

CASE STUDY

Three Immediate Benefits Heritage Insurance Holdings, Inc. Experienced After Implementing FNOL



HERITAGE[®]
INSURANCE

“Conversational FNOL helps us automate and get policyholders through claims intake quickly, **creating a better overall experience**”

MELISSA DOS SANTOS

Director, Claims,
Heritage Insurance Company

BENEFITS & RESULTS



Customers can submit FNOL **without waiting on hold**, creating a better experience



Adjusters **accelerate claims resolution** with ability to receive media via text



Conversational FNOL **detects and captures request** for emergency mitigation services



Everyone can **communicate seamlessly** throughout the claims process in their preferred channel

Heritage Insurance Holdings, Inc. Partners with Hi Marley to Manage High Volume of Claims During CAT Season

THE CHALLENGE

Facing increasingly frequent storms and catastrophic weather events, [Heritage Insurance Holdings, Inc.](#) and its insurance subsidiaries, Heritage Property and Casualty Insurance Company and Narragansett Bay Insurance Company, wanted a more efficient way to manage the high volume of claims during CAT season.

THE SOLUTION

With the beginning of hurricane season looming, Heritage needed a powerful solution quickly. The carriers partnered with Hi Marley to implement the [Hi Marley Insurance Cloud](#) with [Conversational FNOL™](#) in just six weeks, equipping adjusters with the tools they need to streamline claims intake and enabling policyholders to navigate the claims process with ease during a critical time.

“At Heritage, our mission is to be there for policyholders when they need us most. By allowing customers to start a claim with a simple text, we’re **removing barriers, speeding recovery, and delivering the convenience people expect today**. This partnership with Hi Marley shows how we’re investing in technology that helps families and communities recover faster after disasters.”

ERNIE GARATEIX
CEO, Heritage PCI



THE RESULTS

Customers Can Submit FNOL Without Waiting on Hold, Creating a Better Experience

The influx of calls that follows significant weather events can make it challenging to handle several customers at once, often creating wait times and long call queues to file claims.

Based in Florida, serving customers during hurricanes is a top priority. Heritage wanted a digital solution that would streamline intake, ensure successful FNOL completion and help alleviate stress and frustration from the process, making it easier and more efficient for both adjusters and customers.

Now, with Conversational FNOL's fast and frictionless model, customers can complete FNOL without waiting in a call center queue to speak with an insurance representative. Conversational FNOL not only makes the process easier for customers but also for claim examiners.

Adjusters Accelerate Claims Resolution with Ability to Receive Media via Text

Heritage can now receive photos and videos from customers at the beginning of the claim. Previously, they would need to mail letters requesting photos or call customers to ask them to email the attachments, but they'd follow up two to three times and still wouldn't receive the files when needed, creating delays. With Conversational FNOL, policyholders can text photos and videos of damages directly from their phone when prompted, providing adjusters with instant information.

"The ability to receive media at FNOL is huge for us; the more we can see early on, the better, It saves a lot of time." said Melissa.

Furthermore, with Hi Marley, Heritage can communicate with customers throughout the claims process in their preferred channel.

"Hi Marley allows us to offer our customers a texting option; something they've requested for a long time," said Melissa. "Our adjusters love that they now have the option to use text to send a quick message, answer questions, confirm information and follow up faster and easier than before."

Conversational FNOL also creates an end-to-end conversation, allowing anyone handling the claim throughout the process to jump in and quickly see the status, context and details of the claim. Managers appreciate that if someone on their team is out, they can see if there's any correspondence that needs attention to keep the claim moving forward.

How Conversational FNOL Works:



1. Call to Carrier

Customers call their carrier to report an incident.



2. Tell the Story

A recording immediately prompts them to explain what happened in their own words, without interruption.



3. Call-to-Text Transfer

Hi Marley records and transcribes the story, capturing critical information.



4. Image Collection

Policyholders then receive a text that continues the conversation to gather missing details, including collecting photos, videos, and other media of the incident, and offering emergency services, when appropriate.



5. Story and Photo Analysis

Hi Marley's Responsible AI extracts relevant claim data from the conversation and follows up only with questions needed to fill any missing information, reducing end-user repetition and saving time. It only sends pre-approved messages, eliminating the risk of hallucinations while confirming key details with users to ensure accuracy.



6. FNOL Completion and Claim Creation

The claim is created with all collected information organized.



7. First Contact and Beyond

The assigned adjuster then promptly joins the existing thread to set expectations and outline next steps, keeping the conversation seamless and unified.

Conversational FNOL Detects and Captures Request for Emergency Mitigation Services

Heritage has also recently launched emergency mitigation services through Conversational FNOL.



Responsible AI assesses the information reported by the end user and then makes the determination if the damage may qualify for specific emergency services, such as tarping, water mitigation, board-ups, or tree removal.

For example, a claimant reported that tree branches fell, making a hole in their main dwelling's roof. As a result, the responsible AI detected that this customer may require emergency mitigation services and asked the predetermined question during FNOL about needing roof tarping. The user responded "yes," recording the request so the assigned adjuster can quickly dispatch the service. In another case, the customer reported that a tree fell in their yard, damaging their fence, but did not hit the house. Conversational FNOL correctly identified that the claim did not require emergency services and did not ask unnecessary questions.

"Conversational FNOL thoroughly captures details that help us get the emergency services out to our customers' houses right away," said Melissa. "With seamless handoff between AI and humans, our customers experience a unified conversation and feel supported from the very start of the claim."

Looking Forward: What's Next for Hi Marley and Heritage

Now, through this partnership, Heritage can offer the communication channel that policyholders prefer while streamlining the claims intake process and collecting media upfront, which helps accelerate time-to-resolution, bringing customers' lives back to their pre-loss condition faster.

To further automate the FNOL process and claims communication, Heritage plans to leverage Hi Marley's partnership with Guidewire for a ClaimCenter integration.



"Hi Marley's core platform and Conversational FNOL are already saving tons of time," said Melissa. "Once we're fully integrated, it's going to be an even bigger success."

Heritage's early success with Hi Marley demonstrates that investing in process changes to implement CFNOL has been worthwhile, as the organization continues to experience significant benefits.

"Conversational FNOL cuts down on claim handling time, because if we can get photos, documents and receipts before we even contact the insured, **we're a step ahead.** It allows us to determine if it's a significant or minor loss, if we need to conduct an inspection, or if we can move directly to the next step in the claims process."

MELISSA DOS SANTOS

Director, Claims,
Heritage Insurance Company

"And our claim examiners **quickly saw the benefits of texting with policyholders.** Once the customer submits FNOL, adjusters can jump right into an existing conversation and schedule time for first contact, reducing delays."

MELISSA DOS SANTOS

Director, Claims,
Heritage Insurance Company



Learn more about
Hi Marley's
Conversational FNOL
www.himarley.com/fnol



📞 844.962.7539

✉️ hi@himarley.com

🌐 www.himarley.com

f t in