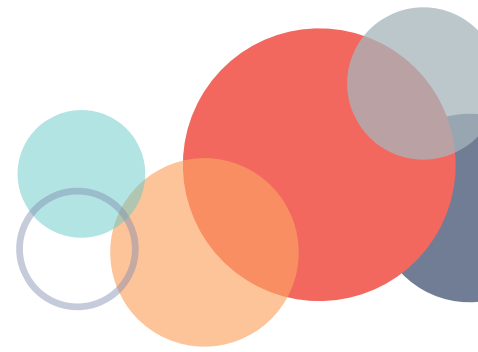


Phone vs. Text Channels for Claims Handling



When it comes to connecting with your claims customers, one approach does not fit all. Depending on the message content, message intent, customer preferences and customer behaviors, communication will always be omnichannel – so it's a matter of knowing what mode to use and when.

The ideal communication format will decrease overall claims cycle time and improve customer satisfaction. Below is a table that can help you feel confident in choosing between a phone call and text message.



Phone

- Overview of the claims process
- Complex conversations where collaboration is required
- Demonstrating concern due to a serious situation or deteriorating customer relationship
- Reviewing settlement documentation
- Discussing liability and coverage issues
- Further investigation of loss details
- Negotiating settlement amount
- Communicating denials
- Follow-up questions evolving from other questions where details need to be teased out



Text

- Introducing yourself with your contact and claim number information
- Setting expectations by sharing timelines, checklists and resources
- Providing map pins for local repair shops and other external car office locations
- Communicating when English is not the customer's preferred language
- Scheduling a time to talk or for an onsite visit
- An easy way to ask for and receive documentation
- Reaching out for simple clarifications or follow up on documentation
- Offering vendor contacts for restorative services
- Sharing good news with the policy holder
- Confirmation that payment has been processed
- Updates on status and where in the process the claims are for long-tail claims



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Hi Marley is the intelligent communication platform for the insurance industry. Built by people who know and love insurance, the platform enables hassle-free texting across the entire ecosystem, empowering insurance professionals and delighting policyholders. Hi Marley's industry leading analytics deliver novel insights that fuel continuous improvement. The solution is built for the enterprise - fast to deploy, easy to use and seamlessly integrates with other core systems. Hi Marley is empowering the world's leading insurance carriers to reinvent the customer and employee experience. Learn more at www.himarley.com.