New England Indemnity Company + ReSource Pro

How a startup P&C carrier launched seven lines of business in record time after utilizing the MIS® Platform from ReSource Pro.

7	7.5	11mo.
lines of insurance deployed within 8 months	Team members supporting full carrier operations	For complete system third-party integrations and whole system build-out to rate, code, bind and bill

The challenge: launching a new carrier with limited internal resources

New England Indemnity Company (NEIC) faced the classic startup dilemma in the insurance industry: how to compete with established carriers while managing limited resources and avoiding prohibitive technology costs.

The challenge was multi-faceted:

Technology selection & cost management

Initial evaluations of enterprise policy administration systems revealed pricing in the multiple millions of dollars for even a single line of business, usually an unsustainable cost structure for a startup carrier. The company needed a modern, functional platform that could compete with these expensive systems while remaining financially viable.

Rapid product development

To serve independent agents effectively and build a competitive position in the New Hampshire market, NEIC needed to offer a comprehensive product portfolio across both personal and commercial lines rather than a single product offering.

Limited internal resources

With a lean team of just 7 full-time employees, NEIC required a technology partner that could provide not only the platform but also the implementation support and ongoing assistance to execute their ambitious product roadmap.

Building agent trust & confidence

As a new market entrant, NEIC needed to demonstrate operational capability and system reliability to attract and retain independent agent partnerships. Agents require carriers that can support multiple product lines with easy-to-use systems and responsive service.

NEW ENGLAND INDEMNITY COMPANY

Customer profile

Property & Casualty insurance carrier, New Hampshire

Challenge

New England Indemnity Company (NEIC) launched in 2024 with a focus on personal lines and small commercial products, working with a select network of local agents with a strategy to grow in New Hampshire and beyond.

Solution

ReSource Pro's Technology Services, powered by the MIS platform.

The result

Successfully launched with first policy issued in August 2025. Rapidly deployed seven lines of insurance across personal and commercial lines.

The solution: implementing a lean, flexible policy administration platform

Based on the President and CEO's previous positive experience working with us, NEIC chose our managed services offerings over traditional enterprise platforms. We delivered the MIS platform with integrated data, custom billing middleware, and single sign-on, built to scale as new lines launch.

"I worked with the team in a previous role. I know the people, the service levels, and I know how they respond to problems. This level of service was exactly what we were looking for in a partner." explained John Elias, President and CEO of New England Indemnity Company. **"When we were evaluating systems for our new carrier, if we could make it with them, we wanted to, because I trusted the system and the team behind it."**

Delivering results beyond expectations

While any insurance technology implementation presents challenges, NEIC's project required more work than initially anticipated, but the results after go-live in August 2025 proved worth it.

Record-breaking product deployment

Between August 2025 and February 2026, NEIC successfully stood up seven lines of insurance across both personal and commercial coverages.

"In over 25+ years in the insurance industry, I haven't seen that many lines of insurance stood up that quickly across the personal and commercial lines spaces, and we are now writing insurance in each line," noted John.

Agent adoption & satisfaction

The system's ease of use has been a major win with NEIC's agent partners: **"NEI's policy administration system is designed specifically for personal lines insurance due to its highly usable system for quoting, binding and servicing policies quickly with a streamlined interface. The usability reduces training time, errors and supports high volume transactions across all lines of business which include home auto & umbrella."**

While the team continues to enhance functionality and work through dependencies with third-party vendors like ISO and state regulatory filings, the core platform has delivered strong agent satisfaction. The rapid pace of product deployment has given agents confidence that NEIC can deliver the products they need to compete and expand geographically.

Cost-effective scaling

By choosing our offerings over traditional enterprise solutions, NEIC avoided millions of dollars in upfront technology costs while maintaining competitive functionality. This lean cost structure has been critical for the startup carrier's financial viability and ability to invest in growth.

Processing support that scales

NEIC leverages our processing support to extend their small internal team's capabilities. **"We have seven full time employees, and one part time employee, so we cannot do everything we are doing without their help,"** explained John. **"And I'm almost certain that we'll be asking for more processing help as we continue to grow."**

> This level of service was exactly what we were looking for in a partner.

Competitive advantage through agility

The partnership has delivered unexpected competitive advantages beyond the initial technology implementation:

The David versus Goliath effect

As Zenobia Hastie, Underwriting Manager, noted during the conversation: **“Carriers operating on established big brand systems have invested significant capital to expand their lines of business and capacity. Our solution addresses this disparity by significantly lowering the barrier to entry—while the initial implementation footprint is modest, it is architected for rapid and scalable expansion as organizational needs evolve.”**

This agility has proven critical for NEIC’s market strategy. Small independent agents don’t want to work with single-line carriers, they need partners who can provide a full gamut of products. NEIC’s ability to rapidly deploy multiple product lines has been essential for acquiring agent partnerships and building a sustainable book of business.

Speed to market as strategy

The ability to stand up new products quickly, whether through endorsements or standalone coverage forms, has become NEIC’s key differentiator in the competitive New Hampshire market. While established carriers may take months or years to launch new products, NEIC can respond to market opportunities and agent needs with unprecedented speed.

Looking forward

New England Indemnity Company has established a strong foundation in New Hampshire and continues to build momentum. With seven lines of business now in production and a significant amount of written premium, the carrier is well-positioned for growth and geographic expansion.

The partnership continues to evolve as NEIC grows, with ongoing enhancements to functionality, additional processing support, and new product development in the pipeline.

“The amount of work completed in a short time gives our agents and our team a lot of confidence that we can continue to enhance our products and services to grow our books with our agency partners and begin geographic expansion.” concluded John.

For more information

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