DATA SHEET

Quick Start FNOL: Customer-Initiated Text Messaging to Jump Start Claims

Give customers a convenient, preferred channel for FNOL while improving triage and flattening call volumes

By enabling customers to notify you of loss via text, Hi Marley's Quick Start FNOL makes their experience better and your operations smoother.



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Traditional FNOL frustrates customers and exposes carriers to unnecessary cost.

An inconvenient and inefficient FNOL process is cumbersome for customers, delays the assessment of damage and introduces incremental staffing costs.

With the SMS-based FNOL capabilities in the Hi Marley Insurance Cloud, carriers provide customers with better experiences while reducing the carrier's cost.

Using Hi Marley's FNOL capabilities:

- **Reduces Wait Times** Customers can initiate claims with a simple text message instead of waiting in a call center queue
 - Makes Claims Easier Documenting losses happens using a familiar pattern of texting photos and answering questions
 - Improves Loss Triage Carriers understand the severity of claims sooner, sending customers down the right path immediately



Flattens Call Volumes – Fewer calls to the center means less need for call center capacity with more reps handling claims in parallel



Reduces Costs – Less chance of expensive overtime and thirdparty fees to handle peaks of claims, especially during CAT events



Quick Start FNOL makes the FNOL process less cumbersome for customers and more efficient and cost effective for carriers.

Product Features

With Hi Marley's FNOL capabilities, carriers give customers their choice of how to report damage and start a claim. Kicking off the process is as easy as contacting a friend by sending a text and including a few photos.



Dedicated FNOL Short Code – Carriers use a specific short code for FNOL, enabling easy customer redirection from IVR, hold message, website or social media



Virtual Assistant – Initial messages submitted by customers can be handled by a bot for info capture, case prioritization and adjuster assignment, with humans reps able to take over from bot whenever needed



FNOL Templates – Communication streams with customers during the FNOL process take advantage of standard, approved templates for messages to ensure compliance and efficiency



Media Capture – Customers can be prompted to send pictures of damage during initial dialog to capture severity of damage early in the process so handlers can plan appropriate next steps



FNOL Insights - Dialogs with customers are tracked and analyzed for sentiment, service response time and more, with insights presented on dashboards for fast and easy review



Learn more about FNOL today at www.himarley.com

hi marley

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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.