



WHITE PAPER

# How Claims Communication Behaviors Impact Cycle Time and Customer Outcomes

Insights from 380,000 Claims Conversations

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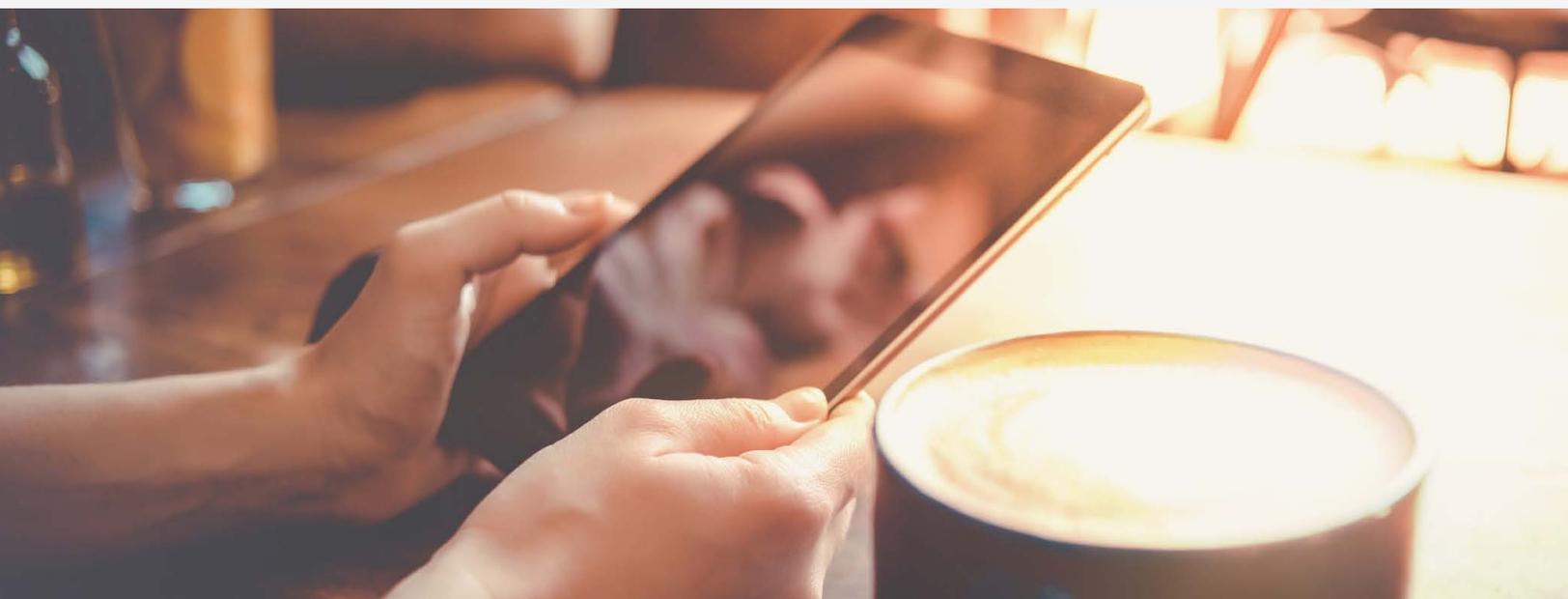
## Measuring Key Conversational Moments Creates Actionable Insights for Carriers



The claims experience is defined in conversation. Every message between an adjuster and a policyholder can either move a claim forward or introduce friction.

Specific interactions have a measurable impact on claim duration, escalation risk, and customer experience. We refer to these inflection points as **“moments that matter”** because they consistently influence claim outcomes.

Carriers send and receive millions of messages using Hi Marley every year. Hi Marley analyzed the data in these conversations to amplify the voice of the customer and reveal ways carriers can improve their communication to capitalize on key moments in the claim process that enhance efficiency and drive higher customer satisfaction. With this insight, carriers can better understand where proactive, thoughtful communication has the greatest operational impact and where breakdowns are most likely to occur.



