

CASE STUDY

Merchants Insurance Group Enhances Customer Service with the Hi Marley Insurance Cloud



BENEFITS & RESULTS

 **81%** average opt-in rate

 **4.66 stars**
Average customer rating

 **86%**
Of policyholders rate their experience 5/5 Stars

Early Hi Marley Adopter, Merchants Insurance Group, Continues to Improve Policyholder and Employee Satisfaction Across All Personal and Commercial Lines

CHALLENGE

In 2018, Merchants Insurance Group wanted to expand its communication options for policyholders. They needed a way to offer a variety of channels, whether policyholders preferred email, phone or text messaging.

SOLUTION

With the Hi Marley Insurance Cloud, Merchants' policyholders can communicate with their claims representatives via text, sharing photos, receiving proactive updates and getting real-time answers to questions.

"When Hi Marley Co-Founder Mitesh Suchak told us about the solution, Hi Marley was a true start-up," said Jon Perkins, Claims Manager at Merchants. "Even though it may seem risky to agree to be an early adopter, we saw the value in Hi Marley and had a vision for how it could transform the way we communicated with policyholders and improve the customer experience."

The Merchants team did their due diligence and investigated other options on the market, but nothing came close to Hi Marley.

"We chose to partner with Hi Marley primarily because the team understood insurance," said Perkins. "The competitors we met with came from banking and other non-insurance backgrounds. Understanding the insurance industry is very important to us, so Hi Marley's deep industry knowledge and experience gave them a huge advantage. We knew we could trust them as our technology partner."

Merchants piloted Hi Marley in its auto and property divisions to ensure the representatives who interacted most with the customers had the opportunity to test the platform. The user feedback was excellent.

With this vote of confidence from the pilot group, Merchants rolled out Hi Marley across its organization, becoming the first insurance carrier to deploy the Hi Marley platform across all of its personal and commercial line claims, including home, auto, business and workers' compensation.

RESULTS

Merchants Achieves 81 Percent Opt-In Rate Across All Lines of Business

Early on, each line of business had a designated champion to encourage the use of Hi Marley amongst their peers. The teams adopted Hi Marley quickly, and Merchants saw immediate results.

"The people who use Hi Marley the most rave about it. They love it," said Perkins. "Ever since we opted to become early adopters, we haven't looked back. We've seen a lot of success."



Merchants encourages ongoing adoption and engagement in a variety of ways, ranging from small group trainings to contests. And all adjusters' performance goals include Hi Marley utilization metrics. As a result, **Merchants has achieved an 81 percent opt-in percentage, higher than the national texting average.**

While Merchants anticipated certain lines of business would quickly embrace Hi Marley, they never predicted how much their workers' compensation team would use the tool. "An unexpected benefit of Hi Marley is how much our workers' compensation claims team uses Hi Marley," said Perkins. "We have found it to be very beneficial and efficient for communicating with injured workers. The teams' nurse loves it, too!"

He continued, "With text messaging, they can quickly provide updates, schedule appointments, answer questions and seamlessly communicate with injured workers and the employer to easily coordinate all aspects of the claim."



If carriers want to improve customer satisfaction and claim cycle time, offering a text messaging option is a potential game-changer."

JON PERKINS

Claims Manager
Merchants Insurance Group

Hi Marley Translation and Analytics Features Improve Customer Service

With such a longstanding partnership, Merchants has seen Hi Marley evolve, offering new features and functionalities that enhance customer and employee satisfaction over the years.

"I love that Hi Marley is continually looking to improve and upgrade the platform," said Perkins. "A lot of the features that have been built are value-added and helped increase utilization at Merchants."

Hi Marley's translation feature has eliminated a significant communication challenge by allowing Merchants representatives to easily converse with customers in their preferred language.

"In the past, we've had issues with talking with our customers where English wasn't their primary language," said Perkins. "Hi Marley's translation feature is a huge help to our reps and a valuable addition to our offerings. Now we can provide seamless customer service without interruption."

Hi Marley's analytics tool also offers useful insights to the Merchants team. The VP of claims pulls utilization and impact reports from Hi Marley's dashboard to share with the company executives and board. Furthermore, all supervisors have access to the analytics so they can check the status of claims, review team performance and step in if assistance is needed.

"The data in Hi Marley helps us tremendously with follow-up and engagement," said Perkins. "The new features and dashboards have helped us identify areas that need attention that we may not have recognized before. We can see any outliers and find out how to help them use the tool. We also can see current claims and how many days they've been open and follow-up with adjusters."

Claims that Use Text Messaging Result in Higher Policyholder Satisfaction

All of the analytics help us drive better customer service, and the proof is in the surveys sent at the close of a case. "Our surveys clearly show that Hi Marley provides a better experience for policyholders," said Perkins.

Merchants has achieved an average customer satisfaction score of 4.66/5, with 86 percent of policyholders rating their experience 5/5 stars.

"The Hi Marley platform increases efficiencies, saves time, helps proactively identify and resolve issues and drives customer satisfaction."

JON PERKINS

Claims Manager

Merchants Insurance Group



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