



## SAP Concur Case Study

Concur Expense | Intelligence for Expense | ExpensePay | Expenselt

# **Plymouth Rock Assurance** Improves Efficiency, Visibility and Streamlines Its Expense Reimbursement Process with SAP Concur

A well planned change management strategy drove quick adoptions and high user satisfaction.

# Quick Facts

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## Company Name

Plymouth Rock Assurance

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## Solutions

- Analytics
- Concur® Expense
- Expenselt
- Expense Pay
- Intelligence for Expense
- Professional Travel Indirect
- User Support Desk

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## Industry

Insurance

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## Company Size

2,000 employees

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## Location

Boston, Massachusetts

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## Why SAP Concur?

Plymouth Rock Assurance needed an easy-to-use, mobile expense reimbursement solution that saved time for users, improved visibility into spend and reduced steps for the AP team. SAP Concur provided a best-in-class solutions that met all the needs of the back office and the user community alike.

## ABOUT PLYMOUTH ROCK ASSURANCE

Boston-based, Plymouth Rock Assurance is a property and casualty insurance provider founded in 1983, with a culture of integrity and a commitment to delivering the highest level of care, service and courtesy to its customers. That unwavering commitment to supplying “More Than Just Insurance” has paid off. Today, the company is one of the leading home and auto insurers in the northeastern United States.

*More Than Just Insurance.*

**Plymouth Rock**  
assurance®

# The Challenge: Make the Expense Process Faster and Easier—for Everyone

Plymouth Rock Assurance is a company on the move—continually going above and beyond to take care of its property and casualty insurance customers, as well as its own team of employees. At the same time, it's a company that thrives on constant improvement—finding new ways to **streamline operations, reduce steps and keep quality high**.

That quest is what lead Plymouth Rock's finance leaders to start looking at ways to digitize a very cumbersome, paper-based expense reimbursement process back in 2013.

At the time, if an employee wanted to submit a reimbursement request, he or she had to complete an Excel spreadsheet, print it out, staple an envelope full of receipts to the document, and send it to a designated manager for approval. From there, the request was physically routed to Accounts Payable (AP) for processing.

Not only was this workflow time consuming for everyone involved, the **AP team had no real way to self-audit** or confirm what they are paying without combing through reams of paper—a monumental task for a small department processing 650 requests per month. So, if a manager signed off on an expense report, it was automatically approved and paid. As a result, the year-end audit often showed discrepancies.



“We knew we needed a less archaic, digital expense reimbursement process; one that would **make it easier for everyone** who was part of that lifecycle.”

