

## CASE STUDY

# How One Automation is Cutting Dollars and Days from Total Loss Claims



### BENEFITS & RESULTS

 **\$125-\$150**

Carriers Save on Average Per Claim with Total Loss Assist

 **30%-40%**

Reduction in Claim Cycle Time Between FNOL and Vehicle Pick Up

 **7%**

Increase in NPS Promoters

 **31%**

Reduction in Cycle Time between Copart assignment and Vehicle Cleared for Pick Up with MAC

 **40%**

Reduction in Cycle Time from Release Issue Creation to Resolution with MAC

 **1 Day**

Saved on Average with MAC

## Hi Marley Enhances Total Loss Assist™ with Mark As Complete (MAC) Innovation

Total loss claims have the longest cycle time of all claim types. At an average daily cost of \$54, expenses quickly add up. To improve the total loss process, Hi Marley, in partnership with Copart, [created Total Loss Assist](#) to address the delays, challenges, and communication silos that exist within total loss claims.

The [2025 LexisNexis U.S. Auto Insurance Trends Report](#) stated, “With almost 30 percent of collision claims ending in a total loss, carriers need to place an even greater focus on speed and customer satisfaction in this process.”

As the percentage of collision claims deemed a total loss continues to climb, Hi Marley is running towards complexity, and finding additional ways to improve Total Loss Assist with new automations that save carriers a full day on average.

### Hi Marley's Total Loss Assist Accelerates the Total Loss Claims Process

Hi Marley's Total Loss Assist enables the claimant, carrier, salvage coordinator, and other parties, including ecosystem partners, to collaborate in a single communication thread throughout each phase of the total loss process. Through our seamless integration with Copart Seller Portal, Hi Marley sends personalized, automated messages based on alerts from salvage vendors and other partners, driving clarity and ensuring everyone involved is informed in real-time.

Hi Marley's Total Loss Assist saves carriers \$125-\$150 on average per total loss claim, based on estimated calculations for rental days, excess storage fees, and the volume of phone calls and voicemails. And with Total Loss Assist, carriers reduce claim cycle time by 30-40 percent between FNOL and vehicle pickup and increase NPS promoters by seven percent.

Now, Hi Marley has further enhanced Total Loss Assist, with Mark as Complete (MAC), an automation that drives significant cost and cycle time savings for carriers.

## THE CHALLENGE

### Release Issues Delaying Total Loss Process

During step four of the total loss process, carriers typically require a verbal and/or written release from the customer, and the customer may also need to retrieve their items from the vehicle. These steps are also known as "release issues." If left unresolved, these can create blocking events that lead to additional storage costs and delays.

When a release issue arises on a total loss claim, Hi Marley's Total Loss Assist notifies operators and sends an automated text message to the policyholder, outlining the steps to resolve the issue. A carrier customer often responds to the message via text, saying, "I picked up my stuff" or "I'm all set," etc.

Before MAC, to move forward with a total loss, adjusters had to manually confirm when a vehicle was ready for pickup in the Copart Seller Portal. A step that was frequently missed. This led to further delays in the process, sometimes stretching a day or more, even after customers had done their part.

## THE SOLUTION

### Mark as Complete Automation

To eliminate delays, we removed the manual step from the process. Now, when customers receive a message asking them to resolve a release issue, they're prompted to reply with "C" to confirm it's complete.



The action feels familiar and intuitive, much like confirming an appointment via text. There's no app to open, no training required, and no behavior change needed. **As a result, most customers respond immediately after satisfying the release action.**

Once they do, Total Loss Assist's MAC feature automatically updates the necessary systems, triggering Copart to verify the vehicle's readiness for pickup and dispatch a tow faster.



Mark as Complete streamlines the total loss process and makes it easier to move the claim forward without the triangulation of communication, creating a better experience for customers and adjusters. And while this is just a small step, it's one less administrative task that adjusters have to spend energy on. **It makes a big impact on cycle time** and gives them a little more bandwidth to focus on things that matter for our customers."

### JAKE CARR

Auto Damage Manager,  
Indiana Farm Bureau



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In the event an adjuster is unavailable, a vehicle can be assigned to Copart, released, moved to salvage, and checked in all **without any adjuster interaction.**”

**JEFF DUNLAP**

Operations Director, Copart

## THE RESULTS

### Cost Savings and Cycle Time Improvements

Total Loss Assist's MAC automation creates distinct advantages. Copart employees no longer spend two hours making phone calls every morning to confirm that vehicles are ready for pickup. The automation enables real-time confirmations, allowing Copart to distribute yard vehicle checks throughout the day.

Once something is marked as complete, it takes an average of 26 minutes for the Copart yard to call. Vehicles are cleared much faster, resulting in reduced storage days and associated costs.

Consider this: if a MAC occurs in the morning, a vehicle can be picked up on the same day, saving approximately \$100 in advanced storage fees. The accelerated process also impacts rental costs, delivering measurable savings for carriers.

MAC reduces cycle times by 31 percent between Copart assignment and when the vehicle is cleared for pickup.

“If I see a decrease anywhere in my total loss process from FNOL to finish, that's a win. **Every minute matters.** When we can save an entire day by implementing something that requires very little interaction from the insurance side, that is huge. And when you multiply those time savings by the overall total cases in a year, it makes a big difference.”

**JAKE CARR**

Auto Damage Manager,  
Indiana Farm Bureau



We found that MAC can effectively impact the time from release issue creation to resolution; **carriers reduced their time by 40 percent, saving a full day on average.**

Hi Marley's Total Loss Assist helps carriers avoid blocking release events as much as possible, but if they happen, we now have this impactful automation with MAC to move total loss claims along faster.

Learn how Hi Marley's Total Loss Assist reduces costs, improves cycle times and enhances customer satisfaction at [www.himarley.com/totalloss](http://www.himarley.com/totalloss)



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