# New Mexico Mutual Strengthens Connections and Service for Multi-Lingual Customers



Workers' compensation market in New Mexico insured by New Mexico Mutual

New Mexico's population speaks Spanish as Primary Language

Cases in Hi Marley use translation

Opt-in Rate

New Mexico Mutual Partners with Hi Marley to Break Down Communication Barriers and Modernize the Workers' Comp Claims Experience

## CHALLENGE

New Mexico Mutual provides affordable, quality workers' compensation insurance to businesses across New Mexico. Understanding that more adjusters and customers wanted to use text messaging to communicate, New Mexico Mutual needed a solution to facilitate secure SMS messaging conversations, enhance the claims process and better serve its stakeholders.

## SOLUTION

The Hi Marley Insurance Cloud is an intelligent communication platform built for the claims ecosystem that enables New Mexico Mutual adjusters and injured workers to communicate the way they prefer. The platform streamlines the conversation for all parties involved in a workers' compensation claim and makes sharing updates, photos, videos and documents easy. It also automatically captures all SMS conversations and media into the claim file, ensuring all information is up-to-date and secure.





In our line of business, there is often a lot of back and forth between the adjuster and the worker who experienced an on-the-job injury. It's a stressful situation, and the benefits are complex. Hi Marley helps us answer our customers' questions faster and provides a much more efficient way to exchange documentation and photos. It's an innovative solution that will have a lasting positive impact on our business."

### DAN GIRLAMO

VP of Claims, New Mexico Mutual

## RESULTS

### **Translation Feature Makes Meaningful Difference**

Hi Marley's translation feature made a meaningful difference in how New Mexico Mutual communicates with customers.

New Mexico Mutual insures one-third of the workers' compensation market in a state where almost 30 percent of the population speaks Spanish as their primary language at home; however, the carrier faced challenges finding adjusters fluent in the language.

Hi Marley's intelligent communication platform enables automated translation into 19 languages, allowing all parties to communicate in their preferred language in real-time, removing barriers and reducing stress in an already stressful situation.

Before Hi Marley, only four people on the claims floor could serve as parttime translators. New Mexico Mutual was often forced to use a third-party translation service, which created additional steps, delayed the claim process and added another expense. Today, almost 50 percent of the New Mexico Mutual's cases in Hi Marley use translation.

## Sending Hi Marley Invitation in Two Languages Increases Opt-In Rate

A bilingual New Mexico Mutual adjuster participated in the Hi Marley pilot to confirm the translation feature worked in a way that would sufficiently meet the carrier's communication needs. "The pilot was super collaborative. We appreciated the weekly feedback sessions with the Hi Marley team and the unique opportunity to influence decisions and implement changes throughout the program."

#### **MICHELLE SKINNER**

Business Intelligence Analyst II, New Mexico Mutual



During one feedback session, the New Mexico Mutual team noted that to effectively reach their multi-lingual customer base, they needed to send the Hi Marley opt-in message to policyholders in both Spanish and English. Hi Marley and New Mexico Mutual worked together to put this idea into action, and as a result, the carrier has achieved a 73 percent opt-in rate.

Having the opportunity to identify a need and the capacity to work together to find a solution shows that Hi Marley is a great partner and cares about our success," Michelle Skinner, Business Intelligence Analyst II at New Mexico Mutual.



"Our team was delighted with the experience; we voted unanimously to continue with Hi Marley after the pilot."

## Hi Marley's Guidewire ClaimCenter Integration

New Mexico Mutual also saw value in Hi Marley's Ready for Guidewire ClaimCenter integration.

"Hi Marley's accelerators that make integrations easier were a big selling point for us because other options we looked at didn't offer that," said Skinner. "We liked that we could begin leveraging the tool as a standalone product to improve our claims process and operations, then easily integrate once Guidewire approves the accelerator for our version of ClaimCenter."

New Mexico Mutual demonstrates an unwavering commitment to customer service. The carrier is transforming the future of workers' compensation claims, and Hi Marley's platform will help interact with injured workers where and how they want to communicate and help them deliver a more empathetic, efficient, high-quality claims experience. 66

We use Hi Marley's translation feature all the time; **it made a huge difference for our adjusters. It's easy to use and has created significant time savings.** Now, we don't need to locate a translator for every question; we can quickly provide answers and better serve our injured workers."

#### DAN GIRLAMO

VP of Claims, New Mexico Mutual



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