

# Ellington Mutual Futureproofs Policyholder Experience with Innovative, Frictionless Solution

In the first 6 months,  
Ellington Mutual saw:

63%



Increase  
in  
paperless  
enrollment

7X



Increase in  
AutoPay  
adoption

Significant  
Decrease



In print  
and mail  
costs

Ellington Mutual Insurance Company has been meeting its customers' insurance needs for almost 150 years. One aspect of this legacy organization that hadn't advanced over that time, however, was its outdated billing and payments solution, which only exacerbated time-consuming manual processes, offered limited payment options, and frustrated policyholders with a difficult user experience.

After switching to InvoiceCloud's innovative, customer-centric digital payment platform, Ellington Mutual has seen several benefits, including:

- Higher policyholder satisfaction and reduced risk of policy cancellation with a frictionless payment experience
- Improved organizational efficiencies, saving time, money, and staff effort
- A seamless integration with their core billing software
- Increased self-service adoption through convenient, personalized payment options

"InvoiceCloud's solution not only met our needs today but enabled us to scale with future integrations and next generation capabilities, to increase retention by meeting the needs of modern-day policyholders. Plus, their support team included industry specialists, leading to the smoothest implementation I've ever been involved with."



Howard Schwartz  
Ellington Mutual  
Insurance Company  
President/CEO

## The Challenge

Ellington Mutual knew its antiquated billing platform couldn't stack up against the fast-moving expectations of its policyholders. Not only did the out-of-date system lack modern-day payment options and prove difficult to use, it did nothing to reduce the hassle of traditional print and mail processes for staff. As a result, Ellington Mutual struggled with:

- Delayed processes creating extra work for employees and driving up postage costs with repeat bills
- Rising levels of policyholder frustration, jeopardizing retention rates
- Low levels of self-service and electronic payment adoption due to a poor user experience

## The Solution

Frustration was rising and Ellington Mutual knew it needed a truly customer-centric billing and payment solution that could meet the evolution of policyholder payment preferences and make life easier for staff and customers alike. Ellington Mutual chose InvoiceCloud, as it offered everything it needed to:

- Transform payment processing to enable the organization to scale with future integrations and deliver next generation capabilities
- Remove friction from the payment experience to drive higher self-service adoption and reduce print and mail costs
- Reduce the risk of policy cancellations with a range of easy-to-use payment options
- Seamlessly integrate with its existing billing software, saving costs and eliminating processing errors

## The Results

After a smooth implementation led by InvoiceCloud's industry-focused specialists, Ellington Mutual immediately began seeing the benefits of removing friction in the payment process with a customer-centric solution, including:

- **Increased customer satisfaction** with a purpose-built platform delivering a stellar payment experience
- **Reduced mail-in payments** with increased digital payment adoption
- **Higher rates of on-time payments** with targeted payment reminders and increased AutoPay enrollment
- **Fewer manual tasks** and processing difficulties, saving staff time and effort



### About Ellington Mutual Insurance Company

Ellington Mutual is a Wisconsin based property casualty insurance company committed to superior service while utilizing today's technology. Since 1878, the philosophy is local, friendly service, competitive rates and financial security.

### About InvoiceCloud

InvoiceCloud®, an EngageSmart solution, is the leading provider of online bill payment services. Founded in 2009, the company has grown to be one of the leading disruptors in the cloud-based electronic bill presentment and payment (EBPP) space.

**InvoiceCloud**®