## Methodology

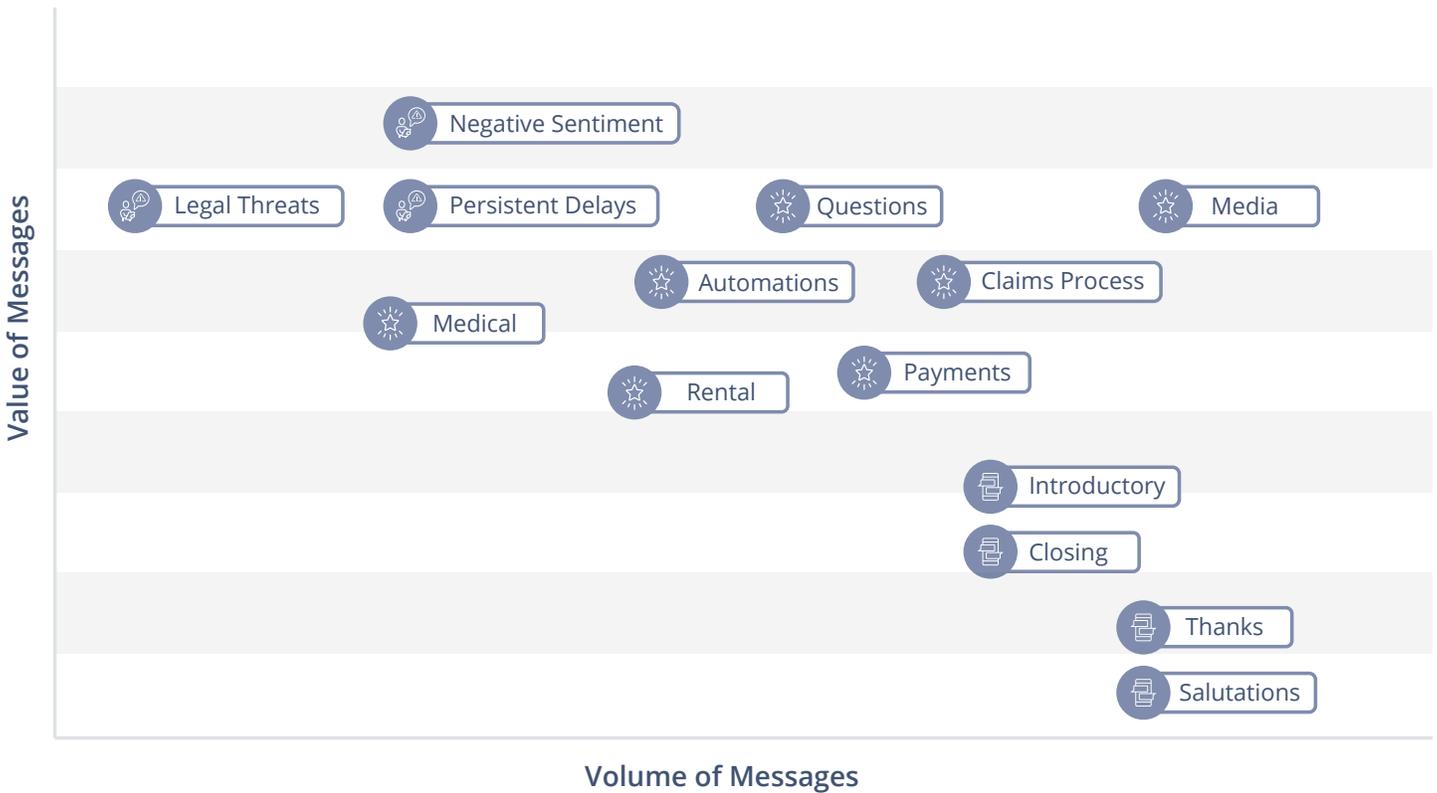
Hi Marley analyzed anonymized messages between adjusters and customers and identified 14 recurring communication moments from actual claims conversations within our database that can help carriers avoid conflict escalation and reduce cycle times.

