

THE POWER OF PARTNERSHIP: THE SECRET TO “FLAWLESS EXECUTION”

INDUSTRY:
INSURANCE

INTEGRATION:
GUIDEWIRE

POLICYHOLDERS:
700,000

THE OPPORTUNITY

For more than 80 years, Grange Insurance has served the needs of a wide variety of policyholders, earning the trust of more than 700,000 customers across 13 states. While its policyholder service is second to none, Grange was challenged with improving its current billing and payment solution in order to continue to grow its business.

Grange Insurance knew it needed more than a new billing and payments solution—it needed a collaborative partner to modernize and provide the necessary channels to continue to see adoption, growth and increased policyholder satisfaction. Grange committed to a comprehensive RFP process, ultimately selecting Paymentus as its partner due to Paymentus’s best-in-class solution, Guidewire integration and ability to meet Grange’s needs and timing.

THE SOLUTION

Backed by a rallying cry of “flawless execution,” Grange Insurance and Paymentus worked hand-in-hand to deliver a superior payment experience for policyholders and agents. This was predicated on migrating to the Paymentus solution without disruption for customers and agents—a particular area of concern given previous issues with the legacy vendor.

Grange and Paymentus established an implementations task force that involved key stakeholders and ongoing communication. To meet Grange’s aggressive implementation timeline, the teams committed to a regular weekly meeting schedule led by the Paymentus Technical Implementations Manager and Project Manager.

The teams methodically broke down aspects of the business into individual components to remain focused and successful with overall migration. The implementation featured several key integrations including an Agentware system, guest pay system and Guidewire. Additionally, Paymentus worked to accommodate the needs of Integrity Mutual Insurance Company, a sub-brand of Grange Insurance that featured separate settlement and payment rules.

THE RESULTS

“Flawless execution” was officially achieved with the launch of the new Grange Insurance billing and payment system completed on time. Beyond enjoying a more modern and simplified bill pay experience, policyholders can now pay using multiple payment methods and channels including debit, credit and traditional checking and savings. Policyholders are also given greater self-service options through AutoPay, which is now accessible through the one-time payment portal (guest pay), and IVR, which enables faster phone payments without the need for agent assistance.



Additionally, Agent Dashboard has transformed the ability of customer service representatives to assist policyholders and view real-time reporting of all payments, regardless of method or channel. This has increased productivity and reduced time spent on reporting and reconciliation.

Since go-live, Grange has:

**SMOOTHLY & SECURELY
PROCESSED APPROXIMATELY**

73K 
PAYMENTS IN THE FIRST 30 DAYS

EXPERIENCED A

78% 
**INCREASE IN DEBIT PAYMENTS
IN THE FIRST 90 DAYS**

Paymentus has also established a proactive outreach and monitoring communications cadence with the Grange team, further cementing the success of the partnership. This foundation has enabled Grange to confidently develop an innovation roadmap that will add further modern digital capabilities, as well as serve cash-reliant policyholders.



MAKING CHANGES TO LEGACY SYSTEMS CAN BE OVERWHELMING ENOUGH TO PUT OFF. HOWEVER, MIGRATION DOES NOT NEED TO BE A DIFFICULT PROCESS. MODERN BILLING, PAYMENTS AND PAYOUT CAPABILITIES ARE CRITICAL FOR TODAY'S INSURERS. WITH THE RIGHT PARTNER, THE PROCESS DOESN'T HAVE TO BE PAINFUL. SUCCESSFULLY IMPLEMENTING A NEW BILL PAY PLATFORM IS POSSIBLE WITH A GOOD PROCESS AND STRONG PARTNERSHIP. THAT'S WHAT WE HAVE WITH PAYMENTUS."

ADAM WILSON

Director at Grange Insurance

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Paymentus