



How to Transform 4-Star Experiences Into 5-Star Experiences

Discover the elements of the claim process that make an impression and help insurance carriers achieve perfect customer satisfaction scores.



A 4-Star Claims Experience Is Not Good Enough for Policyholders in Today's Competitive Market

Customer acquisition is expensive, and increasing the number of 5-star experiences can significantly improve retention.



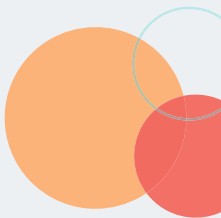
A 4-star review implies that a customer is pleased but not completely satisfied. It's crucial to understand where the experience missed the mark.

Graph Source: [AT&T Research Study](#) on the correlation between customer satisfaction and retention



What can carriers do to turn 4-star experiences into 5-star experiences?

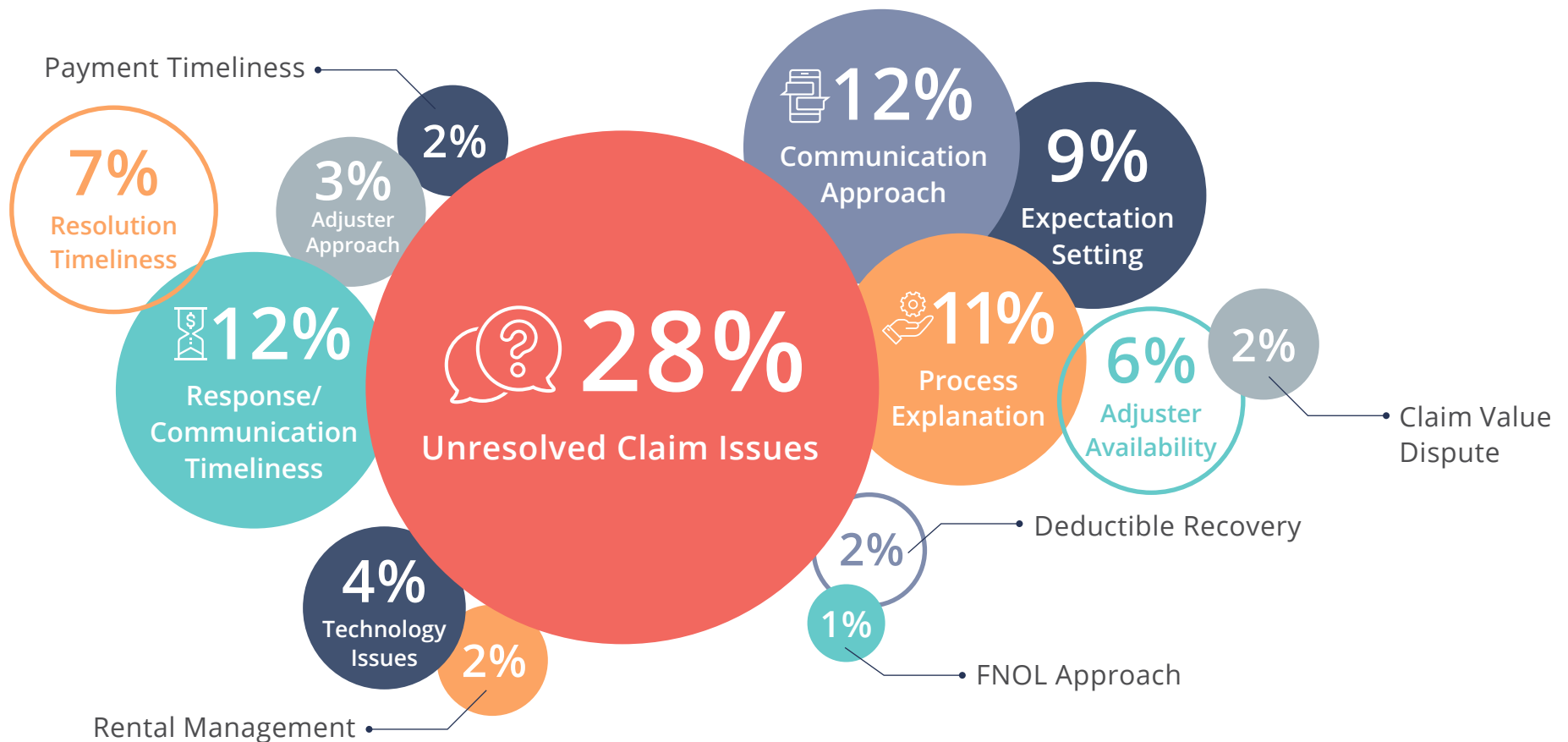
We analyzed thousands of 4-star customer satisfaction survey responses in Hi Marley's database to find out.



