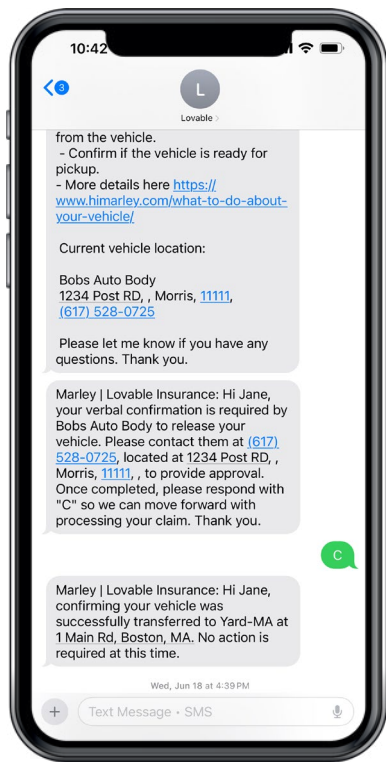




Hi Marley's Total Loss Assist

Modernizing Auto Total Loss Claims from FNOL to Payment



Network collaboration
via SMS reduces total
loss claim cycle time.

Total Losses are Totally Complicated

Navigating the total loss claim process is difficult for everyone. Consumers become aggravated with process uncertainty, disjointed communication and managing multiple vendors while carriers face increasing costs through storage fees, rental charges and productivity loss.

To achieve high customer satisfaction rates and efficient workflows for total loss claims, carriers need to take an empathetic approach, provide customers with clear expectations and strive for prompt resolutions.

The Total Loss Assist Impact

With Hi Marley's Total Loss Assist, carriers tackle total loss process inefficiencies to improve claims handling. Through a unique integration with Copart, Hi Marley reduces the number of touchpoints needed to resolve auto total loss claims while increasing customer satisfaction. On average, carriers can expect:

- A 30-40% cycle time reduction between FNOL and vehicle pickup
- Cost savings of \$125-\$150* per total loss claim
- 10%+ reduction in blocking release issue
- Increased NPS resulting in an uptick in policyholders planning to renew

“

“An adjuster can quickly see the status of the claim and receives an alert if there's an issue they need to address. It's very intuitive. It's been a win for us to take administrative tasks away from our adjusters and automate this process. This year, we've had a substantial increase in total loss volume, but **utilizing Total Loss Assist, we reduced cycle time without adding anything to headcount.**”

JAKE CARR

Auto Damage Manager, Indiana Farm Bureau

How Total Loss Assist Works

Featuring an integration with the Copart Seller Portal, Hi Marley acts as the communication hub for all stakeholders in the total loss claim process using a single text thread.

- 1 | Once a vehicle is deemed a total loss, carriers set expectations with the policyholder via SMS with the assistance of automated message templates.
- 2 | The case is auto-assigned to the appropriate carrier or Copart total loss operator in Hi Marley to process the claim efficiently.
- 3 | As part of the salvage process, Hi Marley's Total Loss Assist ingests all salvage alerts from the Copart Seller Portal, such as the customer needing to remove belongings from their vehicle.
- 4 | When a total loss release alert is triggered, Hi Marley notifies the responsible operator through automated, collaborative messaging.
- 5 | When necessary, real-time, automated messages are also sent to the policyholder with specific calls to action in the existing carrier text thread.
- 6 | Once the policyholder resolves the release issue, it is automatically marked complete in Hi Marley and Copart, prompting Copart to move the vehicle to their yard.
- 7 | Total Loss Assist also integrates with Copart's Title Express - When a title event occurs, an automated message is sent to the insured with a unique Title Express URL for them to upload title documents and move the claim along.

A Glimpse into the Automated Release Process

Mark as complete automation further decreases total loss cycle times by removing a manual step for total loss coordinators and allowing vehicles to be cleared for pickup more efficiently.

The screenshot displays the Hi Marley Total Loss Assist interface. On the left is a sidebar with navigation icons for Inbox, Outreach, Cases, Claims, and Policies. The main area shows an 'Inbox' with a list of cases, including 'Jane Austen' (A Month Ago) and 'Pete Cat' (A Year Ago). The 'Jane Austen' case is selected, showing a message from 'Jane Austen' (ID hmtlademoll) assigned to 'you' with the phone number (617) 528-0725. The message content is: 'Please let me know if you have any questions. Thank you. May 16 - 2:20 PM'. Below the message is a 'Release Issue' section with a 'Verbal Release' status and a 'Release Issue' button. The text reads: 'Hi Jane, your verbal confirmation is required by Bobs Auto Body to release your vehicle. Please contact them at (617) 528-0725, located at 1234 Post RD., Morris, 11111, to provide approval. Once completed, please respond with "C" so we can move forward with processing your claim. Thank you. May 16 - 2:23 PM'. Below this is a 'Jane Austen (Primary Contact)' section with a 'C' status and a 'Release Issues Auto Marked as Complete' button. On the right is a 'Details' panel for 'Jane Austen' showing 'Case Progress' with steps: 'Opened', 'Assigned to Kate Byrne', 'Copart Assigned', 'Waiting for Release', '1 Release Issue', 'All Issues Resolved', 'Vehicle at Yard', and 'Closed'. At the bottom is an 'Auto Claim Data' section with 'Media (1)' and 'Notes (0)'. A red circular callout in the bottom left corner contains a car icon and the text: 'To learn more and request a demo, visit www.himarley.com/totalloss'.