### Key Inbound and Outbound Moments in the Claim Process

Message Type	Example from Claims Conversations
Automations	[Adjuster]: If your vehicle is at a repair shop or tow yard, the appraiser will coordinate an inspection directly with the facility and keep you updated. If you have the vehicle, they'll contact you within two business days to schedule an inspection.
Claims Process	[Adjuster]: Thank you for the information and photos. They will be reviewed and processed within the next 7-10 business days.
Closing	[Adjuster]: It's my pleasure, I hope you have a great day!
Introductory	[Adjuster]: Hello. My name is Adrian, and I will be helping you today. How can I help you?
Legal Threats	[Customer]: This is awful! I might need to get an attorney!
Media	[Customer]: A photo of vehicle damage.
Medical	[Customer]: I need your approval for the neurosurgery consultation.
Negative Sentiment	[Customer]: Call someone in charge and give me a solution. I can't go anywhere because I don't have a car, and I don't have any money to fix it. Do you understand this?
Payments	[Adjuster]: We want to send you an electronic payment of \$1,835 for the vehicle damage.
Persistent Delays	[Customer]: Hello. I have not heard back from them. I leave voicemails, but they have not responded whatsoever; it's been well over a week.
Questions	[Customer]: Is this on hold until the repair takes place?
Rental	[Adjuster]: Your reservation is confirmed for 14 days. Here's your number: #RES12345678.
Salutation	[Adjuster]: Good morning! I hope your appointment goes well today! Feel free to reach out with any questions.
Thanks	[Adjuster]: Received. Thank you!

Hi Marley then reviewed historical carrier qualitative and quantitative data in our database and collaborated with industry experts to understand which type of messages have the greatest impact on efficiency and policyholder experience.

### Message Categorization Analysis



## Analysis

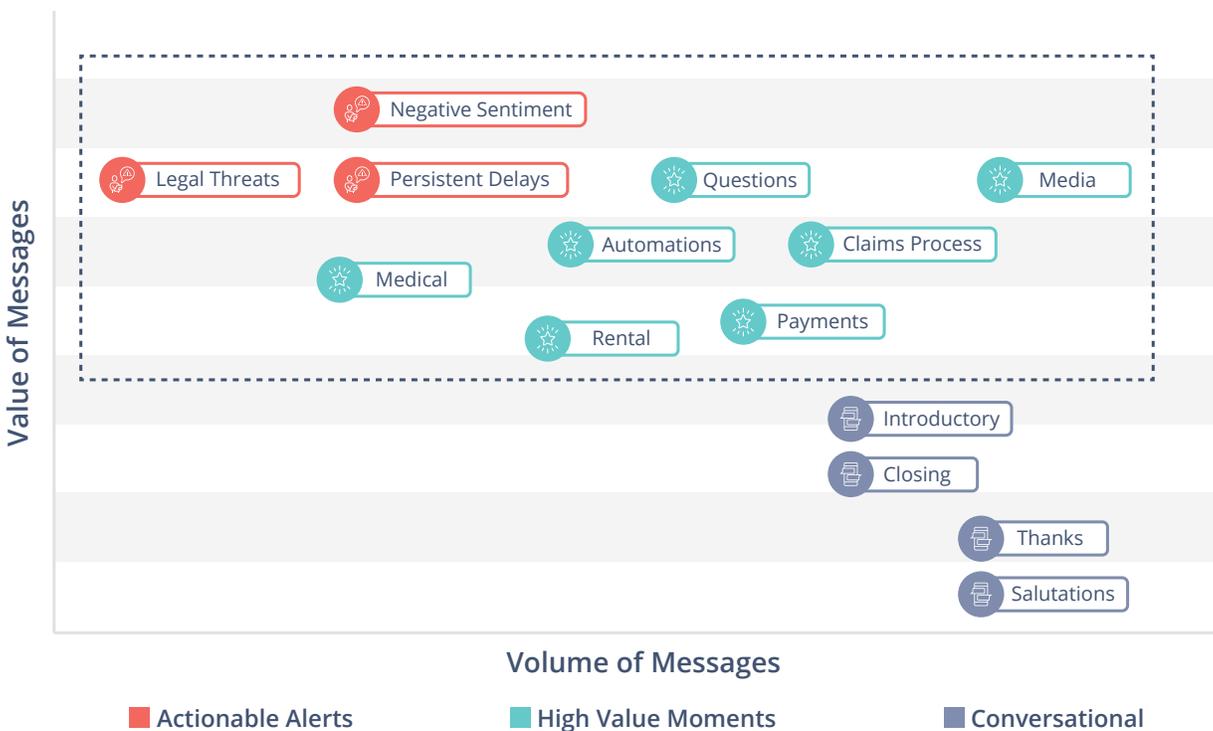
### Actionable Alerts and High Value Moments Have Most Significant Impact on the Claims Process

