

We have a mutual interest - **you**.

Bulletin 25-10

TO: All Mutual of Wausau (Homestead) Agents

FROM: Heather Techlin, Underwriting Operations Manager

DATE: November 12, 2025

RE: Transition from HMIC to MWIC – System Access & Procedural Updates

We appreciate your patience as our team continues to transition policies from HMIC to MWIC. We apologize for the delay in communication as staff work diligently to enter policies into **BriteCore** prior to the January 1 renewal date. As policies are entered and procedures implemented, practical changes have been necessary.

1. Access to HMIC Rating Systems

- Access to **AISUS** and **Spectrum** will tentatively end **November 30, 2025**.
 - Agency access to **e2value** through HMIC will be **restricted** at the same time (access to e2value is available for agents appointed with **MWIC** through BriteCore)
- Effective immediately, **no quotes** may be entered in either system with effective dates **after December 31, 2025**.
- All agents will be **terminated from HMIC effective December 15, 2025**.
 - The termination date must remain 12/15/2025 to avoid 2026 licensing fees.
 - We will accept changes to existing HMIC policies from **December 16 – December 31** from previously licensed HMIC agents.
- Quotes may be completed in **BriteCore** provided agency paperwork has been submitted and appointments with **MWIC** are complete.
→ If paperwork or appointments are pending, please contact **Jakie Sperberg** at: jakies@mutualofwausau.com

2. ACH Billing

- Policies currently on ACH will continue in BriteCore if we have existing account information.
- If the account information is missing, we will contact the agency to obtain.
- If neither the agency nor Mutual has ACH details, renewals will be issued as **Direct Bill. Monthly ACH will be converted to Direct Bill - Quarterly.**
- Insureds can return to ACH billing at any time by completing the attached **ACH Authorization Form**.

3. Habitational Risks

- Habitational risks are **not available** under the **BOP program**.
- All habitational BOPs will be **non-renewed**.
- Non-renewal notices will instruct insureds to contact their agent for rewriting options.
- Quotes will be provided to agencies in the **Dwelling** or **Commercial Package** programs.
- Applications must be completed, signed, and submitted through **BriteCore**.

4. Farm Program – Employers Liability Coverage

- MWIC's farm program automatically includes **40 days (320 hours)** of employers' liability coverage.
- Current forms and declarations do not yet display this; **BriteCore** is working to reflect it on declarations.
- Higher limits are available for an additional charge.

5. HMIC – MIPS Policies

- **Senior Credit** is not available in the farm program.
 - **Qualifying age is now 55.**
- **Additional Debris Removal** coverage is not available; however, farm building coverage includes limited debris removal.

6. HMIC – Spectrum Policies

- The **limitation for docks and boat lifts** is not available; this coverage is included under **Coverage B or Coverage C**.

If you have any questions, feel free to contact your Underwriter.

Thank you for your continued partnership!

Mutual of Wausau Insurance Corp.

PO Box 269 Wausau WI 54402-0269 Phone 715-842-0686 Fax 715-848-2264

ACH Authorization

Bank Draft Payment ACH (Automated Clearing House) Enrollment:

Please complete this ACH authorization agreement form to enroll in the automatic bank draft payment option. This form must be returned to our office **with a voided check** from the bank account you will be making withdrawals from, and two **(2) months premium**.

Discontinue ACH: This form may also be used to discontinue ACH payments. Discontinuation of ACH payment will occur after the current premium bill has been processed by your financial institution.

Change of Banking Accounts: To change bank accounts please complete this form and enclose a VOIDED check from the new bank account. This change will be processed once the current premium bill has been processed by your financial institution.

Non-Sufficient Funds: ACH payment returned to us for insufficient funds will be subject to a \$30.00 service charge.

Policy Number _____ Monthly Quarterly Semi-Annual Annual
Each installment payment will include a \$1 fee (i.e. a quarterly plan will have a \$1 fee each quarter equaling \$4 per year).

Detach and return completed form to: Enroll Discontinue Change Bank Account
Type of Account Checking Savings

Name on Account _____
Phone Number

Address _____
City _____ St _____ Zip

Depository Name _____
Branch

Address _____
City _____ St _____ Zip

Routing Number _____
Account Number

Date of First Payment
(Payments will be drawn on the billing date)

I/we authorize Mutual of Wausau Insurance Corporation to initiate debit entries for payment of premium bills each billing cycle, and if necessary, to initiate credit entries and adjustments for any debit entries in error to my bank account at the financial institution named above. This authority is to remain in force and effect until Mutual of Wausau Insurance Corporation has received written notification from me of its termination in such time and manner as to afford Mutual of Wausau Insurance Corporation and the financial institution a reasonable opportunity to act upon it.

If an ACH withdrawal attempt fails due to non-sufficient funds, we will send you, your agent and any mortgage holder a 10-day cancellation notice. A \$30 service charge along with the premium due will be required as payment to prevent the policy from canceling. **Only guaranteed type funds (cash, certified bank check, money order, etc.) will be accepted. Payment must be received in our office by the due date.** At any time in the future, if you have a second ACH withdrawal attempt returned due to non-sufficient funds, we will send out a 10-day cancellation and will **not** accept payment as a means to prevent cancellation.

Signature of Depositor (or Depositors - if Joint Account) _____
Date