



EAGLE MUTUAL

16 North Main Street / P.O. Box 396
Ellinwood, KS 67526

620-564-3281 / 800-752-3449

www.eaglemutual.net

SPECIAL ANNOUNCEMENT

Attention all Policyholders of Eagle Mutual!

Change is one of the few inevitable facts in this life! We embrace change here at Eagle Mutual but typically those are small changes in the much larger scope of our service to you. We are always looking for ways to be better servicing your needs as a policyholder. Therefore, we have a larger change coming here in 2024, a **new Policy Management System – Eagle Mutual Expert** will update and enhance how we service your policy. We have served you with our current Policy Management System since 2008, long past it's expected lifespan. Technologies have greatly increased since that time, and it is now time for us to modernize those systems to be of greater value in our relationship with you, our policyholder.

This replacement Policy Management System, Eagle Mutual Expert is already in use behind the scenes here at Eagle Mutual. We are very excited about what additional access this will allow for you, specifically the ability for you to have an account to monitor your policy coverages, billing activity, claims, and more. Please read on for some very important information!

Here's some specific FAQs and facts that you will need to know:

➤ **When will my policy be in the new Eagle Mutual dot.Expert system?**

- If your policy is a City Fire or Farm Fire (letters "CF" or "FF" included in your policy number) your policy will be renewed into the new system at renewal date beginning with May 1, 2024 renewals.
- If your Policy is a Homeowners (letters "HO" included in your policy number) your policy will be renewed into the new system at its renewal date beginning with July 1, 2024 renewals. (Please note this date is tentative and may be subject to change.)
- If your Policy is Commercial Lines (letters "CP" or "CPP" included in your policy number) your policy will be renewed into the new system at renewal once that Line has finalized development in the system.

➤ **Will there be any changes to my policy?**

- The Policy Number on your policy will be changed due to the transfer to the new system. This will help us know which system your policy is presently active within for any policy communications.
- The appearance of the Declarations Page and Invoices will be slightly different due to differences in the data composition and other layout changes from one system to the other. Invoices will now include a location schedule for multiple-location policies.
- If you do online payments or have reoccurring payments set up through our current vendor (InvoiceCloud), you will have changes as that will be through our system or another vendor (Xpress-Pay) moving forward. See the below regarding "Billing/Payments..." for more detail.
- No other changes to your policy as a result of this system, however there may be updates &/or changes to your coverages or forms at the renewal of your policy unrelated to the system change.

➤ **What new features will help me as a Policyholder?**

- The main new feature, once your policy is renewed into the new system, is you will have the ability to have an account to access your policy and billing information. To enable that access you will need to create an account through a link on our webpage <https://eaglemutual.net> or directly at



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<https://eagle.mutual.expert> (Note: You will not be able to complete this until your policy has been renewed into the new system, see above under “When will my policy be in...” section.)

- Better online bill payment capabilities. Both through the account on our system or through our website. See the below regarding Billing/Payments for more detail.
- It has been our goal to make the information provided on Declarations Pages and Invoices easier to read and/or with greater detail where possible. For instance, now invoices will include the locations listed on the policy and the layout is friendlier to online viewing and scrolling.
- The new system will streamline some of our procedures and allow more time for us to assist in servicing your policy with you or your agent. Those efficiencies also aid our expense ratio by assisting in controlling some costs which helps maintain more stable rates/premium for the coverage.
- **Billing/Payments important information!**
 - The vendor we previously used for electronic payments (InvoiceCloud) is also being changed with this new system due to difficulties with the prior vendor’s integration capabilities often showing incorrect amounts. **Any billing accounts you had set up in InvoiceCloud portal for our company will no longer be active.** Our new vendor, Xpress-Pay will have similar features but due to more capabilities in our system you will not need a separate account for bill payment.
 - Moving forward electronic payments can be made through our website (<https://eaglemutual.net>) portal with Xpress-Pay, or if you create an account for access to your Policy/Billing at <https://eagle.mutual.expert> you can make payments there also.
 - Please note, the account in Eagle Mutual Expert will only be available **once your policy has renewed** into the new system and you have created an account as described above in “What new features...”
 - If your policy has not yet renewed in the Eagle Mutual Expert system, to make an electronic payment you will need to go to our website to electronically pay any invoice due.
 - If you have a reoccurring payment (auto-pay) set up with our prior vendor (InvoiceCloud) you will receive separate communications with additional instructions to ensure your payments will not be missed. We cannot make those changes completely for you, but we can assist if needed.
 - Note: This does not apply to Monthly ACH/automatic payments set up directly with us.
 - For payment assistance you may always contact your agent or our office directly by email to billing@eaglemutual.net or phone at 620-564-3281.

Our staff has invested many hours to ensure this transition to the new system here performs smoothly. A significant goal in this process has been to make it easier for you, our Policyholder. We believe you will really enjoy the new access that this system provides. If you have any questions or additional needs, please contact your agent or our office for assistance. **Thank you for being an Eagle Mutual Policyholder!**

Mutually yours,

Eagle Mutual
eagle@eaglemutual.net