epay policy

# Forge Insurance Pioneers Majesco and ePayPolicy Integration

Connected carrier systems unlock automation and massive savings.

Founded in 1938 in the Washington, D.C., Maryland, and Virginia (DMV) region, Forge Insurance Company is a specialty carrier focused exclusively on commercial auto. Formerly Amalgamated Casualty Insurance Company, Forge converted from a mutual to a stock company in 2022. Since then, Forge has grown from a $5 million regional insurer to writing more than $40 million in premium in 2026. Licensed in 34 states and the District of Columbia and actively writing in more than 20 states, Forge has built on its long-standing expertise in public auto to expand into the artisan and small commercial auto markets, with specialized underwriting and claims knowledge and white-glove service.

## The Problem: High Costs, Manual Reconciliation and Outages

- **Inflexible Fee Structure:** Forge was absorbing several hundred thousand dollars annually in credit card processing fees.
- **Manual, Multi-System Reconciliation:** Bank account reconciliation was a multi-day ordeal. Manual pulls + cross-references took six separate reports.
- **Incomplete Data:** Legacy payment reports failed to pass along policy identification numbers. Matching incoming funds against internal sub-ledgers required financial managers to spend several days writing manual formulas.
- **System Instability:** Previous processor system suffered a major system outage, leaving them unable to accept payments for an extended period.
- **Limited Support:** When technical issues arose with the previous vendor, reaching a human support representative wasn't easy.

## Why Forge Chose ePayPolicy

**Forge's leadership met ePayPolicy at an industry event and recognized a partner aligned with their tech-forward mindset. After evaluating alternative processing vendors, they selected ePayPolicy for their deep insurance expertise, fee flexibility and implementation approach.**

**During testing, Forge experienced a *multi-week* outage with their incumbent processor. After Forge reached out, ePayPolicy quickly set up a functional payment pathway, allowing Forge to maintain cash flow during a critical month.**

> *"I literally called ePayPolicy after working hours and said, 'We can't take payments.' They jumped on the call, implemented everything, and we were able to take payments within 15-30 minutes. It was amazing."*
>
> ***- Kamila Maciejewska, Director of Operations at Forge Insurance***

# Pioneering the Majesco Carrier Integration

Forge has utilized Majesco as its core Policy Administration System (PAS) for four years. While Majesco offered superior reporting over legacy software, payment capabilities needed enhancement. Integrating with Majesco was a key requirement for the Forge team, as they were interested in reconciliation automation, not just fee savings and improved support.

Forge became ePayPolicy's first carrier integrated directly with Majesco. The strategic partnership yielded immediate operational advantages:

- Coordinated Development: Majesco actively collaborated on the integration, offsetting development and implementation fees for the carrier.
- Automated Surcharging Workflow: Forge adopted ePayPolicy's fee-passing model. Policyholders who pay by credit card are charged a processing fee that ePayPolicy calculates, bills, and collects. Policyholders can also pay by ACH at no cost, because Forge chose to continue absorbing ACH fees.
- Policy-Level Data Synchronization: The integration allows payment transactions to flow directly into Majesco populated with full policy details, auto-posting payments, and standardizing reporting formats.

> *"Having everything come over on one report with the policy information lets us easily write a formula to map it against our records. It will save us on reconciliation costs, and it will make my manager of financial reporting very happy, and save him several days of work every month."*
>
> ***- Stephanie Taylor, Vice President and CFO, Forge Insurance***

## Outcomes

- **Massive Savings:** Forge is on track to save hundreds of thousands of dollars annually in credit card fees as auto-pay policies migrate. The team reports reaching 75% of their total cost-savings target during the initial rollout phase.
- **Reconciliation Efficiency:** Financial management is moving from spending days sifting through disjointed processor reports to using a single, unified report with built-in policy mapping.
- **Improved Cash Flow & Risk Reduction:** Policy-matched payment data eliminates guesswork on return transactions, misallocated premiums, and chargebacks.

> *"There's so much information on the reports. That's super helpful, because all the information's there. It tells you exactly the payment number. With our [previous] processor, you really have to look at it, and then even if you get the amount right, in Majesco there could be 5 payments for that amount, then you have to log in to [another portal] to make sure you have the right one."*
>
> ***- Kerry Tiffin, Accounting Manager at Forge Insurance***

# Feedback on the ePayPolicy Experience

Forge's finance and operations teams highlighted several key aspects of working with ePayPolicy:

- **Responsive Customer Support:** Unlike generic processors, ePayPolicy's support team understands insurance-specific workflows and responds rapidly to open tickets.
- **Agile Customization:** The implementation team consistently executed fine-tuned adjustments and workflow updates within minutes of request.
- **Collaborative Product Roadmap:** As a pioneer carrier on the Majesco integration, Forge continues to work directly with ePayPolicy on future enhancements, including single-click refund reversals in Majesco and expanding ePayPolicy capabilities to claim payments and disbursements.

> *"The speed at which your team addressed all of our requests for change was insanely fast. No matter how many times I'd send an email, those things would be done with a smile on their face, and they'd be done within minutes."*
>
> ***- Kamila Maciejewska, Director of Operations at Forge Insurance***

> *"Night and day between our prior experience. You can get to a person, they want to help you, and they will go out of their way to help you."*
>
> ***- Stephanie Taylor, Vice President and CFO, Forge Insurance***

**About Forge Insurance**
Founded in 1938 and based in the Washington, D.C. region, Forge Insurance Company, a subsidiary of Forge Group, Inc., is a specialty carrier focused exclusively on commercial auto. Forge serves public auto, artisan, and small commercial auto customers, pairing specialized underwriting and claims expertise with white-glove service. Forge is licensed in 34 states and the District of Columbia. For more information, visit **forgeinsurance.com**.

**About Majesco**
Majesco is the leader in cloud-native, AI-powered SaaS solutions for the P&C, L&AH, and Pension & Retirement markets. By embedding Agentic AI across core, underwriting, distribution, and digital solutions, Majesco helps insurers modernize operating models, streamline workflows, and accelerate innovation. Trusted by over 375 customers with 1,400+ implementations worldwide, Majesco powers the future of insurance. Learn more at **www.majesco.com**.

**About ePayPolicy**
ePayPolicy offers payment tools, built just for insurance. ePayPolicy's products bring insurance payments up to speed for agencies, carriers, MGAs and PFCs, with secure online payment pages, automated check processing, integrated reconciliation and more. 12,000+ insurance companies trust ePayPolicy and their expert, live support team to handle their payments every day. Learn more: **ePayPolicy.com**

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