

# California Mutual Saves Time and Money by Simplifying Reconciliations and Increasing Self-Service

California Mutual Insurance Company was in search of an Electronic Bill Presentation and Payment (EBPP) Platform that could seamlessly integrate with their policy administration system. They needed a solution that could simplify payment reconciliations, enhance the user experience, and offload compliance liability.

After implementing Invoice Cloud, California Mutual has seen several benefits, including:

- Higher customer satisfaction and e-payment adoption
- Increased self-service, paperless, and AutoPay adoption
- Reduced staff workloads
- Automatic technology updates
- PCI Level 1 Compliant security




*"Invoice Cloud's seamless integration with our core billing system has improved payment efficiencies so much that we save 15 hours a week in time spent on reconciliations. It has made our lives so much easier."*





**Cheri Schmidt**  
CFO/Vice-President  
California Mutual Insurance Company

## SINCE IMPLEMENTATION:

Since Month 1 – California Mutual Insurance Company saw:

  
**15 hours**  
per week saved  
in payment  
reconciliation

  
**151% increase**  
in e-adoption

  
**15X increase**  
in paperless  
enrollment

  
**Decrease**  
in mailed in  
payments

## ▲ 1—THE CHALLENGE

California Mutual's payment processing platform was clunky and difficult to use. In addition, it was not integrated with the core policy administration system resulting in a time-consuming payment reconciliation process. Other challenges included:

- Limited payment options caused a poor user experience
- Lack of self-service functionality increased staff workload
- Increased concerns about compliance liability
- High costs associated with printing and mailing paper bills

## 💡 2—THE SOLUTION

California Mutual needed an EBPP that could seamlessly integrate with their core policy administration system to accelerate reconciliations and simplify the payment process for policyholders. They chose Invoice Cloud as it provided everything they needed to:

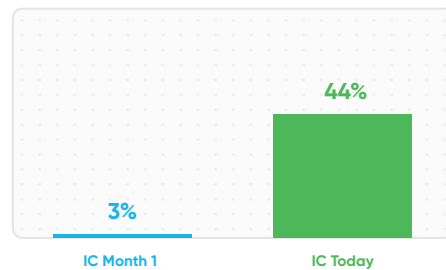
- Simplify reconciliations to improve staff efficiencies
- Provide a better user experience to drive more digital payments
- Increase self-service adoption with omni-channel payment options
- Protect sensitive data to reduce compliance liability

## 💎 3—THE RESULTS

Since implementing Invoice Cloud, California Mutual Insurance Company has realized significant benefits, including:

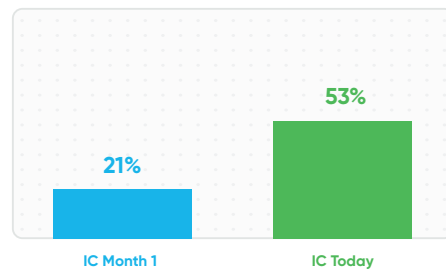
- **Increased e-adoption and higher customer satisfaction** due to an enhanced user experience
- **Improved staff efficiencies** with the increase in self-service, paperless, and AutoPay registration
- **Accelerated reconciliations** through a seamless integration with the core billing system
- **Quick and easy technology updates** with a true SaaS platform
- **PCI Level 1 security** to ensure compliance liability

### Paperless Enrollment



15X increase in paperless enrollment

### Electronic Payment Adoption



151% increase in e-adoption



### ABOUT CALIFORNIA MUTUAL INSURANCE COMPANY

California Mutual is a California domestic insurance company operating in California since 1920, and offers policyholders lines of personal and commercial insurance.

### ABOUT INVOICE CLOUD

Invoice Cloud® provides trusted, secure e-payments and the highest adopting Electronic Bill Presentment and Payment (EBPP) solution. To learn more, visit [invoicecloud.com](https://invoicecloud.com)

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