



# Putting the Art in Partner

## A Conversation with Rogers & Gray Insurance

A good way to gauge your success is to talk with your customers. A better way is to have a third party talk to your customers. We asked O'Brien Communications Group (OCG) to talk with Peter Cullivan, Senior Vice President and CIO —and Lynn Mason-Small, Senior Vice President and CMO — at Rogers & Gray Insurance and Monomoy Insurance, a start-up MGA, with its headquarters in South Dennis, Massachusetts. This is a transcript of their discussion:

**OCG:** How long have you been a Finys customer?

**Peter:** We started our working relationship in January of 2018. We'd heard about Finys at an industry event. When we looked them up, they had everything we were looking for. So, gave them a call in November of 2017. Their executive team came out to meet with us within a week.

**OCG:** That suggests things transpired pretty quickly. And it suggests the establishment of a level of trust fairly quickly. Is that fair?

**Peter:** Yes. We had aggressive plans to get our MGA launched and to go live with our new product, Monomoy Homeowners, which provides coastal-flood coverage.

**Lynn:** When we were looking for a technology platform, we needed something scalable because we anticipate adding more products.

**OCG:** It sounds as if the process of creating the MGA and finding a system provider went pretty well. But it must

have felt daunting. Were there any particular functional aspects of the Finys Suite that appealed to you and seemed conducive to what you wanted to achieve?

**Peter:** Most of the systems we found seemed nailed together. They didn't have comprehensive functionality on an integrated platform. Finys does rating within the Suite, policy issuance within the Suite, billing within the Suite. Rather than having multiple applications, Finys enabled us to buy one product with everything we were looking for.

**Lynn:** And most of the systems we looked at administered commercial lines, not personal lines. With our aggressive timeline, we didn't have and couldn't afford the time to work with those systems.

**OCG:** Many relationships, especially those subject to aggressive schedules, fail on implementation. Given your meeting Finys in November and kicking off in January, how did that go?

**Peter:** We wanted to write policies by April 1. We knew from the other vendors we talked to, that was almost unattainable. But Finys helped build our implementation in phases. Phase 1, for April, was to write and issue policies. No integrations or anything else. Finys created that timeline, and we wrote our first policy on April 14th. In Phase 2, we added some integrations to make this as simple for our producers as possible —address verification, mortgage verification, LexisNexis, and an online pay portal with our bank that allows users full access to their account histories. And we're starting to work on Phase 3 integrations.

*(continued)*

**OCG: Phase 1 was off by just two weeks. What did it take from both sides to pull that off? How often did you talk? Were you chatting on the weekends? How did something like that happen?**

**Peter:** We were in constant communication. We had status updates on Tuesdays and Thursdays to discuss what was accomplished and what needed to be accomplished. Between those formal updates, it was non-stop communication. In addition to getting the implementation done, we had to complete the filing with the Division of Insurance (DOI). Many times Finys would be looking for data we weren't authorized to supply because the DOI hadn't given us the green light. It was a constant back and forth.

**OCG: Was that nerve wracking?**

**Peter:** In all honesty, it still is. There are more parts than you can imagine. The system's not yet complete. We're still defining the reports we need. But at the same time, given what we were able to accomplish, we have carriers reaching out to us to find out how we did it because it's unheard of to have a system up, running, and issuing policies that quickly. So, yeah, there's stress on both sides. But our results are excellent.

**OCG: So, you were living with ongoing expectations, having to understand some elements were out of your control, and waiting to see if particular things fell into place?**

**Peter:** Yes. Our timeline forced us to do user acceptance testing at the same time as the Finys team was in development. As soon as Finys completed development of a new feature or functionality, it was immediately handed over to our team for testing. It was the only way we could hit our timeline.

**OCG: As the saying goes, "It's like trying to change the tires on a moving car."**

**Peter:** A lot of it was. As we were working with the DOI, we would uncover changes needed in our filing. Each time, it was a domino effect with changes needed in the backend system. I think your analogy is excellent.

**OCG: Are you intending to use the Finys claims module?**

**Peter:** We're not. But Finys has an open integration with our third-party claims administrator. In the next round of

integrations, we'll pull claims data from the third party back into Finys for reporting.

**OCG: And what about the Finys Suite's producer management and distribution management capabilities?**

**Peter:** Those are definitely on the roadmap. Given the way we built the MGA, Rogers & Gray is the only agency selling Monomoy Homeowners right now. But that will definitely change.

**OCG: Was there any downside to working with Finys?**

**Peter:** The fact that Finys is not an extremely large company had pros and cons for us. They're extremely nimble. They were able to accommodate a very fluid environment for us. By the same token, because they're smaller, some of their people wear multiple hats. That may have caused some hiccups. But we understood from our search that there are systems, from much larger organizations, that didn't fit our price point and wouldn't have given us the kind of personalized attention we got from Finys. And they likely wouldn't have been as aggressive in meeting our timelines.

**OCG: If you were asked, would you be willing to provide referrals to or recommendations for Finys?**

**Peter:** Absolutely. I'm happy to share everything we've been talking about. Finys was very accommodating during the sales process. Their executives came out to meet us on a week's notice. They know the industry and the market. They provided valuable insight during our filing process. And they met our aggressive timelines. Our lead project manager at Finys left midway through the project, but the Finys team picked up the slack and got through it.

**OCG: Is there anything else you'd like to share? Any parts of the project that stand out one way or another?**

**Peter:** I don't know if I spoke highly enough about their team. Everyone was excellent. Extremely pleasant. Great to work with. Any challenges we brought up were always taken with an open mind. They never fell back on an easy no. They took every challenge back, worked through it, and came up with alternative resolutions. You can't ask for more than that.