

## DATA SHEET

# Hi Marley's Conversational FNOL

Bringing Automation, Simplicity and Empathy to FNOL



**With Conversational FNOL, customers explain what happened in their own words and carriers gather pertinent information up-front. Any operator assigned to the Hi Marley case can access and reference the stories and data throughout the claim lifecycle.**

## FNOL Challenges

First notice of loss (FNOL) carries enormous importance for carriers and their customers; it's perhaps the most critical moment of truth in insurance. However, traditional intake channels have shortcomings that cause disruption. FNOL phone calls are expensive for carriers and form-based digital solutions feel forced, have limited adoption and cause delays or inaccurate claim assignments. For customers, call wait times and poor after-hours experiences lead to frustration and confusion. Capturing claim information becomes a tiresome, repetitive, inefficient exchange for all parties involved. Carriers need a more advanced FNOL solution that simplifies the process and brings them to the next level of automated intake.

## Making FNOL Lovable

Built for insurance, Hi Marley's Conversational FNOL product captures FNOL data through a natural, personable conversation, free of restrictive forms and lengthy phone calls. Customers simply speak their story without interruptions, then answer any follow-up questions over text. By balancing automation and a human touch, Conversational FNOL provides customers with a natural extension of the phone experience. And carriers enjoy an efficient, streamlined process that deflects more customers off the phone than electronic FNOL solutions.

## Why It Matters

As the trusted contact in your pocket, Hi Marley creates one unified conversation from FNOL to case closure. With seamless handoffs between AI and humans along the way, carriers can increase call deflection, decrease claim re-assignments and reduce cycle times while staying focused on the customer. And for insureds, Hi Marley's Conversational FNOL allows for free-flowing communication on their preferred channel.



**Reliability Around the Clock: Conversational FNOL supports carrier workflows even after hours and on the weekends.**

## Transforming FNOL: How It Works

- 1 **Call to Carrier** - Customers call into their carrier, then choose their preferred communication path. An IVR prompt gives them the option to start texting immediately.
- 2 **Tell the Story** - Policy lookup verification authenticates claimant information.
- 3 **Call-to-Text Transfer** - AI translates the customer's uninterrupted story into structured FNOL data.
- 4 **Image Collection** - Images are captured with metadata for early fraud detection and risk mitigation.
- 5 **Story and Photo Analysis** - Proper claim triage keeps the conversation unified from FNOL to claim initiation. Customer expectations are set for information review and follow-up in the same text thread.
- 6 **Follow-Up and Verification** - Missing information is gathered via text, starting with a policy verification. Emergency services can be offered, when appropriate, for services like water mitigation, tree removal, board-ups, and tarping.
- 7 **FNOL Completion and Claim Creation** - A claim is automatically created in the carrier's claims system.
- 8 **First Contact and Beyond** - The assigned adjuster promptly jumps into the existing, trusted text thread for further claims communication.

## A Glimpse Into Conversational FNOL Data Capture

Hi Marley's Conversational FNOL experience uses AI to translate unstructured customer story data into structured, actionable data needed to start and assign the claim.

NC Nick Cook (Primary Contact)

0:00 / 0:30

Audio Transcription

Hey, yeah, on Saturday, what was that? June 1st, around probably 10 p.m., I was driving my car down Route 8 in Connecticut, and this deer came out of the woods. I didn't even have a chance to hit the brakes. It just slammed right into the rear driver's side of the car and dented it up. I drove back home, and the car seems to be driving fine, but I did want to get it looked at. And I'm not sure if it was necessary, but I did call the police to report it. Thanks.

Generated by Marley AI

JUN 3 2:21:28 PM

hi Marley

Hello Nick, we're sorry you experienced a loss. We will ask you a few questions over text to finish filing your claim with Lovable Insurance.

Msg and data rates may apply. Msg freq varies. Reply HELP for help, STOP to opt out, or SUPPORT for our call center.

JUN 3 2:21:45 PM

hi Marley

If you have any photos of the vehicle, please share them now. Photos of the entire vehicle and clear pictures of the damage are recommended.

Once you're finished, text 'DONE'. If you do not have any photos, that's okay. Just text 'DONE'.

JUN 3 2:23:32 PM

NC Nick Cook (Primary Contact)



You are viewing older archived messages. Back to recent messages

1 Chat Participants View

Write Nick Cook

Send

English (Default)

0/1400

Details Administration

Nick Cook

FNOL Data

Vehicle Make Mazda

Vehicle Model CX-3

Vehicle Year 2016

Vehicle Identification Number Not Reported

Vehicle License Plate State Not Reported

Description of Damage Dented rear driver's side

Address of Insured 11 birch hill road Morris ct

Date of Loss 06/01/2024

Time of Loss 10:00 PM ET

Driver Nick Cook

Location of Vehicle Home

Location of Incident Route 8 in Connecticut

Loss City Not Reported

Media (2)

Notes (0)



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