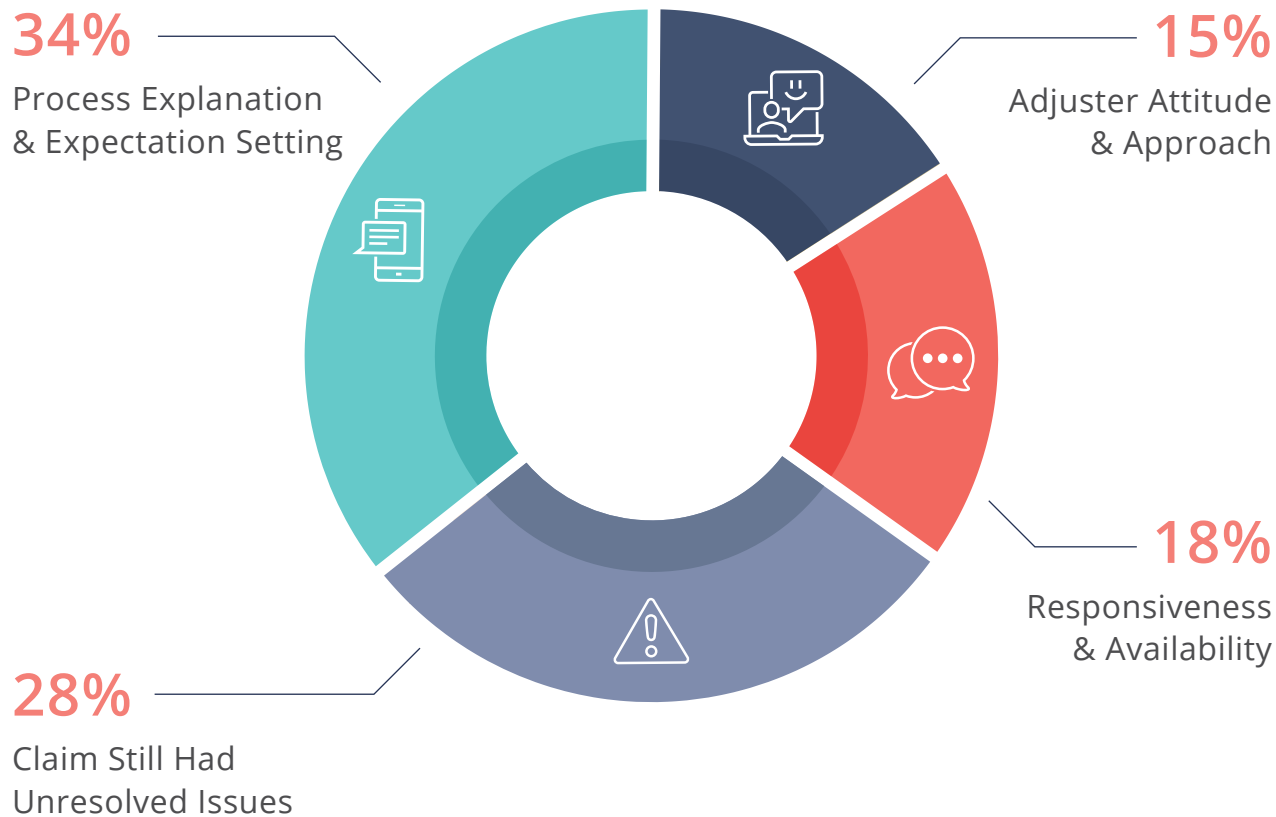
What Moves the Needle in Customer Satisfaction?