Dan Bonnyman, AP Operations Supervisor, Plymouth Rock Assurance

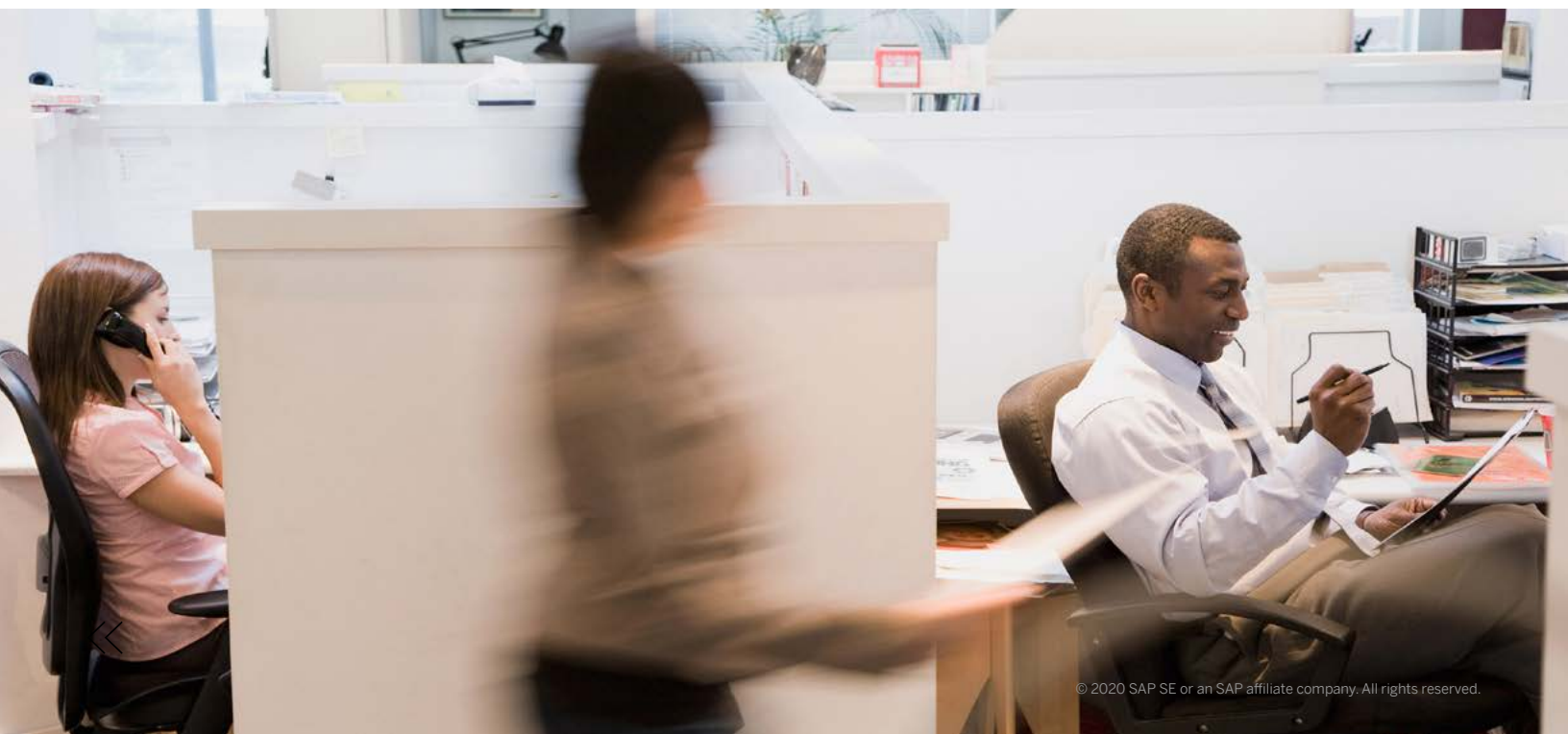
# A Move to Digital and Employee Friendly Solutions

After looking at different options, the Plymouth Rock team started working with a local digitization company to build a platform to support electronic submissions, which they rolled out in 2013. Although the solution streamlined day-to-day processing for the finance department, that efficiency came with some unintended consequences.

“After we went live, we were able to eliminate all of the paper, write in rules and actually reduce our headcount by one person in finance because we became more efficient. But, when we talked to our users—the people actually completing the reimbursement requests—we discovered that, instead of making everyone more efficient, the solution just transferred a lot of the manual work and scanning that the AP team was doing before to them,” explains Don King, Director of Finance for Plymouth Rock Assurance. “If it takes every single person longer to submit an expense report, and makes them less productive, then that negates the gains we made in AP.”

The new system wasn't a total win for the finance department either. Instead of getting a digital reimbursement request with each receipt image attached to its coordinating expense, the requests arrived with a 10 or 20 page PDF of scanned images attached—often arranged in no particularly logical order. It was better than what they had before, but far from being the right solution for the long term. Over the next few years, the finance team assessed the different expense management solutions on the market to find one that would deliver the streamlined process and ease of use they needed.

“Every time we looked at a solution, we started comparing its features to SAP Concur. That was always the benchmark,” Bonnyman says. “So, we had to ask, ‘why don't we just go with SAP Concur?’” After conducting a cost-benefit analysis to justify making the change, Plymouth Rock became a Concur Expense customer.



# Taking Training on the Road for a Hands-On Approach

To accelerate adoption, and get users on board with the new solution, King and Bonnyman knew that a **remote training strategy just wasn't going to do the job.**

“We're headquartered in Boston, but have offices in New Hampshire, Connecticut, Pennsylvania, and New York, as well as multiple locations throughout New Jersey,” Bonnyman explains. “We decided early on that we were going to do the ‘Dan and Don roadshow,’ where we went to every single office. Instead of telling people to download the app and watch the training, **we did face-to-face sessions with everyone.**”

They started in Boston to fine-tune the presentation and spent the next few weeks on the road. “Being able to not only roll out a great system—but do it in person—enabled us to tout the features that would **eliminate the pain points our users had before**, answer their questions, and, in the process, build a lot of goodwill,” Bonnyman shares. “It was also great to finally meet people we've been emailing for years.”

Without exception, everyone who attended the sessions **went from skeptical to enthusiastic** about the change.

“When we showed them how easy it was to submit a reimbursement request, we saw a lot of positive head nods, and ‘aha’ moments happening,” says Bonnyman. “**They immediately recognized how much better and faster SAP Concur makes the whole process.** The feedback we got let us know

they saw the value and were actually excited about the change.”

