

Case Study

From Premium Payments to Digital Disbursements: How California Mutual Insurance Company Modernized Its End-to-End Payment Experience

After several years of successfully processing digital premium payments with InvoiceCloud, California Mutual Insurance Company expanded the partnership in 2025 to tackle a different problem: outbound disbursements. By automating agent commission payments and return premiums, the company's lean finance team has reduced manual work, lowered costs, and improved the payment experience for agents and policyholders alike.

ABOUT CALIFORNIA MUTUAL

California Mutual is a regional mutual insurance company that has served commercial and residential property customers across California since 1920. The organization operates with a small internal team and a consistent focus on modernizing operations without sacrificing service quality.

The inbound side of their payment operation was already in good shape. InvoiceCloud had been handling digital premium payments for several years, integrated with California Mutual's SimpleSolve policy administration system. Policyholder adoption was growing steadily, and the finance team saw firsthand what a well-run digital payment process could look like. That experience set a clear bar for what came next.

“Working with InvoiceCloud feels like working with my own staff. There isn't any red tape to get assistance and support.”

- Cheri Schmidt, CFO



THE CHALLENGE

- Agent commissions and policyholder refunds went out as mailed checks, printed, assembled, and sent through the mail each month — time-consuming, with real risks.
- Return premium checks were a recurring headache. When a policyholder moved without updating their address, refunds went undelivered and required follow-up.
- Fraud exposure was acute: in one case, a mailed commission check was intercepted and altered before being deposited — a clear illustration of the vulnerabilities of paper-based payments.
- Other vendors evaluated offered limited automation and interfaces that didn't drive adoption, meaning the manual work didn't actually go away — it just had new software around it.

THE SOLUTION

- California Mutual's evaluation did not begin from scratch — the company had years of operational experience processing inbound payments through InvoiceCloud, seamlessly integrated in SimpleINSPIRE, SimpleSolve's core insurance processing platform.
- Extending that existing relationship into outbound disbursements reduced integration risk and removed the learning curve that comes with onboarding a new vendor.
- For a small team, the accessibility of the working relationship made a meaningful difference. A vendor who responds quickly and collaborates without friction is a different operational reality than one who doesn't.

IMPLEMENTATION

California Mutual went live with outbound disbursements in September 2025, initially covering agent commission payments and premium refunds. Implementation was a coordinated effort across California Mutual, InvoiceCloud, and SimpleSolve, with California Mutual involved in design decisions from the start. The rollout included clear step-by-step guidance and close coordination between vendor teams throughout.

RESULTS

Agents and policyholders can now receive funds digitally rather than waiting on the mail.



Operational Efficiency

Automating commission disbursements eliminated the monthly work of printing and mailing large check runs. The finance team can now review and release payments more quickly, simplifying workflows that previously consumed significant staff time.



Cost Savings

Reduced reliance on paper checks has lowered expenses tied to printing, postage, and manual processing — meaningful for a lean operation where recovered staff time translates directly into capacity for higher-value work.



Better Payment Experience

Agents and policyholders don't have to wait around for a mailed check — they're getting their funds faster through digital payments. For return premiums in particular — where a moved policyholder used to mean an undeliverable check and follow-up work — digital delivery resolves the problem at the source.

LOOKING AHEAD

California Mutual expects efficiency gains to continue as adoption of online payments grows — both inbound and outbound — along with a significant reduction in escheatment. What began as a premium payment partnership now spans both sides of the payment cycle, with the same platform and integration handling inbound and outbound transactions.

That consistency reflects a deliberate approach: **build on what works, extend it carefully, and choose partners who operate like part of the team.**

