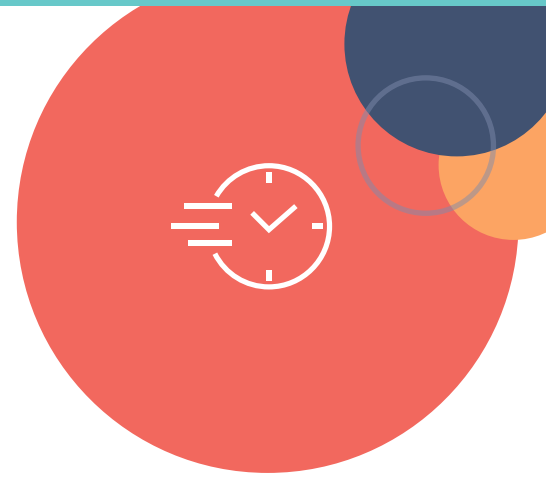


CASE STUDY

MPIUA Streamlines the Claims Experience



MPIUA Breaks Down Communication Barriers, Improves the Claims Experience and Enhances Customer Service



One of the largest writers of home insurance in Massachusetts



Opt-in Rate



Of conversations have positive sentiment

CHALLENGE

A [Hi Marley survey](#) found that text messaging is the primary electronic communication method for 86 percent of consumers. Furthermore, 80 percent of policyholders would prefer to text with their insurance company or agent if they had the option.

For the Massachusetts Property Insurance Underwriting Association (MPIUA), also known as the Massachusetts Fair Plan, text messaging with policyholders became a real concern. While MPIUA wanted to meet evolving customer demands, using text messaging to communicate could create challenges if all interactions between the organization and policyholders were not documented.

“We didn’t want adjusters texting from their phones with insureds because we knew they weren’t always tracking those conversations,” said Michael Reilly, Vice President of the Claims Division at MPIUA. “SMS messages are written communications with our policyholders. When those interactions aren’t documented in the claims file, we don’t have a record of the conversations, and it can cause potential risk.”

He continued, “But, despite what we said, adjusters continued to use text messaging because they want to be responsive to customers, and texting is a fast and convenient way to set up appointments, answer questions and provide quick updates.”

SOLUTION

MPIUA implemented the Hi Marley Insurance Cloud to streamline the claims experience and provide the highest level of customer service, while offering a secure, compliant way to text with policyholders.

“We knew texting is just the way the world wants to communicate and had to find the right way to facilitate that for our policyholders and adjusters,” said Reilly.



“After our first meeting with Hi Marley, we knew the tool would meet our needs.”

RESULTS

With the Hi Marley Insurance Cloud, MPIUA no longer needs to rely on its reps to manually add important details or chats to the claim file. Hi Marley automates the adjusters’ manual tasks and stores SMS communication data, including messages and media files, in easy-to-navigate transcripts. The transcript is automatically added to the claim file, eliminating the risk of missing text exchanges and ensuring that the carrier has records of all written communications with insureds.

Translation Helps Adjusters Communicate with Policyholders in a Variety of Languages

MPIUA is one of the largest writers of home insurance in Massachusetts. According to the Boston Planning and Development Agency, nearly 530,000 Massachusetts adult residents speak limited or no English. Some municipalities reported more than 30 percent of their residents speak a primary language other than English.

Hi Marley’s translation feature enables real-time translation so that each party can communicate in their preferred language on both ends of the conversation. This saves carriers money, time, and resources while allowing customers to be served in their native language, creating a better experience.

Many of MPIUA’s adjusters have had a positive experience using the translation feature of Hi Marley to communicate with policyholders.

Denis McSweeney shared feedback he received during the pilot program; an adjuster named Susan said, “I am using Hi Marley to text back and forth in Spanish with an insured who doesn’t speak a word of English. I wanted to let you know because I think that’s super cool.”



We work with a lot of insureds in these cities, where English is barely a second language. **Hi Marley opens a means of communication that wasn’t possible before.**

The translation feature makes our customers comfortable and offers a nice, easy way to communicate in their preferred language.”

DENIS MCSWEENEY
Claims Adjuster, MPIUA



“

The insured can send photos of the damages through Hi Marley, which helps us get a better idea of what we’re walking into so we can process the claim faster.”

DANIEL HALL
Claims Adjuster, MPIUA

Automating Hi Marley Invitation Leads to 6X Opt-In Growth

The Hi Marley Insurance Cloud is fast to deploy, easy to use, and, with flexible APIs, makes integrations seamless. It can also function as a standalone intelligent communications platform.

MPIUA launched unintegrated, starting with a small user group, and put together a plan for setting up Hi Marley integrations for their claims system, Infinity, and file storage. When a new claim comes in, whether online or by a call, MPIUA’s automated system sets it up in the Infinity database and assigns the claim to an adjuster in Xactimate, a property claims estimation tool.

As part of the integration, MPIUA added a step. Now, when the claim goes to Xactimate, an email goes to the insured offering Hi Marley as a communication option and encouraging the claimant to opt into the platform. Automating this invite as part of opening the claim proved to be effective; it removed the task from adjusters’ plates and increased usage six times. Now, MPIUA has achieved over 70 percent opt-in rate.



Customers also appreciate the ease of communication, with 90 percent of the conversations on Hi Marley’s platform having a positive sentiment.

“It’s beneficial to let people know upfront that we offer another way of communicating claims information,” said Daniel Hall, Claims Adjuster at MPIUA. “The invite is sent right at the beginning of the claim, which allows us to gather information and get answers to straightforward questions before an adjuster gets out to the property.”

MPIUA demonstrates the absolute power of integrations. By automating the invitation to Hi Marley, MPIUA improved the claims process and streamlined communications on a substantial number of cases.

“With its ease of use and communication, **Hi Marley offers great benefits** for adjusters and operations.”

MICHAEL REILLEY
Vice President of the Claims Division, MPIUA



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