

CASE STUDY

Following Success in Claims, Plymouth Rock Assurance Expands Use of Hi Marley



Plymouth Rock Becomes First Carrier to Pilot Hi Marley for Service

 **4.68** out of 5

Plymouth Rock's average customer satisfaction score

 **Top Driver** of 5-Star Reviews

Majority of customers said **timeliness of response** was the primary reason for high level of satisfaction

 **50** Service Requests

Plymouth Rock received on its first Saturday offering off-hours text support

CHALLENGE

With the Hi Marley Insurance Cloud, Plymouth Rock Assurance's claims team experienced a 35 percent reduction in inbound and outbound calls and voicemails, increased customer satisfaction ratings, reduced rental days and lowered operational costs. Hi Marley's positive impact on Plymouth Rock's claims department drove the platform's expansion to the service team, making Plymouth Rock the first carrier to pilot Hi Marley for Service.

Whether through text, phone calls or email, Plymouth Rock's service team wanted to provide quick service to its customers in whatever channel they preferred. The carrier needed omnichannel availability to communicate with policyholders when, where and how they wanted while increasing efficiencies and overall satisfaction.

"Our approach to service is asking how our customers' experience with us compares to their experience with any other service provider they interact with regularly," said Howard Goldberg, Vice President Customer Solutions for Plymouth Rock Assurance.



"Not just as an insurance provider, we aim to be the best service provider, period. And the efficiencies gained through Hi Marley's Insurance Cloud will help us get to that outcome."

SOLUTION

Developing Hi Marley for Service

Plymouth Rock claims had tremendous success with Hi Marley, and the service team wanted to build on that success.

“Watching the claims team use Hi Marley was helpful because we saw what the journey looked like; we could learn from claims’ experience,” said Goldberg. “Our teams got together early on to talk about the service paradigm, how it differs from claims, the success factors, and the minimum viable solution we could implement and iterate from that could support all of the states and channels we service.”

From there, Plymouth Rock’s service team assembled a group with representatives from all levels, including the leadership team, reps, team leads and other end-users, to make sure the pioneering solution worked for everyone.

“We’re in a unique position to help build this tool for service; it’s not an off-the-shelf, out-of-the-box type of solution,” said Rachel Switchenko, Director of Customer Care at Plymouth Rock Assurance. “Involving people at all levels and giving them a chance to be heard and provide feedback makes implementing a new tool like this successful. The early adopters on our end could really influence the outcome and appreciated that Hi Marley listened to our needs.”

Hi Marley also assembled a team, bringing diverse expertise to the table. “Hi Marley did a good job bringing the right people to our meetings,” said Goldberg. “If we wanted to discuss reporting and analytics, we could speak with someone from Hi Marley who works on that. If we had a challenge with a particular workflow, the Hi Marley team would bring in the engineer to hear our perspective.”



“Hi Marley has been a great partner. Iterating started on day one and never stopped. Starting from an idea, getting to a place where it’s implemented, and you can feel the results of the idea, that’s what success is all about.”

HOWARD GOLDBERG

Vice President Customer Solutions,
Plymouth Rock Assurance



Working together, **Hi Marley and Plymouth Rock collaborated** and tried different ideas and approaches to get to the best solution.

Implementing Hi Marley for Service

Plymouth Rock began rolling out Hi Marley for Service in April 2021, offering one contact for all insurance needs. Policyholders could simply text a keyword to a short code — for example, “text SERVICE to 010-022”—and easily reach Plymouth Rock with any problem or question. The inbound functionality enables more policyholders to opt-in to text and allows the carrier to proactively reach out in the future.

While the short code is the same for all requests, the Plymouth Rock team uses a variety of keywords to segment and more efficiently transfer inbound requests to the appropriate groups, including service, claims, home, agency, and underwriting.

Whether asking about coverage, ID card replacements, adding or removing vehicles, questions about billing, policy transactions, renewals and more, Plymouth Rock policyholders can save a single number in their contacts and reach out anytime for all insurance-related needs.

Encouraging Adoption

To allow for continuous learning and iterations in launching the text solution, Plymouth Rock rolled out Hi Marley for Service to its policyholders using a phased approach.

“We used every communication channel to inform our customers about this new option they had to text us,” said Switchenko. “We thought of every place they may look- online, postal mail and emails we send, and we even included instructions to hang up and text the short code in the recording customers hear when they’re on hold.”

As part of the phased rollout, the carrier launched an email campaign state-by-state in batches of 10,000 customers to promote the new, easy way to reach out to Plymouth Rock for their service needs. Plymouth Rock also added the option to the Contact Us page on its website, at the top of billing invoices and more.

The carrier saw the greatest adoption through the online customer portal. Plymouth Rock added a link that automatically opens a text message on the users’ mobile device with the keyword and short code pre-populated.

“We made the transition and engagement easy,” said Goldberg. “And when we added the text option to this digital space, that’s when we saw the biggest increase in utilization.”



Overall, Hi Marley is a great addition to our suite and helps us achieve our goal of offering an omnichannel servicing model.”