We explored all 4-star Hi Marley claims survey responses to identify claims with comments that specifically referenced issues or aspects of the claim that, if handled differently, would have resulted in a 5-star rating and found 1,300 opportunities for improvement.

OPPORTUNITY AREAS TO IMPROVE THE CLAIMS EXPERIENCE



95% of Improvement Opportunities Fell Into Four Main Categories



28% OF 4-STAR SURVEY COMMENTS

Noted that the claim still had unresolved issues.

Pro Tip: carriers can improve their customer satisfaction scores by simply waiting until the case closes to send the survey.



15% OF 4-STAR SURVEY RESPONSES

Specified Issues with the Adjuster's Approach

Fifteen percent of the 4-star customer satisfaction survey responses **indicated issues with the adjuster's approach**, including attitude and level of knowledge.

The most common issues were related to an adjuster's communication approach, such as the customer wanting more regular status updates and outreach or preferred to communicate in an alternative fashion.

This is important to note because Hi Marley's [recent study](#) on the impact of "time to first contact" found that adjusters who ignore customers' communication preferences are more likely to demonstrate poor responsiveness throughout the claim's lifecycle, longer cycle times and lower customer satisfaction scores.



ADJUSTER ATTITUDE AND APPROACH

What Can Carriers Do?

Many policyholders' only interaction with their carrier is when they file a claim. In addition to processing the claim, an adjuster serves as the customer's trusted contact in this time of need. Adjusters who listen and are patient, understanding and considerate **will create better customer experiences**. Carriers should hire, train and retain adjusters who demonstrate empathy and strive to make the claims process as stress-free as possible.



Customers expect the ability to text with service providers, and their insurance company is no exception. Claim representatives are happier when they are given tools that make it **easier to provide better customer service**. Hi Marley has led to process improvements and efficiencies and allows the claims team to connect more easily with customers. This all translates into improved job satisfaction.”

CHRISTOPHER MASSEY

Assistant Vice President, Claims at Auto-Owners

Auto-Owners
INSURANCE

How Westfield Insurance Adjusters' Approach Drives 5-Star Claims Experiences

“Not only is providing excellent customer service the right thing to do, but there’s also a **genuine business impact**,” said Robert Bowers, National Claims and Customer Service Leader at Westfield Insurance. “We know when our policyholders are satisfied, we’re more likely to retain them. We have a family of claims professionals who care about their customers and care about each other, and that translates into this culture of empathy.”

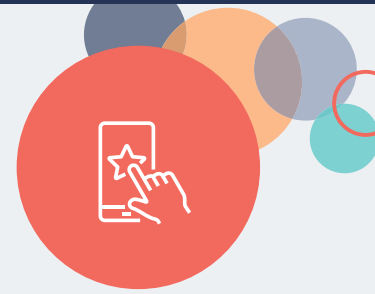
Westfield continues to raise the bar in customer service and look for more ways to improve the policyholder experience, including using text messaging to provide regular updates to customers throughout the claims process.



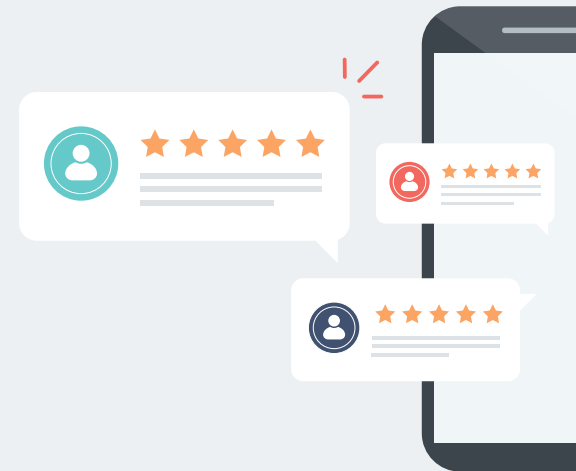
“Our ultimate goal is to **make everybody happy**. If you hire the right people with the right hearts and treat them fairly, customers will get the service that they want.”

