

EmPRO Transforms the Policyholder Experience, Drives Digital Engagement and Significantly Reduces Manual Processes

In the first year, EmPRO saw a significant increase in resource-saving payment behaviors:

211%



Increase in
electronic
payment
adoption

7X



Increase
in
AutoPay
adoption

EmPRO Insurance Company, a medical professional liability insurance carrier, was burdened with inefficient collections technology that complicated payments and increased manual workload for staff. This caused a difficult policyholder payment experience along with time-consuming payment cycles.

After switching to the frictionless, intuitive user experience provided by InvoiceCloud's digital engagement and payment solution, EmPRO has seen several benefits, including:

- Increased self-service and digital payment adoption accelerated accounts receivable process
- Higher policyholder satisfaction with an engaging, customer-centric payment experience
- Improved organizational efficiencies allowing staff to focus on other critical tasks
- Easy-to-use marketing resources to promote digital payment options

"InvoiceCloud transformed our collections process with a modernized solution that provided flexible, user-friendly payment options that increased digital payments and self-service rates. This reduced manual processes enabling our busy staff to shift focus to other critical tasks."



Adam Petersen

EmPRO Insurance,
SVP, Chief Financial Officer

The Challenge

Without a contemporary digital payment solution in place, EmPRO was burdened with long, slow manual processes that drained staff resources. Their limited payment technology also caused a difficult policyholder experience that lacked the modern, intuitive payment options today's policyholders expect. As a result, EmPRO struggled with:

- Excessive manual payments causing increased print and mail costs
- High call volumes to check payment status
- Too much friction in the payment process
- Labor intensive workflows causing slower reconciliation times

The Results

After successfully launching their digital transformation with InvoiceCloud, EmPRO began to see the benefits of their modernized, frictionless digital engagement and payment solution, including:

- **Decreased mail payments** with higher electronic payment adoption and self-service rates
- **Increased collections efficiencies** with reduced manual processes and faster reconciliations
- **Reallocating savings** from reduced print and mail expenses to other areas of need
- **Higher customer satisfaction** with a range of user-friendly payment options that enable insureds to pay how they want
- **Stronger competitive advantages** with a purpose-built platform that drives a stellar payment experience

The Solution

EmPRO needed a digital engagement and payment solution that provided a cohesive user experience across all channels. Removing friction when making payments would increase policyholder satisfaction and reduce staff workload by automating manual processes, creating more bandwidth for other impactful projects. Plus, finding a true SaaS solution set them up well for future growth by effortlessly ensuring the latest technology. They chose InvoiceCloud's solution as it offered everything they needed and more to:

- Provide customer-centric, flexible payment options like guest payments routes, pay-by-text, and email reminders
- Deliver frictionless digital payment experiences to reduce both workload and print & mail costs
- Seamlessly integrate with their core billing software for easier reconciliations
- Run marketing campaigns to encourage insureds to 'pay your way' with easily customizable resources



About EmPRO Insurance

EmPRO is a licensed medical professional liability insurance carrier located in New York State and dedicated to protecting New York's physicians, healthcare facilities, and healthcare providers.

About InvoiceCloud

InvoiceCloud®, an EngageSmart solution, is the leading provider of online bill payment services. Founded in 2009, the company has grown to be one of the leading disruptors in the cloud-based electronic bill presentment and payment (EBPP) space.

InvoiceCloud®