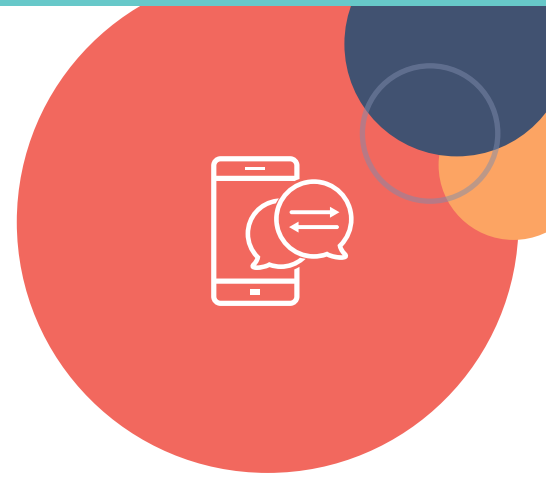


New Texting Capability Drives Significant Service Enhancements at Electric Insurance Company



BENEFITS & RESULTS

 **93%** Average Opt-in Rate

Proves that text messaging is welcomed by Electric Insurance policyholders

 **Faster**
Claims Lifecycles

With improved efficiencies from Ready for Guidewire ClaimCenter integration

 **Improved**
Customer Service

With metrics and analytics from Marley Insights

Electric Insurance Added the Hi Marley Insurance Cloud to Its Claim Process and Found Immediate, Enthusiastic Acceptance by Claimants

CHALLENGE

Over the past few years, Electric Insurance has focused on using lean principles to efficiently eliminate customer pain points. This “customer-first” mindset of continuous improvement was behind the decision to adopt Hi Marley’s customer-centric claims communication solution.

For example, Electric Insurance identified excessive delays when working with external appraisers for damage estimates. This led to payment delays, which, in turn, created unnecessary “status calls” from customers inquiring about their payment, rental vehicle, etc.

“We look at these kinds of calls as ‘defects’ because it likely means we’re not being proactive enough or setting the right expectations,” said Todd Shevlin, Senior Personal Lines Claims Manager at Electric Insurance. “It can also mean we’re not processing the claim quickly enough.”

To combat this issue and ensure they were keeping pace with increasing customer expectations, Electric Insurance focused on extending the damage assessment role of internal appraisers.

SOLUTION

“We knew we could control the cycle times better if our own team did the work,” Shevlin stated. “Hi Marley’s texting platform provided an important part of the solution—a fast, simple way of obtaining damage photos from customers.”

Photos are a vital component of the appraisal process. Before choosing Hi Marley, Electric Insurance used another platform to gather photos. Customer adoption was suboptimal, largely because the platform required claimants to download an app—something users are increasingly likely to avoid.

Hi Marley’s platform makes it easy for both customers and repair shops to capture damage photos at the first notice of loss (FNOL) and then text them directly to claims adjusters. It also does not require a download, making opt-in easier for customers.

RESULTS

Early Opt-In Makes for Better Experiences

Once the company’s claims adjusters started encouraging customers and claimants to use Hi Marley’s texting platform at FNOL, they experienced a 93 percent average opt-in rate. “We were confident we would see an improvement,” said Shevlin, “but did not anticipate this exceptional level of success.”



The ability to communicate directly with customers via text messaging allows the adjusters to **set expectations for how the claim will be handled from the beginning** and respond to questions and requests without delay.

Hi Marley’s Ready for Guidewire ClaimCenter integration enables adjusters to launch Hi Marley directly from the claim system rather than go to an external website. The Guidewire system notes when a customer opts into the text communication. Once done, all text communications are automatically added to the claim file, so team members working on the claim have quick access to a snapshot of prior text communications. As a result, Electric Insurance has seen improved efficiencies that result in faster claim life cycles.

“Hi Marley’s metrics and analytics tool, Marley Insights, helps us know more about our customers’ experiences.”

