

ProcessOne Gives Mutual of Enumclaw Customers Quality, Consistent Payment Experience

Responding to feedback from customers and agents for an improved billing experience, Mutual of Enumclaw transformed its core capabilities and replaced its legacy payment processing system with One, Inc.'s ProcessOne.

By Anthony R. O'Donnell

In early 2012, Mutual of Enumclaw, an Enumclaw, Wash.-based multiline P&C carrier, determined that its current billing capabilities were holding back its Net Promoter and Deep Customer Connections scores, according to Jerel Titus, Director, Agile Business Operations, Mutual of Enumclaw. "We formed a Billing Working Group to analyze feedback from our agents and customers," he recalls. "Once we got a handle on what they wanted to see, we asked whether we could do that within our existing system."

When it became clear that the insurer's multiple legacy systems wouldn't be able to support needed customer-facing capabilities, Mutual of Enumclaw began a selection process for a new core billing platform.

The company chose Guidewire's BillingCenter and began an implementation initiative in July 2013. One of the assumptions of the project was that the carrier would stick with its existing payment processing system and make necessary improvements to it later. However, the carrier found it necessary to alter the plan.

"As the project progressed, it became obvious that the back-end improvement with the Guidewire system wouldn't solve enough of our customers' problems," Titus says. "So we made a last-minute decision to change the payment processing system to One, Inc.'s (Sacramento, Calif.) ProcessOne."

Customer and agent feedback had indicated an



Mt. Rainier, Washington State's highest peak, near the headquarters of Mutual of Enumclaw. Photo by Walter Siegmund.

expectation for a billing and payment experience that the existing system couldn't handle, such as combining billing for single customers across lines of business. "For example, customers wanted farm and personal auto insurance billed together and we couldn't do that," Titus elaborates.

Consistent Customer Experience

The existing payment processing system also did not give a consistent branded experience. Like many systems of its kind, it requires the billing company to send data in specific formats and, in return, displays bills according to that format. The system permitted the inclusion of a Mutual of Enumclaw banner and logo, but customers felt that they were being handed off to a third party. "We didn't want that for our customers," Titus explains.

“We want our customers to feel that they’re dealing with Mutual of Enumclaw.”

The carrier was attracted to One, Inc.’s offering because of its capacity for customization to give a unique, branded experience while also delivering back-end functionality. Mutual of Enumclaw’s ProcessOne implementation project began in Feb. 2014 and the application went into production in August 2014.

ProcessOne delivered the flexibility that Mutual of Enumclaw sought, according to Titus. “We were able to add fields and visuals to help clients through the process,” he notes. We also simplified the process such that customers don’t have to store local payment methods multiple times, as well as making other functional adjustments that we wouldn’t have been able to do with other vendors.”

Continuous Improvement Environment

The system itself and One, Inc.’s corporate philosophy have enabled an environment of continuous improvement, according to Titus. While he says that it is too early to expect changes in NPS and DCC scores, users received the platform very positively and given suggestions that have driven enhancements.

“So far we’ve been very satisfied on all fronts — the software has been sound, with no issues about being able to send payment data, and feedback

from customers and agents has been very positive,” Titus comments. “Recommendations from agents are piling up, and I know that with this platform I can actually act on them.”

Mutual of Enumclaw implemented ProcessOne at a very low cost, in large measure because of fees assessed to customers who elect the more costly credit card payment option. “The beauty of the arrangement is that customers who use lower-cost payment methods aren’t incurring more cost for this software,” Titus explains. “Everybody benefits from the improved customer experience, even if they use e-check or recurring payments — they still have the same One, Inc. look and feel and they don’t pay more unless they pay by credit card.”

The carrier did not assess a fee for credit card payment in the past, and it is the vendor that now assesses a \$5 fee, Titus clarifies. Those fees have largely paid for the ProcessOne implementation and result in a less costly billing process on an ongoing basis, according to Titus. “Our objective was to provide enhanced functionality and better experience,” he says.



Jerel Titus, Director, Agile Business Operations, Mutual of Enumclaw.