



CURE Auto Insurance:

Delivering Convenience and Providing Choice with a Unified Platform

Founded in 1990, Citizens United Reciprocal Exchange, (CURE) is a not-for-profit reciprocal exchange based in Princeton, New Jersey. A direct writer of auto insurance in New Jersey, Pennsylvania and Michigan, CURE Auto Insurance has been recognized by Forbes on its 2025 list of America's Best Insurance Companies.

Delivering Convenience and Providing Choice with Digital Payments

Looking to scale, expand into new markets, and transition from an outdated legacy system, CURE implemented Guidewire's InsuranceNow cloud solution as their core platform for policy, billing, and claims administration in 2021. This represented a pivotal milestone in their digital transformation journey. Along with this upgrade, CURE chose to replace their existing payments solution to provide policyholders with a more personalized and enhanced digital payment experience. They identified the need for not only next-generation technology but also an innovative and collaborative payments partner.

Since InsuranceNow included a built-in integration with One Inc's PremiumPay® digital payments platform, selecting One Inc significantly simplified IT complexity. CURE implemented PremiumPay alongside InsuranceNow in 2021, enhancing agility, improving responsiveness, and driving growth. Policyholders can effortlessly select their preferred digital payment method and channel, including IVR, Auto-Pay, and Pay-by-Text. The platform also handles channel-based fees, manages policyholder opt-ins, and ensures user authentication. Furthermore, One Inc captures and tokenizes sensitive payment information, removing it from CURE's network to enhance security.



About CURE Auto Insurance

Headquartered in Princeton, N.J., Citizens United Reciprocal Exchange, (CURE) is a not-for-profit reciprocal exchange. Founded in 1990 by New Jersey Insurance Commissioner James J. Sheeran and award-winning insurance expert, Dr. Lena Chang, as an answer to the insurance crisis in New Jersey, CURE continues to lead the way as the not-for-profit solution for responsible drivers and the "cure" for continuously evolving auto insurance problems. CURE is currently available in New Jersey, Pennsylvania, and Michigan.

For more information, visit cure.com or by calling 800-535-CURE.



"An amazing 84% of our vendors have stored payment preferences in the One Inc Network, which is phenomenal."

— Rebecca Shaffer, AVP, IT Enterprise Solutions, CURE

Digital Payments Case Study

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Building on Success: Reducing Paper Checks and Advancing Digital Claim Payments

Payment digitization drives cost savings and speed to funds. A 2022 Bank of America business-to-consumer (B2C) payments report estimates the cost of issuing a check at \$6.00 to \$8.00 per check. This labor-intensive process not only hampers operational efficiency but also creates a less seamless experience for recipients. Beyond being costly and time-consuming, checks also extend claim payment cycle times, which in turn compounds expenses. With mail delivery now taking 10 to 14 days, delays in claim payments lead to longer periods for vehicle repairs, extended rental car usage, and increased loss adjustment expenses. These delays also drive more payment status inquiries to call centers, further straining resources and negatively impacting customer experience and retention. Moreover, the longer a claim remains open, the greater the risk of litigation.

Additionally, checks are particularly susceptible to fraud. According to the AFP 2025 Payments and Fraud Report, checks remain the most frequently targeted payment method for fraud, with 63% of respondents reporting attempted or actual check fraud in 2024. Mail interference continues to be a significant issue, as 23% of organizations attributed check fraud to mailbox theft.

One Inc enabled CURE to reduce paper check volume by 90% in less than six months.

Building on the success of PremiumPay, CURE made enhancing their claim payment experience a top priority. Aiming to significantly reduce paper check volume and accelerate claim payments, CURE implemented the ClaimsPay® solution in December 2024. According to Rebecca Shaffer, CURE's AVP, IT Enterprise Solutions, partnering with One Inc enabled CURE to reduce paper check volume by 90% in less than six months, cutting costs and improving operational efficiency.

Maximizing Potential with a Comprehensive Vendor Network

Shaffer highlights that One Inc's extensive vendor network, efficient onboarding processes, and management services significantly reduce the workload for claims adjusters. Additionally, the self-service vendor portal, offering real-time payment status and reconciliation capabilities, further enhances operational efficiency and transparency.

As a personal lines auto insurance carrier, auto body shops make up a significant portion of CURE's vendor network. Shaffer noted,

"Often, auto body shops won't begin repairs on an insured's vehicle until payment is received. Offering faster digital payments enables our customers to get back on the road quickly, reducing friction for everyone involved."

"The partnership we have with One Inc remains exceptional. They give us a voice, listen to our needs, and respond with insight, innovation, value, and unwavering support."

— Rebecca Shaffer, AVP, IT Enterprise Solutions, CURE



An Aligned Ecosystem Fuels Innovation, Growth, and Value

Insurers need technology solution providers that not only align with their vision but also deliver a clear, compatible product development roadmap while actively involving them in the process. Already advancing their cloud journey with Guidewire's InsuranceNow, CURE has greatly benefited from the partnership and seamless integrations between Guidewire and One Inc. This ecosystem alignment, combined with ongoing collaboration, continues to fuel innovation and propel CURE's digital transformation.

"Already live with alternative payment methods such as Apple Pay®, Google Pay™, PayPal®, and Venmo, CURE is eager to further enhance efficiency and customer experience by implementing capabilities like premium refunds and auto total loss lienholder workflows in the future."

The Road Forward – Driving Innovation Together

More than four years into their digital payments journey, CURE continues to optimize payment processes on One Inc's unified platform.



*"Choosing One Inc and their digital payment solutions was a clear decision as we sought to innovate this crucial area of our business and strengthen our ecosystem partnerships. Enhancing the experience for both our policyholders and vendors became essential, with a focus on delivering a seamless solution that emphasizes choice, convenience, and cost efficiency. **By utilizing a flexible and scalable cloud-based unified platform for premium and claim payments, we've bolstered our ability to tackle challenges and maintain our leadership in the auto insurance industry.**"*

— Douglas Benalan, Chief Information Officer, CURE

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