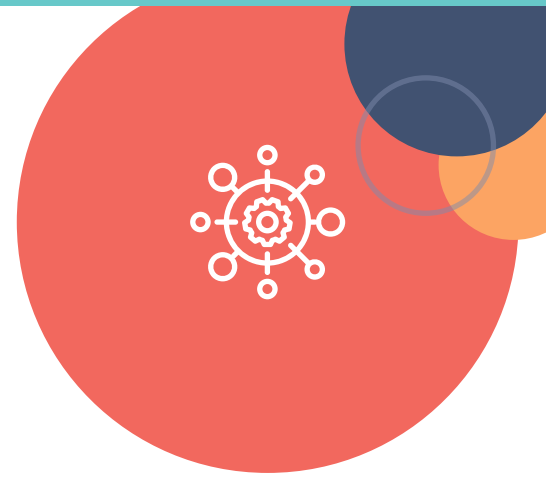


CASE STUDY


With the Hi Marley Insurance Cloud, AFR Insurance Improves the Claims Experience



 **3 Day**
Reduced cycle time

 **75%**
Opt-in rate increased from 50 percent

 **4.8/5 Stars**
Average customer satisfaction scores

 **90%**
Of elderly customers prefer to communicate via text message

AFR Insurance Innovates to Deliver Better Service, Streamline Communication and Resolve Claims Faster

CHALLENGE

Consumers surveyed in a [J.D. Power](#) claims study said carriers used their preferred communication method only 49 percent of the time—that's more than half of the time using the wrong channel.

"We knew we had policyholders who prefer texting over email or phone calls," said Brett McGavock, Property Claims Manager at Oklahoma-based AFR Insurance. "With the Hi Marley Insurance Cloud, we've improved communication with those policyholders by offering a different way to interact with us."

SOLUTION

AFR has provided best-in-class auto, home, farm and life insurance products and services for more than a century. A key factor to AFR's longevity is its dedication to policyholders and commitment to looking ahead and using innovative technology to meet customers' evolving needs and expectations. AFR partnered with Hi Marley to improve the claims experience and offer policyholders new ways to communicate.

"It's clear that policyholders want to text, and Hi Marley allows us to serve our customers better by providing the communication options they want."

JOSH WENINGER

Compliance and Training Supervisor, AFR



As soon as I have a policyholder on a call for initial contact, I ask if they would like to receive text messages. **Almost everyone responds with, 'absolutely.'**

KRISTEN HAWKINS

Casualty Claims Adjuster, AFR

RESULTS

AFR Quickly Achieves 75% Opt-In Rate

Many AFR policyholders are farmers and ranchers who are busy working in more rural areas and may not always be near their phones and available for a call. As a result, claims reps must leave voicemails and hope the policyholder calls back during business hours—a frustrating, time-consuming cycle that drains productivity.

“Our policyholders may not always be free for a phone call, but they respond the second they see a text message, which keeps the conversation going, without playing phone tag,” said Kim Tomlinson, Casualty Manager at AFR.

After introducing Hi Marley, AFR experienced immediate interest, increasing opt-ins from 50 percent to 72 percent in the first two months and continued to see improvements with a 75 percent opt-in rate by the end of the first year.

Policyholders of All Ages Want to Communicate Via Text

While the AFR team knew that their younger insured drivers typically have their smartphones on them and prefer to use text messaging to communicate, they were pleased to see older policyholders quickly adopt Hi Marley.

“On our property side, several insureds are elderly,” said Kristen Hawkins. “One of the misconceptions is that people assumed there was no way the older generation would want to use text messaging. But I’ve found that probably more than 90 percent have smartphones and prefer to communicate that way.”

“Prior to Hi Marley, a lot of people wouldn’t always answer our phone calls because they thought it was a scam number or robocall, so text messaging has made getting in touch with our customers much easier.”

KIM TOMLINSON

Casualty Manager at AFR



Hi Marley’s survey findings also bucked stereotypes about older customers and texting, with **72 percent** of respondents over 54 saying they prefer to text with businesses.

Hi Marley Insurance Cloud Makes Sharing Photos and Documents Easier

The Hi Marley Insurance Cloud enables policyholders to send photos and documents via text, allowing AFR to obtain the information they need to process the claim faster.

Other systems don't always work properly when people need to send photos. The AFR team said that even with email, they often could only receive one or two images per message before the server kicks it back to the sender. This obstacle creates unnecessary steps resulting in different emails with separate attachments for each claim.

"With Hi Marley, we don't have that issue; someone can send us 20 photos, and we know we will receive them all in one place," said Krystina Soriano, Material Damage Desk Adjuster at AFR.

Translation Feature Breaks Down Barriers

Hi Marley's language translation feature also breaks down barriers by allowing insureds to communicate in their preferred language during the claim process, translating text between all parties involved in the conversation in real-time. AFR has already used the translation feature to handle cases in a variety of languages, including Spanish and Chinese.

"I love the translation feature; I've used that quite a bit," said Monica Graham, Casualty Adjuster at AFR. "It's super helpful. Before Hi Marley, I would either need to tag in a colleague for translation if she had time, hope there was a family member available on the claimant's side that could help or use a third-party translation service."



"Hi Marley makes it so much easier to communicate and resolve issues."

Improved Documentation for Claims Files Reduces Errors

Hi Marley also helped AFR improve its claims documentation by capturing all media and conversations sent via text in one place, saving a significant amount of time.

"Before Hi Marley, if someone texted my cell phone, I'd have to remember to send the information to my email then upload it to the claim file," said Monica Graham. "Hi Marley makes communication so much easier; it streamlines everything, mitigates errors, and ensures that information isn't missing."



The platform is incredibly reliable, which is especially helpful for our people in rural areas who may not always have the strongest Wi-Fi signal. They can send photos with Hi Marley, and it will always go through."

KRYSTINA SORIANO

Material Damage Desk Adjuster, AFR



Hi Marley **captures all information related to a claim file sent to us via text** in one document without having to use our personal cell phones. That was a big selling point for us.”

BRETT MCGAVOCK
Property Claims Manager, AFR

Hi Marley Increases Efficiency, Resolves Claims Faster

Hi Marley increases efficiencies by pulling multiple parties into one single stream of communication.



“Hi Marley makes the hand-off easier in the claims process,” said Kristen Hawkins.

Hawkins continued, “when the advisor is done with their initial contact, they can easily add others, like the material desk adjuster, auto appraiser, or anyone else who touches the claim, to the text chain and keep the conversation going. Everyone can collect photos and information they need, communicate about the estimate, repairs, provide updates and more.”

The streamlined communication helps move the claim forward. With Hi Marley, AFR has reduced cycle time by three days per claim. AFR’s customers also appreciate how efficient, effective, and responsive AFR is and how quickly they receive answers to their questions over text messaging. By the end of its first year, AFR’s customer satisfaction score averaged 4.8/5, demonstrating the value of their ongoing commitment to customer service.

The supervisors also utilize Hi Marley’s reports and insights to motivate their teams and encourage adoption, and a lot of the adjusters are already super-users, making Hi Marley a key part of their claims routine.



Learn more at
www.himarley.com