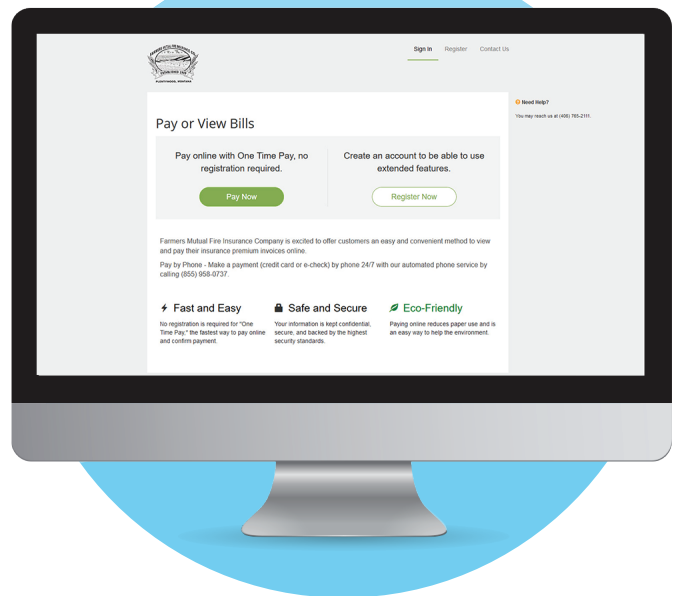


Farmers Mutual Improves the User Experience with Innovative Technology

Farmers Mutual was in search of an Electronic Bill Presentment and Payment (EBPP) platform that could seamlessly integrate with its core billing software to help them innovate policy collections, overcome mailing obstacles, and increase operational efficiencies.

After implementing Invoice Cloud, Farmers Mutual has seen several benefits, including:

- Increased self-service and collections efficiency
- Higher customer satisfaction
- Reduced staff workloads
- Decreased print and mail costs
- Automatic technology updates



"We were looking for a digital payment solution that provided a friendly user experience and the latest payment innovations. Invoice Cloud delivered exactly that, along with a seamless implementation and continued support to answer any questions we had."

Marianne Becker
Secretary-Manager
Farmers Mutual Fire Insurance Company

SINCE IMPLEMENTATION:

Farmers Mutual saw:



Increase in online payments



Increase in AutoPay enrollment



Decrease in calls and walk-ins

▲ 1—THE CHALLENGE

Mail delivery takes up to ten days causing late payments and unwanted policy cancellations, and disjointed digital payment programs were increasing staff workload. Farmers Mutual needed to implement a solution that would simplify payments to increase operational efficiencies and deliver a better user experience. Other challenges included:

- High walk-in and call volumes
- Lack of paperless or AutoPay options
- High costs associated with printing and mailing paper bills
- Technology gaps

💡 2—THE SOLUTION

Farmers Mutual needed an EBPP provider with a history of successful implementations to help them quickly overcome their current obstacles. They chose Invoice Cloud as it provided everything they needed to:

- Enable a better user experience to drive more digital payments
- Increase self-service adoption with omni-channel payment options
- Streamline all digital payments through one platform
- Decrease print and mail costs

💎 3—THE RESULTS

Since implementing Invoice Cloud, Farmers Mutual has realized significant benefits, including:

- **Increased self-service and higher customer satisfaction** due to an enhanced user experience
- **Decreased policyholder churn and improved staff efficiencies** with the increase in e-adoption and intelligent payment reminders
- **Lower print and mail costs** due to increased paperless adoption
- **Quick and easy technology updates** with a true SaaS platform

“Invoice Cloud’s knowledge and history of successful implementations enabled them to integrate with our core billing software in just one month!”



ABOUT FARMERS MUTUAL FIRE INSURANCE COMPANY

Farmers Mutual Fire Insurance Company in Montana offers home, farm, health, and a variety of personal insurance products to meet policyholder needs.

ABOUT INVOICE CLOUD

Invoice Cloud® provides trusted, secure e-payments and the highest adopting Electronic Bill Presentment and Payment (EBPP) solution. To learn more, visit invoicecloud.com

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