

AF Group Companies Bring Empathy and Innovation to Workers' Compensation with Hi Marley



Two-Way Text Messaging and Seamless Integrations Increase AF Group Brands' Customer and Employee Satisfaction

“Through ongoing conversations with our customers and agent partners, we’ve come to understand that their preferred methods of communication are changing. Our partnership with Hi Marley now allows us to conveniently offer text messaging capabilities, and we’re already seeing positive results.”

RICK HOBBS

Senior Vice President of Claims,
AF Group

CHALLENGE

AF Group’s workers’ compensation subsidiaries wanted to simplify, modernize and accelerate the claims process for insureds, injured workers and agent partners. The carrier needed a responsive tool that meets policyholders’ changing expectations.

Nobody anticipates getting injured at work. When accidents happen, many questions arise: Will I still receive a paycheck? Will my employer cover my medical expenses? How will I pay my bills?

“When one of our customers experiences a workplace injury, their health and wellbeing is our number one priority,” said Amanda Sills, Senior Customer Experience Advisor at AF Group. “Everything we do is in an effort to make them feel whole again and back to the lifestyle they’re used to.”

SOLUTION

AF Group’s insurance subsidiaries understand that the workers’ compensation process can be overwhelming, which is why they strive to provide superior customer service, timely support and innovative solutions, like the Hi Marley Insurance Cloud.

Offering a text messaging solution was an initiative driven by AF Group's Claim Center of Excellence with the mission of providing superior customer service and internal operational optimization.

With Hi Marley's texting platform, customers can communicate with their claims team in real-time and in more than 19 different languages without the need for a translator.

RESULTS

After successfully piloting Hi Marley with a small test group, AF Group's subsidiaries opened the program for all workers' compensation claims. Since its inception, their claim adjusters and nurse case managers have seen many benefits of Hi Marley, including improved communication, process efficiencies and a more streamlined claims process.

"Our claim adjusters are enjoying the ease of exchanging messages, documents and photos via text with policyholders," said Rick Hobbs, Senior Vice President of Claims at AF Group. "And with the Guidewire ClaimCenter integration, this content is automatically added to the claims system; one of the many Hi Marley features that has resulted in better claim service for our customers and increased job satisfaction for our team."

Employee Satisfaction Extends Beyond Work

The benefits of Hi Marley extend beyond work for one Accident Fund (a subsidiary of AF Group) claim adjuster who suffers from 92 percent hearing loss. Relying primarily on lip reading to communicate, working over the phone or via video can be stressful and exhausting. But with Hi Marley, she can communicate via text messaging – vastly improving her correspondence with customers and leaving her feeling less exhausted at the end of the workday.

"Hi Marley changed her life for the better," said Amanda Sills. "She no longer strains to hear over the phone, allowing her to connect on a more personal level with her injured workers. And, she's finding that she has more energy to give to her own family when she gets home after work; definitely a win/win!"



Sills continued, "Never in my wildest dreams did I think this would be one of our success stories coming from this solution. Seeing the impact Hi Marley can have on someone's personal life is powerful and emotional."



We place tremendous value on providing the best possible service to our diverse customer base. Hi Marley's translation feature helps break down barriers by allowing us to have conversations in the customer's preferred language."

JESSICA MCGREGOR

Director of Customer Experience, AF Group



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Translation Boosts Customer Service

Another benefit of Hi Marley is the translation feature, which allows claim staff to better communicate with their diverse customer base.

“Hi Marley’s translation feature helps break down barriers by allowing us to have conversations in the customer’s preferred language,” said Jessica McGregor, Director of Customer Experience at AF Group. “This makes for more positive and thoughtful interactions.”



“The translation feature also saves on costs and time associated with third-party translation services.”

“There are a lot of steps in the workers’ compensation claims process, so injured workers are understandably frustrated if they can’t communicate clearly with their claims team, and get the information they need,” added Rick Hobbs. “Hi Marley’s ability to translate conversations enables us to quickly and clearly answer questions, making everything less confusing for the injured worker and more efficient for everyone involved in the process.”

Helping Injured Workers in Time of Need

AF Group’s insurance subsidiaries found their customer satisfaction score is highest when claim representatives participate in texting with the injured worker during their claim. In addition to making communication easier, claim representatives can proactively schedule important reminder texts about upcoming appointments and services—accelerating the process for approvals and payments to policyholders.

“With Hi Marley, we may not work for the same company, but they are definitely my partners. Whenever I have a question or request, they go above and beyond – always exceeding my expectations.”

AMANDA SILLS

Senior Customer Experience Advisor, AF Group



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Our adjusters love that they **can get a hold of their injured workers quicker and easier with text messaging**. In situations where an injured worker can't step away to talk to the adjuster on the phone, they can often still text, which helps streamline communications and moves the claim along more efficiently.”

AMANDA SILLS

Senior Customer Experience Advisor, AF Group

For example, recently, a claim file listed an injured worker's date of birth incorrectly, hindering the adjuster's ability to verify their identity with the medical provider and obtain necessary claim information. While on the phone with the doctor's office, the adjuster sent a quick text message to the injured worker requesting them to verify their date of birth. The injured worker could immediately snap a picture of their driver's license and text it to the adjuster.

“Our adjuster was able to provide the correct details for the doctor to release the injured worker's files without requiring multiple phone calls and voicemails, thus delaying the process even further,” said Sills. “The issue was resolved in one very seamless action.”

AF Group's insurance subsidiaries have experienced very positive results with Hi Marley and plan to expand Hi Marley to their commercial auto division in the future.



Learn more at
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