TODD SHEVLIN

Senior Personal Lines Claims Manager, Electric Insurance

“The work Electric Insurance does to satisfy its customers is amazing,” said Mohamed Skaiky, the Hi Marley Customer Success Manager supporting Electric Insurance. “And the 93 percent average opt-in rate is exceptional and proves that text messaging is welcomed by policyholders.”

“While there was some initial hesitation, it didn’t last long,” said Elizabeth Fitzgerald, Senior Auto Damage Team Lead at Electric Insurance. Fitzgerald noted that when the adjusters shared their positive experiences with their peers, other adjusters adopted Hi Marley immediately.

After training—including role-playing exercises on how to launch at FNOL and promote the benefits of text messaging—the company saw speedy adoption.

When Electric Insurance first launched the program, it was committed to taking actions needed to maintain a high opt-in rate. The company teamed up with Hi Marley and worked with the pilot group of customers to elicit feedback and establish best practices. It then used that information to train teams for the larger product rollout.

“The opt-in rate hasn’t fallen off since we’ve been using Hi Marley,” said Fitzgerald. “We continually talk with our teams about it, focus on it during meetings and continue the training.”

Process Efficiencies, Improved Customer Service

Another positive effect of text messaging was that it helped with vendor communications regarding homeowner claims.

“We were surprised at how many roofers, mitigation companies and other vendors were willing to text,” said Shevlin. Now, contractors take photos and communicate with adjusters right from the home, which the company rarely experienced before using the Hi Marley platform.

Hi Marley helped Electric Insurance gain auto claim process efficiencies as well. The texting platform allows customers and representatives to exchange forms, enabling the company to turn around settlements quickly and save customers from making status calls.

“Hi Marley speeds up the total loss determination,” said Fitzgerald. “We can easily collect lienholder information, account numbers, banking permissions and more, as well as confirm features on the vehicle—all small details that, if gathered quickly, help to finalize the total loss assessment and resolve claims faster.”



Everyone is familiar with text messaging and with Hi Marley, there is nothing to download—our customers can opt-in **very quickly and easily.**

TODD SHEVLIN

Senior Personal Lines Claims Manager, Electric Insurance

More Satisfied Adjusters and Customers

"With Marley Insights, we look at the metrics and analytics from the SMS conversations and use those insights to drive conversations with our teams," remarked Shevlin. "Always acknowledging what's going well and identifying what we can do better."

From a de-escalation point of view, Electric Insurance can be more proactive with Hi Marley. Prior to text messaging, if a customer was dissatisfied with the handling of their claim, management wouldn't necessarily know about it. But Hi Marley's analytics dashboard picks up keywords, including sentiment, and now the company can promptly resolve issues and get the relationship back on the right track.



"I never really knew how many calls were sitting out there. **With text messaging and Marley Insights, I have much more insight,**" said Shevlin. "I can see how many conversations are open and see the sentiment of the conversations so we can proactively reach out to customers who may not be having the best experience."

"It allows us to get involved earlier in the process instead of waiting for things to escalate further," said Fitzgerald.

"From a leadership perspective, this is huge," said Shevlin. "Without text messaging, we might have delays in returning voicemail messages, or a customer is more likely to speak to a different adjuster when calling us who is less familiar with the claim. But with texting, customers get to the right person at the right time."

Electric Insurance sees Hi Marley as an important tool for claims adjusters to provide exceptional customer service. "It's a win-win," said Shevlin.

"Policyholders prefer text messaging rather than playing phone tag, and Hi Marley makes adjusters much more efficient in handling their claims—which in turn makes everyone happy!"

"Hi Marley moved claims along faster. Once the adjusters saw that they could eliminate phone calls and respond more quickly using texts, they were on board. When they shared their experience with their peers, other claims adjusters jumped on too."

ELIZABETH FITZGERALD

Senior Auto Damage Team Lead
Electric Insurance

Want to learn more about Marley Insights?

[Click Here to download the data sheet.](#)



844.962.7539

hi@himarley.com

www.himarley.com

