

Westfield Integrates One Inc and Hi Marley to Create One Unified Conversation



Integration Builds Trust, Gains Efficiencies, Saves Cycle Time and Enhances the Claims Experience

 **Significant Reduction in Phone Calls and Voicemails**

 **11% Decrease in Payment Notification Expiration in the First Month**

OPPORTUNITY

Westfield Wanted to Streamline Processes and Consolidate Claims Communications to Better the Customer Experience

As champions of progress over the past 175 years, Westfield Insurance continues to innovate and find new ways to create meaningful policyholder experiences and maintain strong relationships. That includes Westfield striving to keep pace with digital transformation in insurance and implementing solutions like One Inc's digital payments and Hi Marley's collaboration platform to enhance the claims process. Westfield recently identified an opportunity to make these technologies even more powerful to streamline communication and further enhance customer satisfaction.

"Our adjusters would text customers throughout the claim process using Hi Marley, but once it was time for payment, customers would receive a text notification with a link in a new conversation thread from a completely different number," said Jason Bidinger, Claims Strategy Technology and Process Leader at Westfield Insurance.

Westfield noticed this one-off text created confusion—customers weren't sure if the link was fraudulent or legitimate—resulting in phone calls to adjusters to clarify, causing delays in the process.

"We wanted to reduce confusion and consolidate the communications that our customers receive related to their claim."

Westfield had an idea: Work with One Inc and Hi Marley to build an integration so adjusters could initiate payment through their claims system of record and consolidate all text messages into one conversation.

SOLUTION

Seamlessly Integrate Payments within Active Insurance Workflows

One Inc, Hi Marley and Westfield worked through the use case and developed a Hi Marley Insurance Cloud integration with One Inc. Now, once an adjuster creates a claim in Guidewire ClaimCenter, it automatically generates a Hi Marley case with a unique CaseID, which is the critical identifier making the integration successful.

The adjuster then follows standard steps for texting the customer using Hi Marley throughout the claim process. Once the adjuster initiates a payment through ClaimCenter, it creates a templated message with the payment link in the existing Hi Marley text thread. The claimant then clicks the link, authenticates themselves, and selects their preferred payment method. Once the payment is successful, the customer receives a confirmation text within the same conversation.

Westfield rolled out the integration to all adjusters using Hi Marley, which includes Property, Workers' Compensation and Auto lines of business. With the option of this unified solution, claim adjusters can have two-way text messaging conversations with claimants, walk them through the claim process and allow them to choose their claim payment method and receive payment all in one text thread.

RESULTS

A Unified Conversation Enhances the Customer Experience

One unified conversation helps Westfield adjusters stay connected to customers quickly and conveniently, improving the claims experience and reducing cycle time. Enabling adjusters to initiate and simplify payments via text message, streamlined verification and authentication, reduced confusion and, likely, improved overall customer satisfaction.

Overall, the integration increased the number of customers benefiting from digital payments.



Prior to the integration, **24 percent of Westfield claimants received payments via checks.**

In the first month of the integration, that number dropped to 14 percent.



“We hoped customers would leverage digital payments because **it means they can get their payment faster** than receiving a check in the mail, and getting checks faster means shorter cycle times. The early benefit we saw is that customers were more willing to adopt digital payments when their adjuster offered this option in the existing Hi Marley conversation. In turn, **the percentage of customers who received payments via paper check drastically reduced.**”

JASON BIDINGER

Claims Strategy Technology and Process Leader, Westfield Insurance

Automation Can Enable Adjusters

Automated templated messages—including the initial payment link, reminders if the link is going to expire, and notifications related to payment status—help limit many manual processes.



With automation, **payment notification expiration dropped 11 percent** in the first month of the integration.

“The unified conversation helps build trust and saves time,” said Bidinger. “Since the automated template messages explain the process, verify the validity of the payment link or clarify extra steps, adjusters can focus on other customer service needs. The whole process is taking place in the same Hi Marley conversation, which reduces phone calls and questions about the process and creates a better experience for the customer and adjuster.”

Furthermore, Hi Marley automatically uploads the conversation transcripts and related media files to Guidewire ClaimCenter, limiting the effort of claims professionals searching for details because all the information Westfield needs is in one place.

A Streamlined Claims Experience

With the success of integrating Hi Marley and One Inc, Westfield is excited to see how additional integrations can positively impact the use of other digital tools in the near future.

“Hi Marley is one way we’re helping our customers take advantage of digital solutions during the claims process,” said Bidinger. “We’re excited to look ahead and identify other solutions that can make the claims process faster and easier, especially for our customers.”

“Integrations and APIs are part of the reasons why Hi Marley is such a valuable insurance-specific collaboration platform,” said Jay Guden, SVP of Business Operations and Partnerships at Hi Marley. “When carriers integrate with Hi Marley, we always take the opportunity to learn and grow based on their needs. This use case with Westfield is a great example of how we create new integrations based on our customers’ feedback and workflows and bring value to other Hi Marley customers.”

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Westfield, Hi Marley, and One Inc are focused on insurance and customer satisfaction, and we’re **thrilled to see the immediate benefits** streamlining conversations offered claimants. We understand that partnerships are key to success and by working together we offer greater value to the ecosystem, ultimately creating a better claim experience for customers.”

MICHAEL LANDTROOP

VP, Partners and Alliances, One Inc.



Learn more at
www.himarley.com