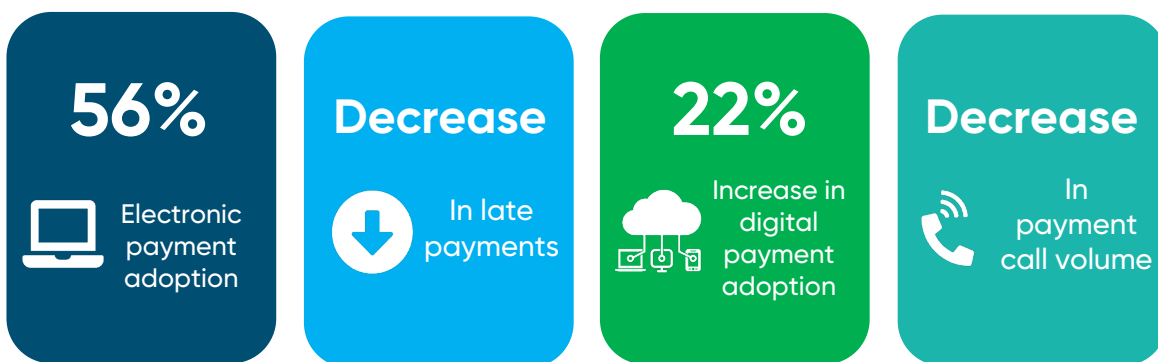


Northern Finnish Mutual Streamlines Operations with a Modern, Superior Digital Payment Experience

In the first 4 months,
Northern Finnish Mutual saw:



Northern Finnish Mutual Insurance Company sells competitively priced property and casualty insurance products. The organization's premium collections system had grown stagnant, which caused a poor payment experience that frustrated policyholders while causing inefficiencies for staff. The organization wanted to offer policyholders a more modern, frictionless payment experience that would drive increased self-service to simplify internal payment processes. With InvoiceCloud, Northern Finnish was able to:

- Offer a user-friendly experience that increased self-service rates
- Reduce in-person payments and payment-related calls
- Provide the latest payment technology with automatic system upgrades
- Seamlessly integrate their new payment solutions with their core billing software

"InvoiceCloud's innovative payment solutions empower us to compete with larger carriers. With InvoiceCloud we provide the streamlined digital payment experience of a larger carrier, mixed with our personal small business service. It's a win/win, helping us attract younger clients for future business, while retaining lifelong clients."



Kathy Beach
Northern Finnish
Mutual Insurance Company
General Manager

The Challenge

The limited payment processing capabilities of Northern Finnish's previous system was causing a lot of manual labor for their employees. On top of that, their previous system was old with no technology advancements being made to the software. While the system integrated with their core software, there was a major lack of communication with the system's support team, leaving the Northern Finnish team frustrated. Other challenges included:

- An inadequate payment platform that negatively impacted the customer experience
- Frustrated staff and customers with inefficient payment process
- Increased payment-related call volume and in-person payments

The Solution

InvoiceCloud's strategic partnership with their core billing software made the decision to implement this industry-leading online billing and payment solution an easy one for Northern Finnish Mutual. The insurance organization was eager to decrease staff workload while providing policyholders with a better payment experience. InvoiceCloud was able to offer Northern Finnish everything they were looking for in a payment solution, including:

- Next generation payment solutions like AutoPay, PayPal, Digital Wallets, One Time Pay, and Mobile to attract younger policyholders
- Efficient and automated processes to provide a frictionless payment experience
- Automatic technology upgrades with a SaaS platform
- A seamless and secure integration with their core billing software
- Reliable, attentive customer support from the InvoiceCloud team

The Results

In just a few months, Northern Finnish began to see the benefits of upgrading to a modernized payment system that removed friction in the payment process to drive higher customer satisfaction and self-service rates, including:

- **Increased policyholder satisfaction** levels with easy-to-use, innovative payment solutions
- **Reduced foot-traffic, mail-in payments, and payment-related calls** with increased digital payment adoption
- **More on-time payments** with a frictionless payment experience
- **Increased productivity** with improved internal processes



About Northern Finnish Mutual Insurance Company

Northern Finnish Mutual Insurance (NFMI) is a member-owned Town Mutual Insurer. NFMI along with its subsidiary, NFM Auto Agency, Inc., actively promotes and sells competitively priced property and casualty insurance products. Our easily accessible local agents and staff work to meet the specific and unique needs of our Policyholders in Northwestern Wisconsin.

About InvoiceCloud

InvoiceCloud® provides trusted, secure e-payments and the highest adopting Electronic Bill Presentment and Payment solutions. To learn more, visit invoicecloud.com

InvoiceCloud®