RACHEL SWITCHENKO

Director of Customer Care
Plymouth Rock Assurance

RESULTS

Timeliness of Response is Top Driver of 5-Star Service Experiences

In Hi Marley's consumer survey, 50 percent of respondents selected speed of response or 24/7 availability as the most important expectation for texting with an insurance company. With Hi Marley for Service, Plymouth Rock can deliver on policyholders' expectations for fast service and responsive insurance representatives.

With Hi Marley for Service, Plymouth Rock's customer satisfaction scores are extremely high, averaging 4.68/5-stars. An analysis of the Plymouth Rock service customers' 5-star surveys found the majority (36 percent) of customers noted timeliness of response as the primary reason for their high level of satisfaction. Customer feedback specifically called out responsiveness, quickly finding solutions, availability of representatives, and fast answers.

"Our representatives can only talk to one customer at a time on the phone," said Switchenko.



"Text messaging allows them to service multiple customers simultaneously, leading to faster service and ultimately an enhanced customer experience."

The inbound functionality of Hi Marley for Service enhances efficiencies. With Hi Marley for Service, Plymouth Rock policyholders can initiate inquiries with a simple text message instead of waiting in a call center queue. Representatives receive a request, investigate it and respond in the same text message chain. Customers are no longer put on hold or stuck waiting for a callback. Or, suppose someone uses the wrong keyword when texting the short code. In that case, Plymouth Rock can seamlessly transfer the request to the correct queue on the back-end without any required action from the customer, leaving their experience uninterrupted.

"The most positive impact from a customer standpoint is that this allows us to be available in a different way," said Switchenko. "People like self-service options, but these solutions are not always the most helpful. Text messaging offers the convenience of self-service but provides the support of an actual person. If a policyholder texts us, they're not going to hit a dead-end; we will work with them until they have all of the answers they need."

"Whereas the claims journey is longer and measured over days, we measure our interactions in seconds in service. This is because they should be fast and only involve a single point of contact. Communicating via text can be more efficient than phone calls."

RACHEL SWITCHENKO

Director of Customer Care
Plymouth Rock Assurance





“We’re always looking for the trifecta of a project opportunity: great customer experience, improved employee experience and low cost. If we can find tools that give us those three results, that’s gold. Hi Marley certainly gave us all three results.”

HOWARD GOLDBERG

Vice President Customer Solutions
Plymouth Rock Assurance

Saturday Text Option Provides Customers with Off-Hours Support

Hi Marley for Service enabled Plymouth Rock to offer off-hours support through text messaging on Saturdays.

Historically, Plymouth Rock closed at five o’clock on Friday and opened back up on Monday morning.

“Saturday was a gap for us. And as we’ve continued to expand and grow as a regional leader, it became increasingly clear that we needed to be open and available beyond the traditional Monday through Friday,” said Goldberg. “Hi Marley gave us an alternative way to serve customers on the weekends.”

Now, if a customer calls after closing time on Friday, Plymouth Rock can offer the option to text on Saturday, so customers can get their questions answered faster. This “off hours” support helps resolve a significant number of service needs every week. On the first Saturday, Plymouth Rock received more than 50 service requests and has seen consistent growth in Saturday volume since.

“Volume-wise, Saturday has the greatest number of texts come through,” said Switchenko. “Our customers are not afraid to text us, and our representatives are confident they can sufficiently answer any question, even complex ones, via text.”

“Based on the response, customers are very happy we’re doing this,” added Goldberg.



Better Collaboration, Increased Efficiencies and Real-Time Feedback Leads to Improved Employee Satisfaction

The customer service representatives love texting with policyholders. They particularly like the team-based approach and peer assistance on cases handled over text versus phone calls. They can work together to solve issues behind the scenes to offer the best answers and a seamless front-end experience for the customer.



“Text messaging has made my team happier. They really like the tool,” said Switchenko.

“On a phone call, they either need to put a customer on hold or call back if they have to ask someone a question; but with texting, multitasking is a bit more natural because they’re in a digital channel.”

Text messaging has also improved efficiencies for Plymouth Rock’s service team.

“When the call center is closed, policyholders contact us via text. Rather than the customer guessing when we’re available and waiting to call us back, we can respond to texts the next morning,” said Switchenko. “With the text log, we can clearly see the volume of messages, which allows us to answer questions efficiently and control some of that capacity, which is a win for everyone.”

Another functionality that has been well-received by the team is the real-time feedback they receive through customer surveys.

“Whether it’s good or bad, they also appreciate having access to instant feedback,” said Switchenko. “They can see it and look at what they did during an interaction that made it good or bad, then talk to their supervisor about it.”

“Anytime we start a project, we’re always looking for the trifecta of a project opportunity: great customer experience, improved employee experience and low cost,” said Goldberg. “As a service organization, that trifecta drives everything we do. If we can find tools that give us those three results, that’s gold. Hi Marley certainly gave us all three results, which has been proved over and over again.”

BENEFITS OF HI MARLEY SERVICE



Customer Convenience

Faster, easier means of asking questions or making account updates and policy changes.



Lower Costs

Reduced call volume, especially during peaks, and redirects to cost-efficient channels.



Process Improvement

Insights into account issues, customer sentiment, cycles times and more used to refine approaches.



Learn more about
Hi Marley for Service
himarley.com/service