ROBERT BOWERS

National Claims and Customer Service Leader at Westfield Insurance



45% OF WESTFIELD 5-STAR REVIEWS are driven by **positive or empathetic** adjuster attitude and approach.



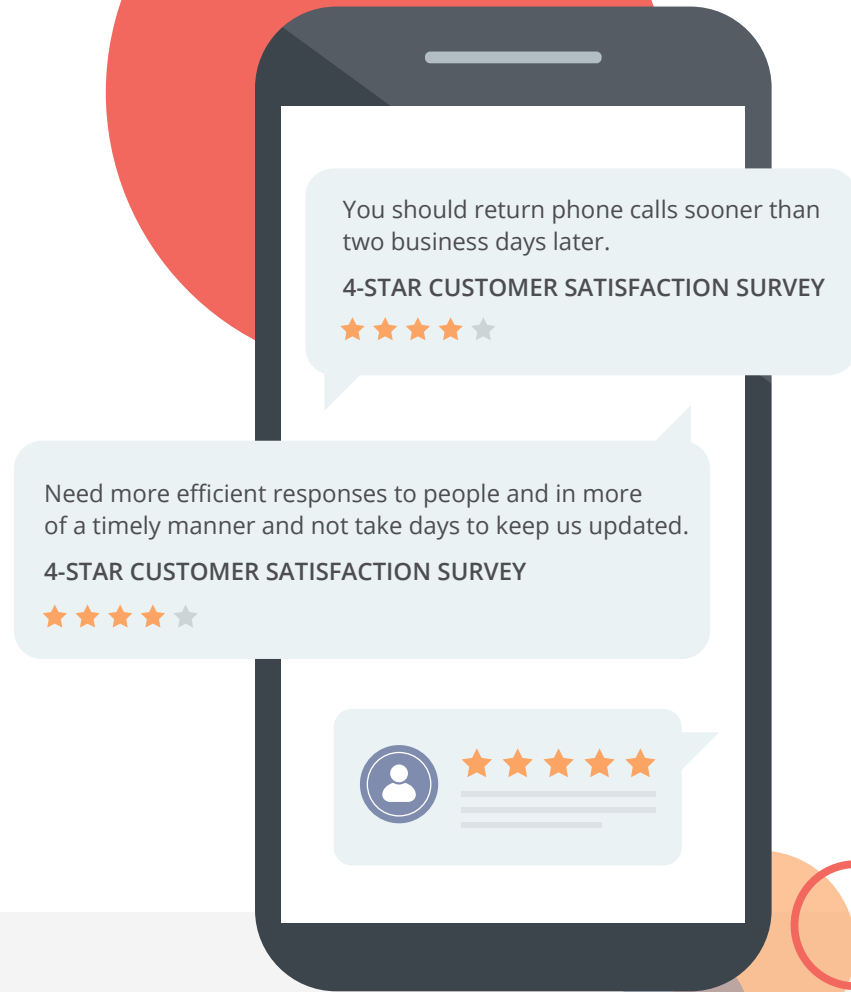
18% OF 4-STAR SURVEY RESPONSES

Specified Issues with Responsiveness and Availability

If a customer cannot get the answers they need from their carrier in a timely fashion, it will only increase the frustration and stress that inevitably comes with filing a claim and create an incredibly unpleasant experience.

In our analysis, **18 percent** of customers who gave their carrier a 4-star rating **noted issues related to communication** as the primary reason for not giving a 5-star review, including timeliness of communication, responsiveness, unanswered questions or a negative trend around getting a hold of their adjuster or appraiser.

According to [Hi Marley's survey](#), customers say **speed of response** is the most important expectation for texting with a carrier.



RESPONSIVENESS AND AVAILABILITY

What Can Carriers Do?



Our recent study, "[What Drives 1-Star and 5-Star Customer Satisfaction Scores in Claims,](#)" revealed that timeliness of overall service, including fast response and prompt resolution, is the second biggest driver of 5-star satisfaction ratings. We also found that [adjuster responsiveness](#) directly correlates with customer satisfaction.