After determining which moments accelerate cycle time, drive customer satisfaction, and improve the adjuster and customer experience, the team sorted the key “Moments that Matter” in claims into three categories

#### Moments That Matter Categories

Category	Definition
<b>Conversational</b> 	Higher-frequency moments, necessary for the conversation to establish and build human touch and empathy.
<b>Actionable Alerts</b> 	Moments that happen infrequently but have the most significant impact on the claims process if acted upon earlier.
<b>High Value Moments</b> 	Less common interactions that have a high impact on the claims process.

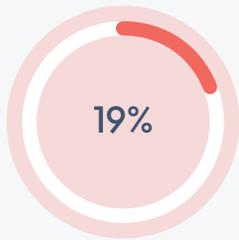
#### Message Categorization Analysis



Hi Marley found that the moments that matter most in the claims conversation fall under the actionable alerts and high value moments categories. If ignored, claims can go awry. Carriers with tools that help mitigate risk and negative sentiment during these pivotal moments in the claim process will drive customer satisfaction.

## Conversations Consisting of High Value Moments Drive Better Outcomes

To understand the impact of high value moments on cycle times, Hi Marley divided claims conversations into two groups: those that included at least one outbound high value moment and those that did not. Results showed that cases with an outbound high value moment generated significantly fewer inbound questions—only 19 percent—compared to 60 percent for cases without one.



Claims had inbound questions on cases **with outbound high value moments**.



Claims had inbound questions on cases **without outbound high value moments**.

In other words, when an outbound high value moment is missing, the likelihood of receiving an inbound question becomes three times more likely, leading to additional back-and-forth between the adjuster and policyholder and in cycle times.

Overall, the goal is to create high value moments in the majority of conversations.

## Key Takeaways: How Carriers Can Make Moments Matter

### Improve the Question-Answer Rate to Improve Customer Satisfaction

Responsiveness to inbound questions with accurate and complete answers is crucial to not only accelerating cycle times but also creating a positive customer experience.

Our analysis of [what drives 1-star and 5-star claims experiences](#) found that 21 percent of customers who primarily rated their experience as negative due to timeliness of service and resolution issues also waited longer for adjusters to respond to their claim. Carriers who focus on answering inbound questions quickly will create the most value within conversations.



“Especially for the one-off questions and quick conversations, adding Hi Marley’s innovative texting platform has sped up and simplified all areas of the claims process.”

Christopher Massey, Assistant Vice President, Claims, Auto-Owners



“In workers’ comp claims, the injured worker feels safe by receiving constant communication and checking in to see how the injury is healing. Injured workers say they feel better knowing someone is advocating on their behalf with the quick response to questions asked and answered via text.”

Nikki Ellis, Workers’ Comp Claim Specialist at Pekin Insurance

## Exchange Media Earlier in the Claims Process to Accelerate Claims

Hi Marley found that exchanging media earlier in the claims process allows the adjuster to gather as much information as possible early on, triage the claim faster, accelerate resolution, and improve efficiency.

