



# Client Success Story

## Technology Focused, Results Driven

Figo Pet Insurance, a Chicago-based startup, aspired to transform the booming pet insurance market. Advancements in veterinary medicine contributed to industry growth; however, because treatments are becoming increasingly expensive, they're not feasible for many pet owners. As a labor of love, Figo's mission is to avail pets of the best veterinary care, regardless of cost. They support this mission by making pet insurance easy, affordable, and accessible.

## Transforming Pet Insurance

Figo transferred to us from another vendor with a critical deadline looming. We provided a contract and a statement of work in 30 days, and deployed a test environment in Diamond in 90 days. Our quick delivery and flexibility enabled Figo to launch and begin issuing policies by their target date of April 2015.

*"Everyone I dealt with at Insuresoft was their own CEO. From the business analysts, to the developers, to the claims people, they were all professionally responsible and personally responsive."*

Rusty Sproat  
CEO & Founder,  
Figo Pet Insurance



By June 2015, Figo was live in seven states and had signed one of the largest, specialty veterinary hospitals in California, creating the opportunity to conduct a group enrollment. The vision of Rusty Sproat, Figo's founder and CEO, was to enable enrollments on smart phones and tablets — and to enable enrollees to file claims on their mobile devices. To simplify the hospital's benefit rollout and to standardize group enrollments for future hospital clients, Rusty proposed a portal. The portal would allow administrators to view and pay bills electronically. It also would provide access to enrollment and billing reports online. In seven weeks, we enabled the group enrollment, customized a portal, and extended the functionality to mobile devices for all enrollees. As a result, Rusty was able to fly to California to enroll three hundred newly insured pets.

Shortly after that, Rusty contacted us about a prominent auto insurer that wanted to roll Figo out to its more than 7,000 independent agents in 26 states. We uploaded the agents to an XML file, linked them to another custom portal, applied volume discounts, and tracked their production, policy by policy.

## Clear Communication

From the start, transparency was key to our relationship and our success with Figo. There were numerous complexities that had to be managed—complying with insurance regulations in 50 states, managing multiple integration points, and incorporating responsive design in web and mobile media. Through our relationship with Red Hawk, we were able to manage compliance, establish print requirements and electronic payments, and set up electronic document delivery and cancellation notices by state.

"There are so many pieces to what I needed," Rusty said. "That's why it's amazing. Everything I've asked for, Insuresoft never said, 'We can't do that.' They always said, 'Let's sit down and get a business requirement done, and let's figure out how we can make it happen.' These are huge projects they accomplished."

We worked with Rusty and his team to integrate Figo's CRM system, creating custom APIs to incorporate myriad systems and data fields into Diamond for administration. The integration improved the customer experience, allowing customers to communicate with Figo via text messages and chat, while capturing the information in the master account record. We also developed customized portals for agents,



brokers, and employers to support launching pet insurance as an employee benefit and to enable agency billing and easy claim filing for large hospitals.

"Insuresoft's team was empowered to make decisions and get things done. They understood we were an entirely Internet-based business. They knew we'd need a portal through which to access Diamond. They gave us a dedicated mobile site for coding. And they knew our policyholders would depend on web and mobile apps to apply for coverage. As a result, they were

able to integrate with our Pet Cloud that enables self-service to policyholders. They can log in, select their vets, view their policy documents, access pet profiles, see their claims, and use group texting. When you look at what Insuresoft did in such a short time, it's unbelievable."