A successful training is one thing, but **the proof is in user adoption**—particularly in a large user group like Plymouth Rock's, with multiple levels of technological acuity.

“For the first couple of months after we rolled out, we had some first-time users reaching out so we could guide them through the process. But, a month down the road, after the users had two or three reimbursements requests under their belts, those calls went away,” Bonnyman adds.

King and Bonnyman continually **monitor user satisfaction, both within AP and in the field**, and continue to get nothing less than positive results.

“Within SAP Concur, there's a report you can run through Intelligence to get user feedback, which we ran about a month ago—about one year after we made the change,” explains Bonnyman. “Almost 95 percent of all of users rated SAP Concur as a four or five out of five. So, **the solution has been overwhelmingly well received.**”

Now, the entire expense reimbursement process is more cohesive and efficient. “Before SAP Concur, we had a fractured corporate card program. So, when we made the change, we were able to step back and roll out **one unified enterprise program**,” says Bonnyman. “On top of a rebate, it makes the day-to-day administration much easier than it ever was before. Every part of the process just works better.”

# Delivering Tangible Results

## FASTER SUBMISSIONS

Before moving to SAP Concur, employees had to spend between 15 minutes, for power users, to as long as an hour to go through the steps required to submit an expense reimbursement request. Now, the **average time is down to less than five minutes.**

## STREAMLINED REIMBURSEMENT PROCESSING

Plymouth Rock's AP department receives between 550 and 650 reimbursement requests per month—all processed by just two people. "Even though we've grown by leaps and bounds over the past 18 months, we haven't had to add headcount, and we haven't pushed work off to our users. So, **everyone is more efficient,**" Bonnyman says.

## MORE EFFECTIVE SELF-AUDITING

In the past, any reimbursement request signed off by a manager was automatically approved. "Now, we have an exception policy that, if something's out of policy—even if the request was approved—we reach back out to the department vice president to make sure that expenditure is okay," shares King. "We can do that now because of the **policy exception flags we've built into the system.** If something's out of policy, it jumps out at us, and at the approving manager. We have more control, and don't have to go looking for the exceptions anymore. They're right there."

## INCREASED VISIBILITY

Not only does the AP department have full visibility into the expense reimbursement process, but **employees know where their requests are** at any point of the process as well. "They now get a notification as the expense report moves through the approval process, whereas before, it fell into a black hole," King says. "If we kick something back to the officer of the department, the employee sees that, too. That makes everyone more hesitant to do something out of policy without getting prior approval."

## SPOTLIGHT ON BENEFITS

- Users have a simple, intuitive mobile way to complete and submit reimbursement requests without keeping track of paper receipts.
- Managers can review and approve the requests wherever they are and can quickly see any expense that falls outside of policy.
- The AP team no longer has to dig through PDF files for policy exceptions to ensure all of the documentation is intact.
- Finance leaders have visibility into expense spend, reimbursement workflow and compliance.



## A PARTNERSHIP THAT DELIVERS ON ITS PROMISE

When King and Bonnyman began their quest to transform the reimbursement request and management process, they took the strategic approach — from assessing the current state, to identifying need, to orchestrating a rollout plan, to jumpstarting adoption from day one.

“Every aspect of this initiative, from user acceptance to the resulting performing metrics, has been nothing short of a success,” Bonnyman says. “We wanted to give our users and finance staff a best-in-class toll that would make everyone more productive, our operation more efficient, and reduce manual steps. With SAP Concur, that was exactly what we were able to do.”

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## ABOUT SAP CONCUR

SAP® Concur® solutions simplify expense, travel, and invoice management for greater visibility and control. For more than 20 years, these leading, innovative solutions have kept customers a step ahead by delivering time-saving tools, connected spending data, and a dynamic ecosystem of diverse partners and apps. User-friendly and business-ready, SAP Concur solutions unlock powerful insights that help businesses reduce complexity and see spending clearly, so they can manage it proactively. For more information, visit [concur.com](https://concur.com).



### TIME SAVINGS

Users can submit reimbursement requests from anywhere, in minutes, on their mobile device with no scanning, no paper, and no cumbersome processes.



### COMPLIANCE

Approving managers and the AP team can quickly see expenses that stray from policy and flag these for additional follow up.



### VISIBILITY AND CONTROL

The AP department has visibility into all expense spend in one place, and where reimbursement requests are in the workflow.

## Learn more at [concur.com](https://concur.com)

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