



How Mutual of Enumclaw delivered payments **5x faster** by using digital payments.





Meet Mutual of Enumclaw

Mutual of Enumclaw is a 120-year-old mutual insurer doing things differently. The company was started by a group of farmers in Washington state who pooled their resources to help each other during hard seasons. The company continues today insuring farms, businesses, and individuals with its member-owned philosophy shining through every interaction.

Mutual of Enumclaw prides itself on providing thoughtful insurance solutions tailored to its members' needs. With this more personalized approach, Mutual of Enumclaw has a laser focus on its members and their satisfaction.




The Challenge

Wildfires and other natural disasters, fueled by climate change, are increasingly frequent and severe. As civilization expands into previously forested regions, more people, homes, and businesses are exposed to the risks of these climate-related hazards.

For those affected, recovering from such disasters becomes even more complex due to outdated workflows prevalent in the insurance industry, such as mailing



52% 
of claims payments made by paper check can take weeks to arrive

paper checks. Although digital payment technology has advanced significantly, insurance companies have been slow to adopt it. In Property and Casualty (P&C) insurance, over 52% of claim payments are made by mailing paper checks, a process that can take weeks and is impractical for claimants who can't access their banks due to disaster circumstances.

Mutual of Enumclaw is taking steps to change these traditional workflows to better serve its members. Part of this strategy involves reevaluating its paper check payment process, which necessitates an efficient digital payments partner.

A paper check sent through the mail to a policyholder whose home was destroyed is useless.



The Solution

Already leveraging Screenshot's Appraisal services to improve claims outcomes, Mutual of Enumclaw learned they could also trust the Screenshot team to digitize their payments experience and give members and vendors multiple digital payment options. Mutual of Enumclaw expanded its partnership with Screenshot to include Screenshot Payments, a cloud-based, API-driven platform that allows partners to leverage seamless scalability, automated tools, and insurance-specific workflows to deliver optimal payment experiences.

Integrating the Screenshot payment platform into Mutual of Enumclaw's claim system was seamless and effortless, thanks to Screenshot's dedicated

concierge-style onboarding team and streamlined process.

Revolution – Rethinking the Process

Mutual of Enumclaw, a company previously issuing 100% paper checks, sought a streamlined payment solution.

Enter Screenshot, revolutionizing payments. The transition to digital reduced costs by 91%+. Time-consuming processes vanished, as payment speed increased by 5x or more. Screenshot Payment also empowered member preferences, offering diverse digital payment options.

Mutual of Enumclaw transformed payments, enhancing efficiency, reducing costs, and meeting evolving member needs.



Mike Adams

Mike Adams

Director of Property Claims
Mutual of Enumclaw

“Digital payments allow us to meet our members’ needs and give them more satisfactory experiences than ever before. During wildfire season, our property team saw firsthand how digital payments using ACH and push-to-debit are crucial to meeting our members’ needs in an instant, unlike a paper check.”

Automation — Mapping and Streamlining Workflows

Implementing Snapsheet Payments was so straightforward and turn key that Mutual of Enumclaw was able to easily integrate themselves with minimal changes. Adjusters could directly make payments without duplication of efforts and integrating Payments removed redundant steps.

Integration — Partnering for Seamless Payments

Rethinking Mutual of Enumclaw’s payment process included utilizing Snapsheet’s strategic banking partner, KeyBank.

The pre-integrated full payment suite, allows carriers to enable digital payment methods and additional reconciliation functionality faster due to the established back-end integrations. This allowed Mutual of Enumclaw to maintain and optimize their treasury and cash management setup.

“Snapsheet’s integration with Mutual of Enumclaw’s Guidewire claim system and banking partner, KeyBank, was uninterrupted and has given Mutual of Enumclaw members and vendors an elite experience through Snapsheet’s Payments Platform,” said Jeff Obermeyer, Director of Strategic Initiatives for Mutual of Enumclaw.

Implementation — Fast Low-Code Delivery

To aid in Mutual of Enumclaw’s transition and adoption, the Snapsheet team worked closely with Mutual of Enumclaw to determine their vendor enrollment needs. Snapsheet’s vendor enrollment team leveraged Snapsheet’s pre-enrolled vendor network and identified which Mutual of Enumclaw-specific vendors required enrollment.

Over the course of six weeks, Snapsheet’s vendor enrollment team enrolled 90% of Mutual of Enumclaw’s auto repair network along with other frequently paid vendors. This resulted in over 400 vendors being eligible to receive ACH payments from Mutual of Enumclaw.

“The implementation, which gave Mutual of Enumclaw increased workflows for the claimant, multi-party, and vendor payments all while removing redundancies and creating consistencies across the entire organization, couldn't have happened at a better time as many of our members have relied heavily on Mutual of Enumclaw’s support to get their payments quicker and easier — especially given all of the natural disasters the country has endured,” Obermeyer said.



The Results

As a result of its partnership with Snapsheet payment, Mutual of Enumclaw issued payments up to five times faster than before. Members and employees are enjoying faster, more efficient payments. Members affected by natural disasters no longer need to worry about interruptions to their postal mail delaying claim payments and Mutual of Enumclaw saves time and money with direct digital payments that never need a stop-payment fee or reissue request.

Mutual of Enumclaw issued payments on 20% of its claims from wildfires via ACH or push-to-debit. This included advances for members who lost their entire homes and needed to buy replacement clothes, groceries, medications, and daily living supplies urgently. With Snapsheet’s digital payment workflow, Mutual of Enumclaw issued payments to some affected policyholders in under ten minutes.

Mutual of Enumclaw has identified and listed Snapsheet’s digital payment process as a critical system – adding it to Mutual of Enumclaw’s business continuity plan because of the digital workflows that allow it to continue issuing payments even if its facility is closed.

Through its partnership with Snapsheet and KeyBank, Mutual of Enumclaw has been able to fully enhance the member and vendor payments experience creating a seamless experience for everyone involved – members, vendors, and employees.

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