It benefits carriers to prioritize communication and responsiveness by implementing tools that streamline the claims process. Leveraging text messaging from the beginning of the claim to quickly, efficiently and effectively text with applicable claims ecosystem partners benefits both carriers and their customers.

“

In our line of business, there is often a lot of back and forth between the adjuster and the worker who experienced an on-the-job injury. It's a stressful situation, and the benefits are complex. Hi Marley helps us answer our customers' questions faster and **provides a much more efficient way to exchange documentation and photos.** It's an innovative solution that will have a lasting positive impact on our business.”

DAN GIRLAMO

VP of Claims at New Mexico Mutual



Conifer Insurance Offers Direct Line of Communication to Customers, Improving Responsiveness

With Hi Marley's AI-enabled collaboration platform, Conifer Insurance adjusters can open a dedicated channel to the customer. The policyholder can reach the adjuster directly and have a record of all communications concerning the claim in one place.

Dan Hakemian, Liability Claims Analyst at Conifer Insurance, shared his experience working with an older customer in rural Georgia. "She was so far from any place where she could fax and her phone charges for faxing documents was very high. We used Hi Marley and it was simple for her; we avoided costs and she was **amazed we could exchange documents so quickly and easily.**"



Hi Marley enables adjusters to communicate quickly, eliminate phone tag, keep customers engaged and updated in the claims process and **improve customer service.**

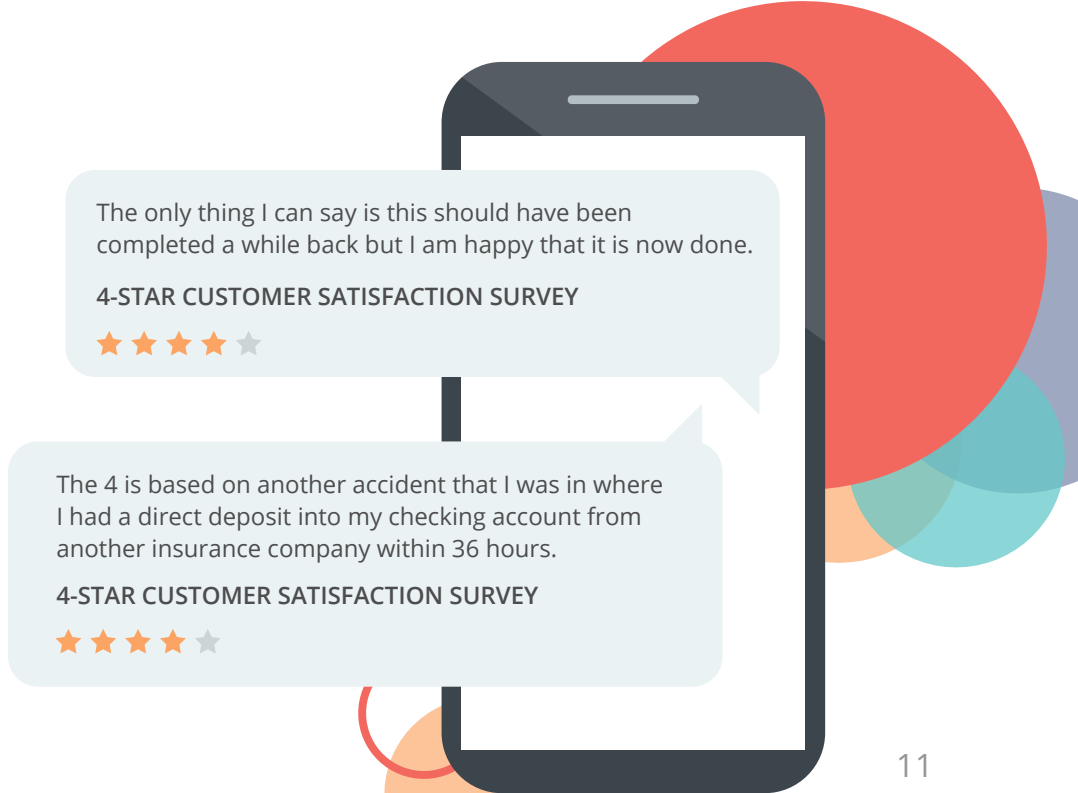
34% OF 4-STAR SURVEY RESPONSES

Cited Confusion Around the Claims Process, Leading to Unclear Expectations

With **34 percent** of customers citing **confusion around the claims process** as their primary reason for a 4-star review, process explanation and expectation setting present the biggest opportunity for improvement. Common themes among the survey comments included:

