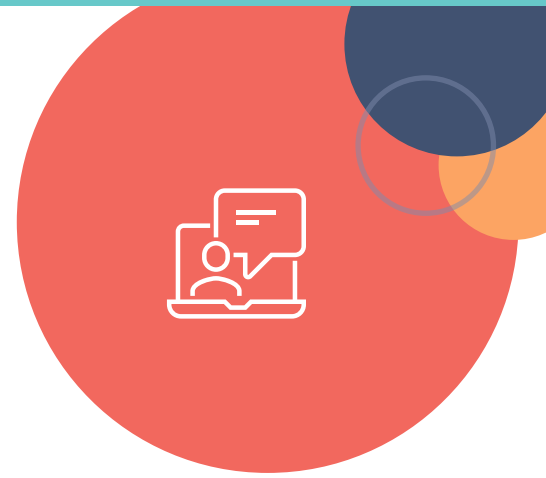# Total Loss Assist Early Adopters Share Powerful Results

30%
Fewer Inbound Calls

15%
Decrease in Release Issues

22%
Less Cycle Time

9-20%
Reduction in Storage Fees

Hi Marley's Total Loss Assist Helps The Auto Club Group and Indiana Farm Bureau Accelerate and Simplify the Total Loss Process

CHALLENGE

Auto total losses have the lengthiest cycle times of all claim types. Hi Marley found that total loss cycle time lasts 20 days between the first notice of loss and vehicle release on average. And, with average total loss claims costing $54 per day, expenses add up quickly.

"We went through a lot of discovery to create a high-value total loss solution," said Hugh Allen, Principal Product Strategist at Hi Marley. "We interviewed 50+ carriers to identify the problems they experienced with total loss and found that there's a lot of process uncertainty and fragmented communications with members of the vendor networks, leading to longer cycle times, higher costs and overall frustration."

SOLUTION

Hi Marley teamed up with Copart, Inc. to create Total Loss Assist, a first-of-its-kind product offering that accelerates and simplifies the total loss claims process for insurance carriers and policyholders.

Through Hi Marley's seamless integration with the Copart Seller Portal, Total Loss Assist automates communications throughout the total loss process, reducing the number of touchpoints needed to resolve auto total loss claims while increasing customer satisfaction.

Early adopters Chris Gerhardt, Claims Director at The Auto Club Group (ACG) and Jake Carr, Auto Damage Manager at Indiana Farm Bureau, joined Jeff Dunlap, Director of Operations at Copart, and Hugh Allen, Principal Product Strategist at Hi Marley to share their organizations' experiences with Total Loss Assist.

THE RESULTS

Improved Clarity and Expectation Setting

The total loss process is complex, and it's almost impossible to remember all the steps and contacts involved. Copart and Hi Marley found that, on average, when a carrier leaves a voicemail with an insured to provide instructions during the total loss process, it's 66 seconds long. The customer may have to listen to that voicemail three or four times to gather all the necessary information, such as how to clear their car, the shop's name, contact information, directions, charges, what to say when they arrive, and more.

With Total Loss Assist, all parties communicate through one unified texting thread. Automated messages guide the policyholder through the total loss process and set expectations about the next steps.

"That's one of the biggest changes to the whole process: getting away from that voicemail and all that information being given over the phone," said Jeff Dunlap, Director of Operations at Copart.

30 Percent Fewer Inbound Calls

With Total Loss Assist, the number of inbound calls asking for questions or updates has decreased significantly for ACG.

"A text thread gives the insured something to reference if they forget to write something down," said Chris Gerhardt, Claims Director at ACG. "And that, in and of itself, has been beneficial; it's made the interactions smoother and reduced the amount of follow-up or repeat questions from the insured."

Before Total Loss Assist, AAA's Total Loss unit averaged about 1,000 inbound calls per week.

However, since implementing Total Loss Assist, the number of inbound calls to AAA's total loss unit decreased **by 30 percent.**

Beyond inbound calls, the carrier has also seen double-digit improvements with releases, both owner removing the vehicle or belongings from the vehicle, as well as verbal or written releases.

