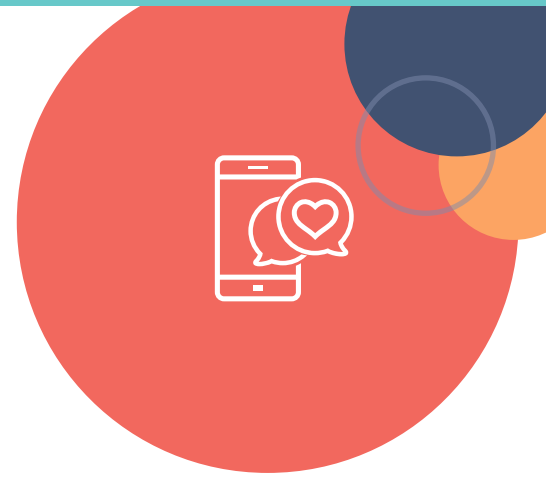


CASE STUDY

# Conifer Insurance Offers More Options to Meet Customers' Preferences



**Conifer  
Insurance  
Company**

## Conifer Insurance Tailors Insurance Products to the Policyholders' Unique Needs, Adds Text Messaging to Provide Service That Exceeds Expectations

### BENEFITS & RESULTS

 **98%**

Open rate for text messages, compared to only 20% for emails

 **90 seconds**

The time it takes for the average person to respond to a text

 **86%**

Of surveyed adults say text messaging is their primary electronic communication method

### CHALLENGE

Always looking for innovative ways to improve the customer experience, Conifer Insurance set its eyes on advancing communication. Conifer wanted to offer its customers more communication methods that fit their needs and preferences. They landed on texting.

More people across various demographics are using texting every day. In a survey, Hi Marley found 86 percent of respondents said text messaging is their primary electronic communication method. Additionally, Gartner reported that open rates for text messages are as high as 98 percent compared to only 20 percent of emails,

SMS messaging is particularly useful when communications are time-sensitive and short. A CTIA study revealed that the average person responds to a text message within 90 seconds, making it an ideal tool for adjusters to communicate with policyholders. The Conifer team felt that a texting platform built by a team with a deep understanding of insurance was the way to go, and they found Hi Marley.

## SOLUTION

### Hi Marley Insurance Cloud Streamlines Communications

When time is of the essence, Hi Marley's Insurance Cloud enables adjusters and policyholders to quickly share crucial data like photos, PDFs and contact information throughout the claims process.

"With our property claims team, Hi Marley offers a simple communication tool to keep our customers continually engaged in the claims process," said Jennifer Yert, Senior Vice President of Claims at Conifer. "And when loss information is quickly shared, the result is faster resolutions."

### Translation Feature Enables Faster Resolution

Rachel McMahan, Senior Liability Claims Analyst at Conifer, found the platform extremely helpful with claimants who have different language preferences.



"I had a claim where the claimant didn't speak English, and I had difficulty getting him on the phone. **Instead of using a phone translation service, I used Hi Marley to communicate with the customer in Spanish,**" said McMahan.

Hi Marley's translation feature enabled McMahan to both communicate better and keep strong records of all conversations with the claimant.

"I was able to bring the claim to a quicker resolution because of Hi Marley. It bridged the language barrier and sped up the process for both sides – and it saved time and money from having to bring in a translation service."

### Direct Line of Contact Streamlines Communication, Reduces Phone Tag

With Hi Marley, Conifer's adjusters can open a dedicated channel to the customer. No need for claimants to go through a phone menu and play phone tag. The policyholder can reach the adjuster directly and have a record of all communications concerning the claim in one place. This is particularly useful for capturing and exchanging documents.

Dan Hakemian, Liability Claims Analyst at Conifer, shared his experience working with an older customer in rural Georgia. "She was so far from anywhere she could fax, and her phone charges for faxing documents were very high. We used Hi Marley, and it was simple for her; we avoided costs, and she was amazed we could exchange documents so quickly and easily."

“ As an adjuster, Hi Marley has really helped me in my day-to-day work life.”

**RACHEL MCMAHAN**

Senior Liability Claims Analyst  
Conifer Insurance

"It's also a great tool if I've been having challenges getting someone on the phone to return a document such as a release form," Hakemian said. "I can resend it to jog their memory and make it easier to return by cutting out the step of email."

And the documents are automatically added to the claimant's record, saving even more time for the adjuster.

"Documents can be sent back and forth and easily copied into the file," said Joni Shultz, Senior Property Claims Analyst at Conifer.

Another benefit? The policyholder has the rep's number in her phone, should she need to reach out about matters in the future.

## RESULTS

It's a cascade effect. Getting information from the claimant faster improves customer service. Adjusters can communicate more quickly, setting up appointments and connecting the claimant to important third-party providers.



**Eliminating phone tag saves time and aggravation for everyone.** Adjusters can use the time to focus on more complex problems and customer-friendly initiatives. Using texting also impacts the bottom line.

"It's so important to have meaningful contact with the parties involved in a claim at our first notice," said Yert. "For instance, we know that the value of a claim triples with attorney involvement."

On the scene, photos give adjusters fresh, accurate information before facts and conditions have a chance to morph.

At Conifer, Hi Marley has quickly become a critical tool in its efforts to resolve claims efficiently and memorialize key information.

**"Ultimately, we want to streamline the claims process. Hi Marley gives us yet another way to do just that."**

### JENNIFER YERT

Senior Vice President of Claims  
Conifer Insurance



To learn more visit  
[www.himarley.com](http://www.himarley.com)