

CASE STUDY

ACG Dramatically Improves KPIs with Hi Marley Coaching Capabilities



Insights for Every User Helps ACG Enhance Member Service and Employee Productivity

BENEFITS OF COACHING

 **88%**

Opt-In Rate

 **4.4%**

Increase in NPS Scores

 **13%**

Increase in Responsiveness

 **82%**

Decrease in Time to First Contact

CHALLENGE

The Auto Club Group (ACG), the second-largest AAA club in North America, continuously explores new tools and technologies that empower its employees and support its mission “to help AAA members enjoy life’s journey with peace of mind by providing innovative solutions, advocacy and membership benefits wherever and whenever they need them.”

“Our members are the most important aspect of our business,” said Patty Bullis, AVP of Claims at ACG. “Claims satisfaction scores are part of our key measures as a company to support our member-centric vision. When we improve claims satisfaction, we positively impact overall company results.”

ACG [implemented Hi Marley](#) in 2021 and found success. The company wanted to expand its use to further empower employees and delight members using the Hi Marley Insurance Cloud’s sentiment analysis and actionable insights for on-the-job Coaching. Partnering with Hi Marley, ACG piloted Hi Marley’s [Coaching Capabilities](#).

SOLUTION

ACG knew Hi Marley’s features could help drive member satisfaction throughout the claims process, from quickly answering questions, scheduling calls and inspections, and sending and receiving media files, and with the addition of Coaching Capabilities, ACG could enhance member service and productivity.



The My Team Insights Dashboard has the biggest impact. **It offers so much information right at our fingertips.** I can quickly see my team's contact times, case health trends, operator caseloads and more just by opening the dashboard. It's a huge win."

MINDY RODRIGUEZ
Claims Technical Consultant, ACG

Insights For Every ACG User: Claim Reps, Supervisors and Leadership

Hi Marley's Coaching Capabilities offer three insights dashboards: My Org Insights, My Team Insights and My Insights.

My Org Insights Dashboard offers organizational-level data and analytics. ACG leaders can drill into cases and conversations that may be outliers and work with supervisors and employees to achieve better outcomes.

My Team Insights Dashboard captures team data and highlights key success metrics so ACG supervisors can provide thoughtful, targeted guidance and mentorship.

Before the pilot, ACG supervisors had difficulty gaining the full scope of their teams' activities.

"We could have conversations and one-on-ones, but we were unsure if our teams were using Hi Marley to its full potential. Now we can see everything in the dashboard," said Kimberly Clauw, Claims Manager at ACG. "The My Team Insights dashboard helps us better support and motivate our teams."

My Insights Dashboard provides ACG employees with a personalized landing page with individual performance metrics and calls to action highlighting their most important next steps.



"When I started using Hi Marley, I noticed a huge difference in the number of inbound calls I received because there's so much **we can easily accomplish via text messaging,**" said Andrea Clark, Claim Representative at ACG.

She continued, "The My Insights Dashboard has helped me get the most out of Hi Marley. I can quickly look at my homepage and see if there's anyone I need to respond to or a conversation that needs my attention, and that's been really helpful."

HI MARLEY'S COACHING INSIGHTS CAPABILITIES



My Org Insights

Organizational-level data and analytics.



My Team Insights

Team data and highlights key success metrics.



My Insights

Personalized landing page with individual performance metrics.

Real-Time Notifications Help ACG Prioritize Tasks

The Coaching Capabilities' message intelligence engine automatically analyzes texting conversations and provides real-time notifications to employees directly within their chat queue, so they can see what tasks and members need immediate attention.

Coaching Capabilities help amplify the voice of the member and identify areas of potential dissatisfaction while giving insurance professionals and their supervisors the tools to prioritize engagement and resolve issues before they escalate.



"I love the Dashboards. The system flags conversations with negative sentiment, which allows me to quickly identify and resolve the problem," said Jeremy Edwards, Claim Manager at ACG.

