

CASE STUDY

Bankers Insurance Uses the Hi Marley Insurance Cloud Across Lines of Business



 **28%**

Increase in claims closed in 30 days

 **4.5 out of 5**

Average customer rating

 **88%**

Perimeter inspections completed in 15 days

After Seeing Significant Value in Text Messaging Platform During Hurricane Season, Bankers Insurance Expands Use of Hi Marley with Homeowners Self-Inspection Program

CHALLENGE

Following two of the worst hurricanes in recent history, Harvey and Irma, Florida-based Bankers Insurance was committed to becoming better equipped to assist its customers through daily and catastrophic claims alike.

“We recognized the potential of Hi Marley’s platform to provide value to both our customers and our claims team, particularly during a catastrophe,” said Steve Messina, SVP of Insurance Operations at Bankers Insurance.

SOLUTION

Ready for Hurricane Florence, the first major hurricane of the 2018 season, Bankers Insurance used Hi Marley’s intelligent conversation platform to establish contact and share specific mitigation tips with customers impacted by the storm via text messaging.

Bankers also used Hi Marley to handle property claims from the hurricane, soliciting photos and videos depicting the extent of damage to covered property, which the carrier used to triage losses immediately.

RESULTS

Using Text Messaging During Hurricane Florence Delivers Significant Value

Compared to Hurricane Irma claims, Bankers Insurance saw a significant impact in handling Hurricane Florence claims with Hi Marley. Bankers could reach out to anyone affected by the storm, including those who were evacuated.



Average days to contact and average days to inspect both decreased by more than 50 percent.

And, claims closed within 30 days jumped from just 2 percent to a meaningful 30 percent.

“We were pleased to see the level of customer service that Bankers provided to its customers affected by Florence,” said Mike Greene, CEO of Hi Marley. “The interactions during the storm reaffirm our mission at Hi Marley to enable insurance companies to deliver on their promise to be there for customers when they need it most.”

Homeowners Self-Inspection Program Launches

After compelling results with the Marley platform in Claims, especially during the hurricane season, Bankers worked with Hi Marley as a design partner to pilot the platform in Underwriting in 2019. With Hi Marley, Bankers’ customers can complete their own property inspection entirely via SMS text messaging, providing frictionless coordination for the customer and accelerated cycle times for the carrier.

Bankers and Hi Marley worked closely with agents, underwriters and customers throughout the pilot to refine the experience. With the Marley platform entirely focused on the insurance ecosystem, the close working relationship allowed the Hi Marley team to hone the platform for use in Underwriting, testing both complex and non-complex use cases.



Bankers has a well-earned reputation for **excellence in serving customers**. They’ve pushed our thinking on the possibilities for Marley to transform the insurance customer experience.”

MIKE GREENE
CEO, Hi Marley

Dramatic Improvements in Inspection Timeliness

As a result, Bankers saw dramatic shifts in its inspection timeliness (inspections completed within 15 days). Perimeter inspections completed improved from 46 percent to 88 percent, and four-point inspections completed improved from 33 percent to 83 percent.

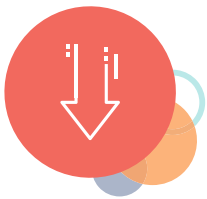
As additional validation, customers utilizing Hi Marley for the self-inspection process give an average customer satisfaction rating of 4.5 stars.

“Our aim is to deliver a modern end-to-end insurance experience for our policyholders,” said Steve Messina, SVP of Insurance Operations at Bankers. “Working with Hi Marley to pilot new use cases for the Marley platform is an obvious win-win.”

“We are improving our bottom line, but even more, improving the customer experience. And the Hi Marley team is deeply knowledgeable of – and focused on – the insurance ecosystem, which streamlines every conversation.”

STEVE MESSINA

SVP of Insurance Operations
Bankers Insurance



50%

Reduction in average days to contact and average days to inspect during Hurricane season



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www.himarley.com