MAVRO IMAGING

SUCCESS STORY

![Amica AUTO HOME LIFE]

> "There is no doubt that Mavro has an exceptional software product, but what clearly differentiates them is their outstanding client service."
>
> - **Roberta Gosselin**, Assistant Vice President

With Mavro's Help Amica Insurance Makes Exception Handling Easy

Exception Processing Required Inefficient Manual Handling

The Amica Mutual Insurance Company in Lincoln, RI is the oldest mutual insurer of automobiles in the United States. Although the Amica payment processing center was automated to a certain degree, exception payments posed a particular challenge. Exceptions, such as those including a single check for multiple accounts or those missing a payment coupon, required manual handling. Often, the physical payments needed to be manually passed through several different departments with processing performed on multiple systems.

This manual handling was time consuming, provided opportunity for errors, and delayed payment deposits. Looking to streamline payment operations and especially exception handling, Amica chose to partner with Mavro Imaging.

"One-Touch Processing" and an Image-Based Workflow Streamline Exception Handling

Mavro worked with the Amica staff to conduct a full evaluation of the existing procedures and to thoroughly understand Amica's overall goals. As a result, Mavro recommended an end-to-end system that included Mavro software as well as one OPEX AS180 scanner and two OPEX AS7200i scanners with integrated extractors.

In the new system, operators use the AS180 to extract and scan "clean payments." Exceptions are extracted and scanned on the AS7200i scanners.

With Mavro's "One-Touch Processing" and "Virtual Batching" technologies, exceptions now need to be handled only once – when they are extracted and scanned – and complicated hand sorting and paper shuffling are no longer required. The Mavro system examines the images for each payment, automatically recognizes the exception type, and separates the payments into virtual batches of like type.

Simple exceptions are easily handled in the Mavro system with basic keying and data lookups. More complicated exceptions are now directed to the correct operators via an image-based workflow rather than circulating physical paper, and they are processed with Mavro interactive OCR, lookup validation, and balancing – all in one step. And because the Mavro solution includes Check 21 electronic deposit capability, the need for check encoding and manual deposit is eliminated.

Daily Processing Goals Are Now Consistently Met

With the new Mavro system in place, presorting of exceptions and manual transport of paper transactions from department to department is no longer required. Exceptions are touched just once, when they are extracted and scanned on the OPEX equipment. Exception transactions are virtually batched and each exception type is automatically routed to the proper department for action. The workflow is 100% image-based with no need to transport paper transactions.

Using this streamlined process, Amica now consistently meets daily processing goals. They have completely eliminated the labor costs involved with presorting exceptions and with manually transporting transactions between departments. Faster exception processing means that Amica is better meeting their customer service level goals, and Check 21 accelerates deposits.

MavBridge™ Dashboard software continuously monitors all aspects of the system, allowing managers to spot potential problems before they impact operations. And Mavro Smart Track™ software constantly tracks all batches as they pass through physical locations and electronic processes, letting managers know precisely where each batch has been and for how long and ensuring that each payment is processed on time.

> "We are especially thankful that a wonderful partnership has developed between Mavro and Amica."
>
> - **Roberta Gosselin**, Assistant Vice President

About Mavro Imaging

Mavro Imaging is a proven leader in developing innovative Payment Processing, Data Capture, and Document Management solutions. Our system-wide monitoring tools, extensive security features, and end-to-end encryption capability ensure peak efficiency and operational compliance with Check 21, HIPAA, and PCI. We maximize ROI by consistently delivering unique technologies such as Virtual Batching, EOB Data Capture, Interactive OCR, and Intelligent Check Separation. Mavro serves customers across a wide variety of industries including Retail/Wholesale Lockbox, Utilities, Insurance, Nonprofits, Service Bureaus, Fulfillment, and Government. The Mavro team excels at fully understanding all project requirements and then collaborates closely with customers to implement the best possible solutions.

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