Templates Help ACG Manage Expectations and Enhance Communication

To improve the claims experience, ACG leveraged text message templates in Hi Marley to handle frequently asked questions, keep members better informed and help ensure they communicate relevant and correct information.

"We worked with our most frequent Hi Marley users to build templates, so our adjusters could begin to use them for specific parts of the claim such as first contact, follow-up messages, payment notification and more," said Emily Edwards, Claims Director at ACG. "Templates help us ensure messaging and wording are consistent across our communications."

The ACG team monitored template usage and saw an uptick after the rollout. Adjusters loved that they could pin templates at the top of their dashboards, making easy access to their most frequently used templates.

Templates also helped improve the member experience. Knowing that setting clear expectations and explaining the claims process are top drivers of 5-star claims experiences, ACG requires field appraisers to use templates to inform members when they will arrive for an inspection.

"The templated message reminded members that they have an upcoming appointment for an inspection and that the appraiser would arrive in a certain amount of time," said Patty Bullis. "It was a huge win for us—it was easy for the adjusters to send the templated message right from the Mobile App, set expectations and ultimately drive member satisfaction."

"The Coaching Capabilities help me keep track of everything and stay on top of my tasks. I love how the dashboard flags conversations awaiting a response. This enables me to optimize my workflow and deliver an exceptional member experience,"

ANDREA CLARK

Claim Representative, ACG





“Before the pilot, there wasn’t a way for me to make sure that the team was sending that personal warm welcome greeting and getting the text messaging conversation going for the member. **The dashboard helped identify those opt-ins that still needed to be answered**—My Team Insights allows me to take a quick look at how long it’s been since someone opted-in and then send a quick IM or call and remind the adjuster that this conversation needs to be answered.”

KIMBERLY CLAUW
Claims Manager, ACG

RESULTS

ACG met weekly during the pilot to measure the Coaching Capabilities’ impact on NPS and other KPIs and share challenges, solutions and best practices.

To encourage internal adoption, ACG required reps to offer Hi Marley on every claim. Hi Marley claim counts increased drastically.



“We saw teams go from six claims in 30 days that used Hi Marley to **hundreds of claims in the same time period**. It made a huge impact,” said Mindy Rodriguez.

Opt-in rates, another key focus of the pilot, also improved. Higher opt-in rates mean more people use the tool, which provides more conversational data to help the carrier continuously improve. Today, ACG’s Hi Marley opt-in rate is above average at 88 percent.

Post-Pilot NPS Scores Improve 4.4 Percent, Demonstrating Effectiveness

When comparing pre-pilot versus post-pilot, ACG improved across every metric. NPS scores increased by 4.4 percent, and responsiveness improved by almost 13 percent.

In addition, several NPS surveys included comments like “I love that we can text.”

“The truth is in the numbers,” said Mindy Rodriguez. “Policyholders felt more informed, had more clarity around the claims process, felt that their claims were handled quickly and were satisfied with their claim handler.”

Time to First Contact Decreased by 82 Percent

Knowing that responsiveness is a key differentiator that improves the member experience, in addition to increasing utilization, ACG drilled down into Time to First Contact (TTFC), or how long it takes to initiate a text conversation with a customer once they've filed a claim. ACG measured this metric throughout the pilot and experienced an 82 percent improvement.

"I met with my staff at least once a week to review questions," said Jeremy Edwards, "During those meetings, I would pull up the dashboard to show where everyone stood in relation to their peers' metrics, including the total number of text messages, case numbers, TTFC, opt-in rates and more. These weekly updates helped create a sense of competition, which was a great motivator for the team."

Jeremy Edwards continued, "When we started, I had employees with TTFC around 78 hours. We trimmed that down by coaching adjusters and reminding them to reach out and let the customer know the next steps."

Focus on TTFC Decreases Inbound Call Volume

In addition to moving claims along faster, focusing on TTFC ensures the member knows that text messaging is the easiest and fastest way to get answers. When members reach out and receive a response right away, it conditions them to use text messages instead of picking up the phone to ask simple questions.



