

# Proactively Reach Policyholders During the Moments That Matter

## 380,000+ CLAIMS CONVERSATIONS

Hi Marley analyzed **380,000+ claims conversations** across 125+ carriers to uncover which behaviors accelerate claims and which create friction.



## Every Message Shapes a Claim's Outcome

THESE MOMENTS THAT MATTER FALL INTO THREE CATEGORIES:

- 1 CONVERSATIONAL**

Higher-frequency moments, necessary for the conversation to establish and build human touch and empathy

*Examples: introductory and thank you messages*
- 2 ACTIONABLE ALERTS**

Moments that happen infrequently but have the most significant impact on the claims process if acted upon earlier

*Examples: messages with legal threats or around persistent delays*
- 3 HIGH VALUE MOMENTS**

Less common interactions that have a high impact on the claims process

*Examples: messages with questions or around payments or rentals*

## The Problem

# 3x

Missing a high value moment **makes inbound contact 3x more likely**, driving unnecessary costs, delays, and friction.



## The Opportunity

GET THE MOMENTS THAT MATTER RIGHT WITH PROACTIVE COMMUNICATION

Many of our customers are unfamiliar with the claims process, so it's crucial to keep them informed. Hi Marley allows adjusters to communicate more effectively, providing timely updates to ensure they understand what's happening, and resolving issues faster."

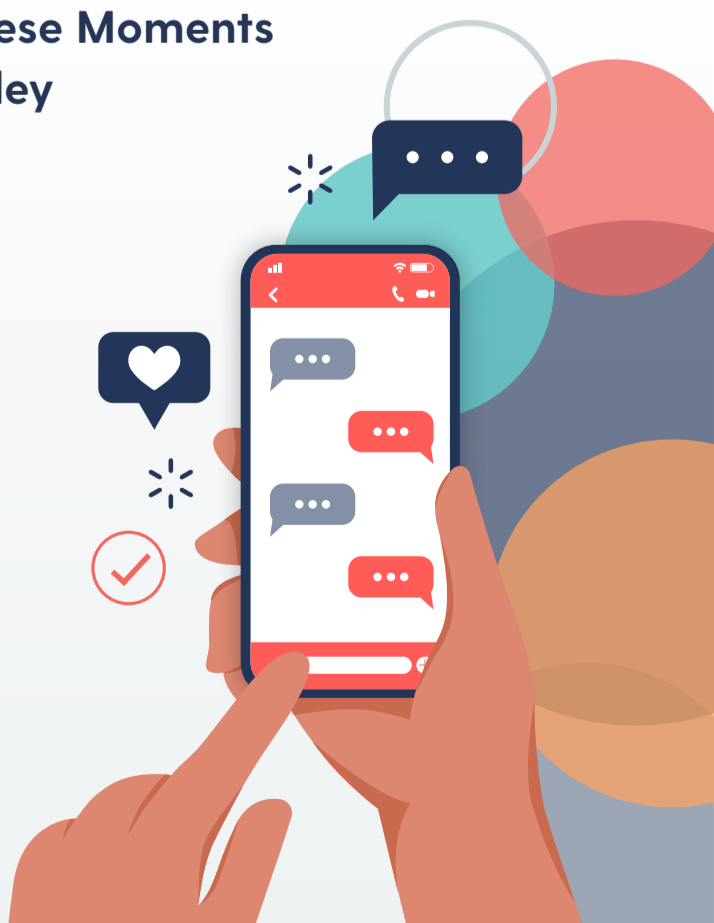
**KAREN CHIAPPINELLI, CPCU**  
Senior AVP, Claims Executive Department at Amica Insurance

## Ways to Support Policyholders During the Moments that Matter

- Respond quickly** with accurate, complete answers to questions.
- Capture media** early to speed up triage and decision making.
- Intervene early** to de-escalate issues and mitigate legal risk.
- Leverage the right tools** to accelerate cycle times, reduce friction, and transform claims.
- Set clear expectations** to reduce confusion and proactively address questions.

## The Impact of Getting These Moments Right, Powered by Hi Marley

- Fewer calls**
- Faster first contact**
- Cost savings**
- Shorter cycle times**
- Increased loyalty and NPS**



## UNLOCK BETTER CLAIM OUTCOMES

Hi Marley helps move claims forward faster while keeping customers informed every step of the way.

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