agent trust.

- **Scalability Constraints:** Growth plans were limited by underwriting capacity, error rates, and operational friction. Adding more staff would lead to diminishing returns without process improvement.

- **Regulatory & Compliance Demands:** In the insurance space, audits, documentation, and data retention are critical. The solution needed to support traceability, audit logs, and data security.

What They Needed

To keep pace with growth and improve the customer experience, the company needed:

- **Digital billing capabilities** that ensured payments were handled quickly, accurately, and with greater consistency.

- **Dedicated servicing support** to handle payment inquiries and cancellations efficiently.

- **A scalable system** that could manage higher volumes without adding staff.

- **Improved visibility** into collections to strengthen cash flow and operational control.

- **Flexible payment options** that support both single pay and extended installment plans.

Why They Chose Input 1

The company selected Input 1 for its cost efficiency, responsive support, and flexibility. Leadership wanted a partner who could meet specific billing needs without adding complexity or overhead.

Input 1's Premium Billing System (PBS) offered proven reliability for high-volume billing, backed by a team known for its responsiveness and collaborative approach. The company valued Input 1's ability to tailor solutions quickly and communicate clearly, ensuring its billing operations could scale confidently as the business expanded.

Goals & KPIs

The focus was on building a billing framework that not only supported growth but also improved transparency and service quality across every transaction. Together, the teams identified several key performance indicators to track progress and long-term value.

- ***Faster payments*** to improve cash flow consistency
- ***Greater efficiency*** by reducing manual work
- ***Higher satisfaction*** among agents and policyholders
- ***Better visibility*** into collections and financial performance
- ***Scalable operations*** without adding internal staff

Solution Highlights

Direct Billing Services:
The partner handles billing policyholders directly, improving payment timeliness and supporting more consistent cash flow..

Improved Cash Flow Visibility:
Clear, reliable reporting provides better insight into collections and overall financial performance.

Full-Service Billing and Collections:
All invoicing, payment processing, and late-payment follow-up are managed on the company's behalf, reducing administrative work and keeping collections on track.

Scalable Operations:
The billing infrastructure supports ongoing growth without requiring additional staff or expanded internal accounting resources.

Automated Policy Data Exchange:
A secure daily file transfer updates bound and canceled policies to maintain accurate, reliable records.

Customer Service and Support:
A dedicated servicing team handles payment inquiries, cancellations, and reinstatements, improving the experience for both agents and insureds.

"Input 1 has allowed us to scale and will continue to allow us to scale without sacrificing customer service or missing out on premium."

— Client, Personal Lines Division Manager

Business Impact

By implementing Input 1's direct bill services, the company gained the operational capacity to scale without adding staff or infrastructure. Transitioning from agency billing to a managed direct bill model improved payment timeliness, reduced administrative effort, and strengthened overall customer satisfaction.

With Input 1 handling all billing, payments and servicing functions, internal teams could focus on underwriting and growth initiatives instead of payment tracking and collections. Agents benefited from faster, more reliable service, while policyholders experienced greater convenience and clearer communication around payments.

Even as policy volume increased, the company maintained efficiency and consistency, achieving stronger cash flow visibility and predictable premium collections.

Results at a Glance

- **Faster premium collections** and improved cash flow consistency
- **No additional staff required** to manage billing or servicing
- **Higher agent and policyholder satisfaction**
- **Greater operational visibility and control**
- **Broad payment choice** with ACH, credit card, digital wallets (Apple Pay, Google Pay, Pay with PayPal), and Venmo

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.

info@input1.com | (888) 882-2554 | input1.com