


# Plymouth Rock Uses Hi Marley to Handle Thousands of Claims in Hurricane Ida Aftermath



 **8,000**  
Home and Auto Claims

 **90%**  
Total Loss Rate

 **65%**  
Hi Marley Opt-In Rate

 **2 out of 3**  
Claims in Hi Marley

## With Text Messaging, Plymouth Rock Offers Proactive, Compassionate and Scalable CAT Communication to Policyholders

### CHALLENGE

If there is a bad weather event in the forecast, the Plymouth Rock Assurance Claims team figures out the storm's path, potential exposure and what resource planning they need in place. However, Hurricane Ida had something different in store.

A few weeks prior to Ida, the team had prepared for what was predicted to be a major storm in Hurricane Henri. Instead, Henri largely missed the Northeast, while Ida, which had received little fanfare, had devastating effects and little of the warning that Henri did.

### Second Most Impactful CAT Event, Leading to Thousands of Claims

The nature of Hurricane Ida created issues from the beginning—the storm moved fast but dropped a significant amount of rainfall in a very short period of time. “Ida was probably the second most impactful event we’ve experienced—it was a close second to Hurricane Sandy in our company history,” said Tony Ranauro, Director of Analytics at Plymouth Rock Assurance.

As soon as the rain stopped, customers began calling to report claims. Plymouth Rock received approximately 8,000 home and auto claims from the storm. With such incredible claim volume, the team was physically unable to answer every call and had to quickly divert the incoming calls and encourage policyholders to utilize text messaging, the most efficient channel to report their losses.

## SOLUTION

The Plymouth Rock team used Marley Outreach, Hi Marley's mass notification feature, to send proactive notifications to policyholders in the storm's path, letting them know how to mitigate loss and steps to take if they were affected by the storm. Following the hurricane, the claims team used Outreach to send impacted policyholders instructions and links to report their claims.

### With 90 Percent Total Loss Rate, Claims Required Multiple Contacts

The total loss rate for Hurricane Ida was around 90 percent. It was unprecedented.

The volume of total losses presented an additional challenge: each claim now required multiple contacts. The total loss process takes many more touchpoints than a typical claim, from FNOL through triage and reaching out with settlement offers, scheduling vehicle pick-ups with vendors, collecting photos, coordinating rentals, providing updates and everything in between.

"The sooner we could get them opted into Hi Marley, especially for resolving the total losses, the better off we were," said Ranauro. Plymouth Rock assembled the Claim Triage team dedicated to the CAT claims. The team went into each file and made a concerted effort to send the Hi Marley welcome message on every single claim, leaving it up to the policyholder to decide if they wanted to communicate via text message. About 65 percent of insured customers opted-in.

"Managing a 90 percent total loss rate on the number of claims we received solely through inbound and outbound calls would have been challenging," said Ranauro. "A lot of these conversations within that process are quick hits to confirm information. They don't require a ten-minute discussion. Hi Marley was great in that regard."

## RESULTS

### Starting Claims with Hi Marley Increases Engagement with Other Digital Tools

Plymouth Rock's Analytics team created a daily model that tracked and aggregated contract, offer, opt-in and eventually total loss and salvage rates. Using the model, the Claims Triage team could identify the claims that were not yet assigned to Hi Marley and follow up to drive the utilization of the tool. Because the team pushed to get policyholders to opt-in to Hi Marley, that outreach paved the way for a certain cohort who are typically more apprehensive about interacting digitally.

**"Our adjusters can focus on multiple conversation streams in Hi Marley, while still being attentive to individual detail. It certainly reduces phone tag. We saw some significant reductions, about a third in our inbound calls, and we saw double-digit decreases in outbound calls and voicemail checks. It creates a good experience for the customer and for the employee."**

#### **TONY RANAURO**

Director of Analytics, Plymouth Rock

The Plymouth Rock Analytics team also noticed that when policyholders start their claim using Hi Marley, they are far more likely to engage with the carrier's other digital tools throughout the claims process, such as CarPics (the photo inspection program) or electronic fund transfer (EFT) payments. For example, Plymouth Rock used Marley Outreach to provide policyholders with instructions for EFT payments to receive reimbursement faster. With this outreach, nearly 50 percent of claimants opted-in for EFTs, with one out of every two claimants accepting digital payments—a rate that's two times higher than what Plymouth Rock typically experiences.

"Those digital tools provide a better customer experience," said Ranauro. "And, it's better for us. It's more efficient. The higher we can get that Hi Marley utilization, the better we are downstream."

### Getting Policyholders to the Front of the Line

During Ida, two out of every three claims in the pipeline were in Hi Marley. Plymouth Rock appreciated the level of transparency Hi Marley offers into the collection of claims. Claims leaders, supervisors or anyone else in the department could easily click through in real-time and get a sense of where each claim stood in the process and identify any problems popping up.

One problem the team quickly identified was people having issues securing rentals. "It was like a heat check for us," said Doug Sprou, Vice President of Claims at Plymouth Rock Assurance. "We knew it was happening because there were just limitations all the way around on rental fleets, but with Hi Marley, we got a pretty early read on the situation and could see right away that the issue was going to come up."

To mitigate this issue, the team focused on speed. There were only so many tow trucks and rental vehicles, and with inventory on new and used vehicle lots disappearing quickly, the team had to ensure their policyholders were at the front of the line. "Hi Marley enhanced our speed," said Sprou. "Our customers were rewarded because they were at the front of the line more often than not."

Another policyholder benefit to using Hi Marley was peace of mind. With this storm, most people who had an auto loss also had some sort of home loss.



"Our policyholders were experiencing disruption and trying to get back to normal," said Sprou. "With Hi Marley, they could easily text us any time they had a question. **We were there when they needed us most.**"



**Customers that start with a digital path are more likely to follow that digital path to conclusion. And what that does is helps free up a lot of our claim resources so they're ready, willing and able to service our customers."**

**TONY RANAURO**

Director of Analytics, Plymouth Rock



“We know there’s an impact from outreach. For example, our e-FNOL rates doubled for those that were part of the outreach effort for Storm Henri and Ida, and for us, that was really a significant advancement.”

**TONY RANAURO**  
Director of Analytics, Plymouth Rock

### Hi Marley Helps Plymouth Rock Team Members Increase Efficiencies and Keep Claims Moving Forward

While Plymouth Rock prioritized CAT and had a group solely focused on those claims, the team did not forget that regular claims would still happen. With finite resources, the most important thing to keep claims moving during a CAT event is to eliminate duplicative work.

**“We approached the aftermath of the storm looking at what we could control and broke it up into manageable phases,” said Sprous. “The ability to communicate effectively, efficiently and not have redundancy was key. We just looked at every opportunity to use Hi Marley to get in front of the customer with valuable information—it was a helpful tool for us.”**

The total loss reps liked Hi Marley because they could easily text policyholders and ask quick questions, gather information, collect missing paperwork or schedule a time to discuss settlements over the phone.

“The feedback we got from our total loss reps is that Hi Marley made everything much more efficient, quicker and easier,” said Sprous.



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