"We saw a **huge decline** in the number of inbound phone calls."

"If members can send you a text message asking a simple question and get a fast response, that eliminates phone calls, voicemails and potential phone tag," said Jeremy Edwards.

"Just because you got a voicemail from somebody doesn't mean you have to communicate back to them via phone," said Mindy Rodriguez. "If it's an easy question, a text message can resolve that question in seconds."



"I try to avoid unnecessary calls; so, if I receive a voicemail from someone who already opted-in to Hi Marley, I'll send them a text instead of calling back and just say **'hi, I received your voicemail, can I assist you via text?'** And then nine times out of 10 they will say, 'yes, absolutely.'"

ANDREA CLARK

Claim Representative, ACG

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We saw that our people used Hi Marley more, and our NPS scores improved. We are thrilled with these results.

We value member service—it's our priority. There's no doubt that Coaching worked and helped us enhance member satisfaction. There's proof in the data.”

PATTY BULLIS

AVP of Claims, ACG



Post-Pilot NPS Scores Shows Improvement in “Displays Empathy” Score

Claims is a people-oriented, people-focused business. In their greatest time of need, people often feel vulnerable, and value the support of someone with empathy. ACG's post-pilot NPS scores showed improvement in the “displays empathy” metric.

“I love to look at the My Insights Dashboard when I come in on Monday mornings. I can see when a claim has been assigned to me over the weekend, and I immediately contact the insured” said Sandra Roumayah, Claims Adjuster at ACG.



“Customers appreciate that personal touch; **it creates a human connection** that you're a trusted adjuster in that policyholders' pocket, not a computer.”

ACG also found that texting helps adjusters strike the right tone and display empathy.

“After implementing Hi Marley, an adjuster on my team saw her empathy scores skyrocket,” said Jeremy Edwards. “She says Hi Marley helped her express empathy more effectively by typing out the words instead of talking on the phone.”

Intelligent Translation Helps Break Down Communication Barriers

ACG leverages Hi Marley's intelligent translation feature that enables adjusters and customers to communicate in their preferred language by automatically translating messages in real-time across 19 languages to help break down communication barriers and further display empathy in claims.

Prior to Hi Marley, ACG reps would need to bring in external translation services to communicate with customers in their preferred language.

"Translator calls were extremely time-consuming and awkward," said Mindy Rodriguez. "They often took more than 40 minutes, requiring extended hold time and multiple steps for just one sentence. It also became difficult to express empathy, because the tone sometimes got lost in translation."

"Hi Marley's intelligent translation is awesome," said Sandra Roumayah. "The first time I used it was with an insured. Initially, he asked his daughter to translate our conversation. Eventually, he opted-in to text messaging, which was amazing. I was able to immediately answer his questions, which enabled us to resolve his issues much faster. Things went so smoothly, that at the end of the claim, he invited me over for dinner to say thank you!"

Sandra appreciates the ease of Intelligent Translation and how it reduces significant time and stress.

Looking to the Future, Partnering with Hi Marley

Looking ahead, ACG hopes to continue to increase utilization of Hi Marley and help more employees and customers experience the value the platform brings to the claims experience.

"When deciding who to use as a vendor, Hi Marley's focus on insurance was a key component for us," said Patty Bullis. "We could have bought a texting tool anywhere, but the fact that Hi Marley understands what we're doing makes a huge difference."

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TTFC improved so much throughout the pilot. **Fast response is always something we've pushed** with reminders to send a text message right after a claimant opts in to provide that human touch. But as we continue to look at and discuss TTFC and keep it top of mind, it makes a big impact and conditions our customers to move to text instead of calling.”

MINDY RODRIGUEZ

Claims Technical Consultant, ACG



Learn more about Hi Marley's on-the-job coaching and insights at www.himarley.com/coaching.