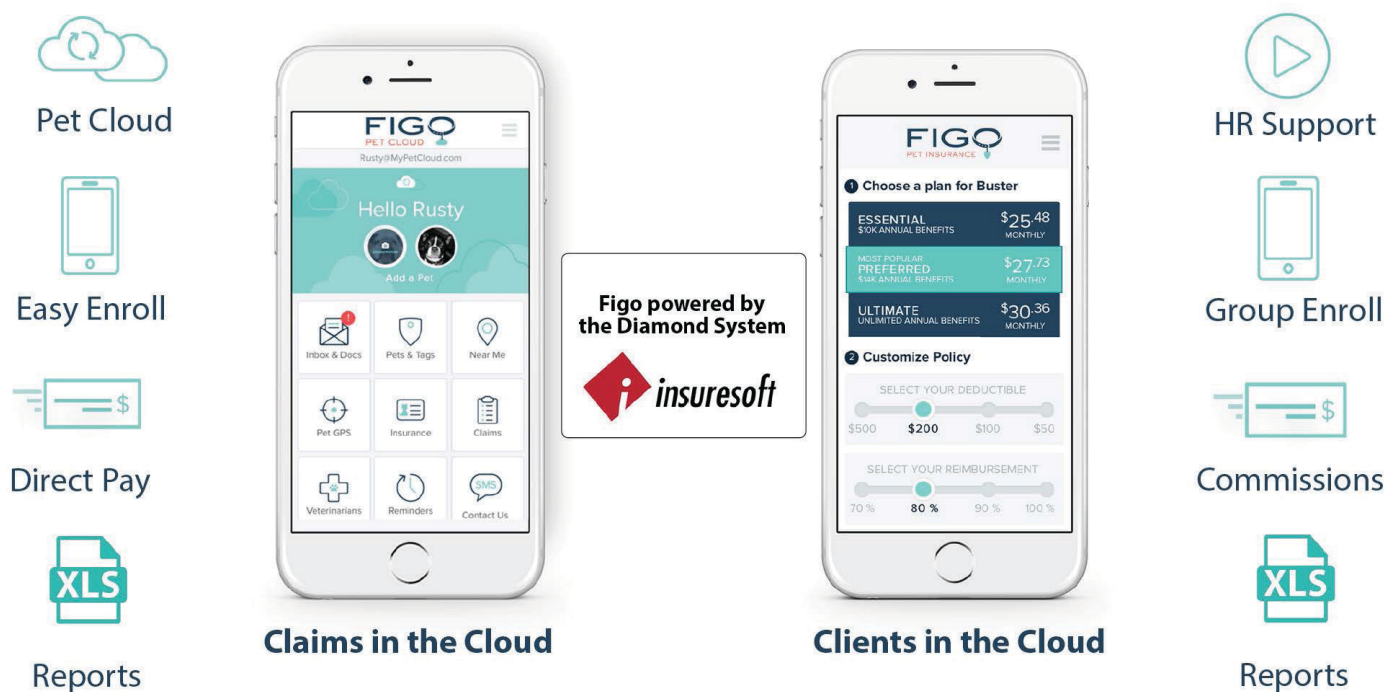
### Verifiable Results

In just 13 months, Figo was in production in all 50 states. Rusty and his team haven't experienced problems with policy rating and issuance, and there have only been

minimal technical issues with the Figo Pet Cloud. They've been able to deliver a solid user experience for their customers — and more attentive service — by automating information processing and customer-service activities. This is underscored by the high satisfaction ratings they've received from their customers on claims and customer care. They've been able to use their CRM system as the hub for all business-to-consumer and business-to-business interactions, and they've been able to sign larger clients and conduct group enrollments.

*"This undertaking would have bankrupted me if I hadn't found Insuresoft."*

Rusty Sproat



According to Rusty, “The Insuresoft team was engaged, personable, responsive, and highly skilled. They were very accommodating and flexible, but they also know when and how to push back and challenge us. They refused to settle for orthodox methods and were thinking outside the box constantly. In fact, they were great consultants throughout the entire process.”

#### Project highlights include:

- Statement of Work signed November, 2014
- Test environment completed February 2015
- First policy issued April 2015
- CRM integration completed April 2015
- Pet Cloud launched April 2015
- Agency onboarding completed February 2016
- Group enrollment completed July 2015
- Live in 49 jurisdictions December 2015\*

#### Complete Satisfaction

When we had the opportunity to work on a project like Figo — with a group of people as creative and forward-looking as Rusty and his team — we were all in. The Figo folks were committed to their vision for capturing the pet insurance market. We were equally committed to helping them realize that vision.

\* Figo was rolled out in all 50 states, as well as the District of Columbia.

*“Insuresoft contributed the most to the Figo brand because we would have been unable to get this done without them.”*

Rusty Sproat  
CEO & Founder,  
Figo Pet Insurance



For more information on Insuresoft call (866) 299-1314, email [sales@insuresoft.com](mailto:sales@insuresoft.com), or visit [www.insuresoft.com](http://www.insuresoft.com).

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