- Claim handler **did a suboptimal job** setting expectations.
- Claims resolution took **longer than expected**, unclear timelines.
- If the process **were explained better**, including steps and clarity on who handles which aspect of the claim, the rating would be higher.

Failure to properly explain the process and set expectations likely also contributed to the six percent with issues related to payments, including questioning the accuracy of payment, timeliness of payments and expecting a deductible recovery on no-fault accidents.



The only thing I can say is this should have been completed a while back but I am happy that it is now done.

4-STAR CUSTOMER SATISFACTION SURVEY



The 4 is based on another accident that I was in where I had a direct deposit into my checking account from another insurance company within 36 hours.

4-STAR CUSTOMER SATISFACTION SURVEY



PROCESS EXPLANATION AND EXPECTATION SETTING

What Can Carriers Do?

Carriers must always ensure the customer understands the claims process and has clear expectations from the beginning of the claim, otherwise all parties will end up disappointed and frustrated. Outlining the claims process and setting expectations ensures everyone is on the same page and ultimately creates a better experience.

Claim Expectation Setting

- ✓ **Reduce Confusion**
Describe each step of the process and what it entails.
- ✓ **Mitigate Misinterpretation**
Outline clear, reasonable timeframes with specific dates and times.
- ✓ **Eliminate Doubt**
Explain expected outcomes, be transparent when things may change and provide ongoing updates throughout the process.
- ✓ **Answer Questions**
Make sure all customer concerns are addressed.

“

Most people don't have claims. They don't expect to have claims; they don't know what to expect when they have a claim. So you need to have that human touch...you need to have that human factor, **the empathy and the trust**, to make sure that everything resolves for the customer.”

IRENE BIANCHI

CEO and President of Peel Mutual



AF Group Enhances Communication, Process Explanation and Expectation Setting

With Hi Marley, AF Group's adjusters can proactively schedule important reminder texts about upcoming appointments and services and provide updates about the claims process, including approvals and payments to policyholders.

Another benefit is Hi Marley's translation feature, which allows AF Group to effectively communicate with all customers.



"We place tremendous value on providing the best possible service to our **diverse customer base.**"

JESSICA MCGREGOR

Director of Customer Experience at AF Group

"Hi Marley's translation feature helps break down barriers by allowing us to have conversations in the customer's preferred language. This not only makes for more positive and thoughtful interactions, but also saves on costs and time associated with third-party translation services."

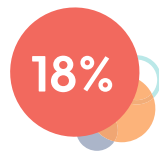


Transforming a 4-Star Experience Into a 5-Star Experience

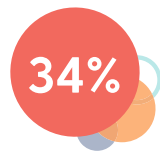
Consumer expectations are evolving. If carriers cannot deliver on those expectations, policyholders will take their business elsewhere. The majority of **improvement opportunities** fell into **three categories** that require the human touch and are inextricably intertwined in the context of creating great customer claims experiences.



Adjuster Attitude and Approach



Responsiveness and Availability



Process Explanation and Expectation Setting

To successfully turn 4-star experiences into 5-star experiences, carriers must train and empower employees to communicate effectively, properly set expectations, be transparent and available and serve customers with kindness.



86% OF CUSTOMERS

Give Merchants **5 out of 5 stars**



All of the analytics help us drive better customer service, and the proof is in the surveys sent at the close of a case that show **Hi Marley provides a better experience** for policyholders.”

JON PERKINS

Claims Manager at Merchants



Learn more about how
Hi Marley is helping carriers
create more lovable experiences
at www.himarley.com.