For [Farm Bureau Insurance of Tennessee](#), for example, the ability to send photos reduced the time to total loss determination from a four-to five-day window to 40 seconds, significantly speeding up the claim.



“It’s beneficial to be able to get immediate contact and answers via text. With Hi Marley, they can quickly receive videos of an accident or photos of the damage; it makes the process so much easier and enables those speedy settlements.”

Derek Prior, Claims Shared Services Manager at Mutual of Enumclaw



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

Melissa dos Santos, Director, Claims at Heritage Insurance Company

## Explain Expectations and Provide Frequent Updates Throughout the Claim Process to Enhance the Claims Experience

Hi Marley’s [analysis of frequently asked questions in claims](#) found that 31 percent of inbound inquiries resulted from an unclear understanding of the claims process and next steps. If carriers focus on creating high value moments that effectively explain processes and set claim-handling expectations up front, they will experience far fewer questions later in the process, resulting in a better overall claims experience.



“After the initial phone call with an injured worker, I send a text outlining the process and expectations. That way, they don’t need to worry about capturing and remembering all of the information we discussed on the call; it’s on their phone in a text message that they can refer back to...With more frequent communication, we establish a better rapport and help them through their recovery process; it’s really rewarding.”

Cassidy Horne, Claims Examiner at Montana State Fund



“Many of our customers are unfamiliar with the claims process, so it’s crucial to keep them informed about the status of their claim. This technology allows adjusters to communicate more effectively with policyholders, providing timely updates to ensure they understand what’s happening, and resolving issues faster.”

Karen Chiappinelli, CPCU, Senior Assistant Vice President, Claims Executive Department at Amica Insurance

## Amplify the Voice of the Customer to De-Escalate Frustration and Create Better Outcomes

While keeping the percentage of actionable alerts low is the primary goal, these moments that matter will inevitably occur. And when they happen, carriers must intervene early to mitigate the risk of legal action, recognize when a customer is upset or frustrated, identify and prevent obstacles in the claims process, and create a better customer experience.



**Hi Marley Coaching™** capabilities provide real-time alerts, **allowing users to proactively engage with customers** and de-escalate potential issues.

Amplifying the voice of the customer and escalating that frustration enables the adjuster to provide an empathetic response and reset expectations, if needed.



“When we use Hi Marley, the adjuster receives constant coaching and feedback from alerts, sentiment analysis, and customer satisfaction surveys. And the nice thing is Hi Marley provides that on every conversation. Through text messaging and Hi Marley, we’re able to use all of the data to identify successes, what’s working well, and opportunities for improvement.”

Tania Sanfiel, Director of P&C Claims at Assurant



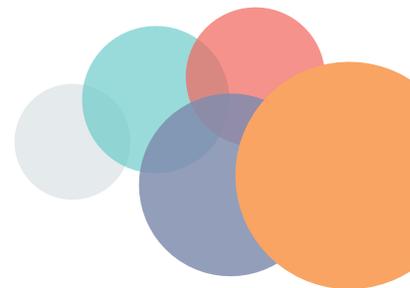
We saw that our people used Hi Marley more, and our NPS scores improved. We are thrilled with these results. We value member service—it’s our priority. There’s no doubt that Coaching worked and helped us enhance member satisfaction. There’s proof in the data.”

Patty Bullis, AVP of Claims, ACG

## Moments That Matter Enhance the Claims Process and Customer Satisfaction

Hi Marley empowers carriers to uncover data-driven insights to accelerate cycle times, reduce friction, and transform claims.

By focusing on moments that matter, carriers can ensure customers feel heard and supported throughout the claims process, improving overall claim satisfaction and making insurance lovable.





## Hi Marley Can Help Turn Moments That Matter into Actionable Insight

Purpose-built for P&C insurance, Hi Marley partners with 125+ carriers, using aggregate conversational data to benchmark industry performance and deliver insights that drive continuous improvement and best practices.

Want to learn more? Reach out at [www.himarley.com/contact-us/](http://www.himarley.com/contact-us/).

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