> 66
>
> We found that the customers don't necessarily want a phone call if it's something that can move fairly quickly. They're open to texting. In fact, one of the things we're seeing is, especially with a larger insurance company, that **they're expecting texting."**
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> **JEFF DUNLAP**
> Director of Operations, Copart

> "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

hi marley

Release Issues Reduced by 15 Percent

In addition to fewer inbound phone calls, carriers experienced fewer release issues with Total Loss Assist. These included verbal release needed, written release needed, and personal belongings needing pickup from the vehicle.

15% Indiana Farm Bureau, for instance, saw a **15 percent reduction in release issues** since implementing Total Loss Assist.

"The foundation of Total Loss Assist has always been to obsess over every word and anticipate the customers' questions," said Hugh. "It starts with that initial message going out. As soon as the vehicle is determined to be a total loss, there are very specific, clear instructions for that owner and what they need to do."

Being proactive, specific and getting ahead of those questions has resulted in less back-and-forth and confusion, and ultimately higher customer satisfaction.

"Our customer surveys have said things like 'clear and helpful communication,' 'expedited the claim process,' 'the process was punctual,' 'response time was impressive,' 'everything went smoothly,'" said Jake Carr, Auto Damage Manager at Indiana Farm Bureau.

Cycle Time Decreased 22 Percent

Adjusters also benefit from Total Loss Assist. As an auto total loss claim is processed, Total Loss Assist tracks claim progress alongside the ongoing text conversation and notifies operators when there is a release issue on a total loss claim, then sends an automated text to the policyholder with steps to resolve the issue.

"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," said Jake. "It's been a win for us to take administrative tasks away from our adjusters and automate this process."

As a result, Indiana Farm Bureau experienced a 22 percent decrease in cycle time since implementing Total Loss Assist.

"The feedback from our employees has been overwhelmingly positive. **They've called it a game-changer. They've called it a time saver.** It gives them more control over their day in the sense that they can dedicate their time to the higher-complexity files that need their extra attention and focus, versus the administrative tasks that don't."

CHRIS GERHARDT
Claims Director, The Auto Club Group

> One customer survey response that struck a chord said, 'I was informed every step of the way. I was always replied to when I had a question. **The work was streamlined and concise.**' And, not that long ago, I would not have qualified our company's total loss process as streamlined and concise. So, it's great to see this feedback from our customers on the total loss claims now, and it's a net win for our adjusters as well."

JAKE CARR
Auto Damage Manager, Indiana Farm Bureau

Storage Fees Dropped By Nine to 20 Percent

With Total Loss Assist, adjusters receive real-time, customized notifications that trigger from the Copart Seller Portal and appear in Hi Marley or their system of record for clear, next actions.

"Our adjusters like that they don't need to babysit a lot of these files," said Chris. "The updates are pushed to the members automatically. And anytime you can tell your adjusters that they're going to spend less time touching claims and more time focused on things that need their attention, that's a huge win."

Since rolling out Total Loss Assist, ACG has seen **cycle times decrease by double-digit percentages** for both the AAA part of the organization, which is very large, and with its Meemic Insurance Company, a smaller subsidiary.

"We've been really impressed with the results we've seen so far," said Chris. "We've also seen pretty significant advanced storage fee reductions as well, in the nine to 20 percent area in those carriers."

He continued, "Time is a finite resource, and any time we can have our adjusters spending their valuable time with the files that need that touch and that attention, that's where we're going to get the bang for our buck."

"It's been a great collaboration with Hi Marley and working with our early adopters, learning their process, and figuring out how Copart and our data can assist, and then engaging with our tech teams to build that vision. I work with a lot of third-party partners, and this has gone as smoothly as anything we've done."

JEFF DUNLAP
Director of Operations, Copart

Learn more about
Hi Marley's Total
Loss Assist at
himarley.com/totalloss