



MAPFRE Insurance Unlocks Operational Efficiency and Redefines Payments Platform with ClaimsPay®

Ranked among the top 25 personal lines carriers nationwide, MAPFRE is a global, multi-line insurer with an A.M. Best 'A' rating. Operating across five continents, MAPFRE offers a comprehensive range of personal and commercial insurance products, including auto, home, and umbrella coverage. With a network of more than 3,000 independent agents and brokers in the U.S., MAPFRE serves policyholders in 11 states, providing exceptional customer experiences and building relationships based on trust.

Gaining a Competitive Edge with Digital Payment Solutions

In 2023, MAPFRE selected One Inc and the ClaimsPay® platform to provide digital payment options and a seamless experience for their policyholders, agents, and vendors, while securing a competitive advantage in the property and casualty insurance industry. Primarily reliant on checks for outbound payments, MAPFRE sought a payment partner with deep insurance industry expertise, streamlined Guidewire integration capabilities, and a proven track record of driving digital payment adoption.

By transitioning to One Inc's ClaimsPay platform, MAPFRE decommissioned an on-premise solution, unlocking significant business and IT benefits. This shift allowed the insurer to consolidate systems, reduce costs, and eliminate the infrastructure required to maintain the retired on-premise solution.



About MAPFRE USA

MAPFRE USA is the holding company for several property and casualty insurance companies, which together constitute MAPFRE Insurance, rated "A" (Excellent) by A.M. Best Company. MAPFRE Insurance is the largest auto and home insurer in Massachusetts and serves policyholders in 11 states across the United States. MAPFRE USA is part of MAPFRE Group, a global insurance company with a worldwide presence.

For more information, please visit www.mapfreinsurance.com.



"By adopting One Inc's SaaS-based digital payment solutions integrated with our Guidewire system, we have achieved remarkable operational efficiency. This shift from on-premise solutions to a cloud-based platform has not only minimized maintenance and upkeep but also delivered financial benefits in reducing IT costs."

— Suzanne Carty, Assistant Vice President, Technology Department, MAPFRE



A Seamless Transition to Digital Payments

MAPFRE's organizational change management activities for the One Inc platform launch were instrumental in achieving a smooth and successful transition. The implementation process was impressively quick, completing the transition to a new claims payment system in just five months — a remarkable timeline given the project's size and scope.

The Training department played a key role, creating teaser videos to introduce the platform and later developing snapshots and videos during testing and UAT phases to showcase the new payment portal and its features. As the Go Live date approached, payment training materials were updated to include changes to the processes and the UI, ensuring adjusters were well-prepared to address customer inquiries. Pre- and post-Go Live training sessions further supported a seamless transition.

The new UI now includes a prominent visual indicator within FNOL workflows to highlight missing contact information required for One Inc's digital solution. This enhancement simplified tasks for adjusters to assist with the digital adoption. The combination of thorough preparation, streamlined processes, and a positive adjuster experience ensured a successful launch and rapid adoption of digital payments.

Enhancing Claims Communication and Payments with Hi Marley and One Inc

Seeking to enhance both customer and employee claims experiences, MAPFRE partnered with Hi Marley to create a simpler, clearer, and faster claims communication process. In September 2020, they launched Hi Marley's texting platform, enabling the management of the claims process within a single, unified conversation.

In 2024, MAPFRE further streamlined and enhanced the experience by integrating One Inc's ClaimsPay solution with Hi Marley, providing a seamless and intuitive digital payment process. Adjusters handling auto physical damage and property claims for MAPFRE can now initiate payments through Guidewire ClaimCenter, with all payment related text messages consolidated into a single conversation. This integration provides a single source of truth, eliminating confusion, and significantly enhancing the customer experience. One Inc SMS payment messages are seamlessly embedded into existing Hi Marley text conversations with MAPFRE policyholders, ensuring clarity and consistency. This integration has led to increased transparency, faster access to funds, and an overall improved customer experience.

MAPFRE digital payment notifications handled within the Hi Marley texting platform boast an open rate nearly 40% higher than email notifications, with over 80% of payments processed within 24 hours.

"We transformed the way we pay our customers and vendors in just five months. Eliminating a significant portion of the paper checks being issued in such a short timeframe following implementation was impressive — a substantial accomplishment! We are confident our digital adoption will continue to increase as we move forward."

— William Boss, Director, Operational Claims, MAPFRE

A Journey of Innovation, Transformation, and Partnership

With One Inc's proven insurance industry expertise and innovative technology helping to drive MAPFRE's growth, the insurer plans to integrate ClaimsPay with another legacy system and explore additional One Inc products as part of their long-term strategy, further expanding One Inc's footprint at MAPFRE.

"Choosing One Inc's ClaimsPay was a natural choice as we sought to innovate this vital area of our business. With the changing needs of our customers, it was of paramount importance we upgrade the experience by delivering a seamless solution and provide ease of choice, convenience, and savings. Utilizing ClaimsPay for claim payments and premium refund disbursements, we're now able to meet those needs through its agile and flexible technology while gaining a competitive edge in today's digital insurance marketplace."

— Anurag Bairathi, Chief Claim Officer, MAPFRE Insurance

One Inc Digital Payments Platform



Premiums Payments

Align your payment experience with core systems and securely process credit card and ACH payments.



Security & Compliance

Remove sensitive payment data from your network and simplify your compliance burden.



Multi-Channel Communication

Reach policyholders throughout their journey in the channels they use most.



Reporting & Reconciliation

Reconcile accounts, instantly find discrepancies, analyze and report payment activity.



ClaimsPay®

Deliver fast, secure digital claims payments through payees' preferred channels and methods.