

How Conversational Technology is Revolutionizing FNOL



Ohio Mutual Insurance Group Shares Early Impact of Hi Marley's Conversational FNOL™

First notice of loss (FNOL) is arguably the most crucial step in the claims process. Yet, current intake channels create frustration, inaccurate assignments and inefficient, repetitive workflows, leading to cycle time delays and poor customer experiences.

 **15%**

Call Deflection

 **85%**

Claims Have Media Attached

 **90%**

Customers Say Process Was Easy

“Policyholders want to feel heard during that critical moment at the first notice of loss,” said Nick Cook, Principal Product Manager at Hi Marley. “But the challenge for carriers is assignment accuracy. Today’s solutions do not help carriers obtain enough information to accurately assign a claim. And every time there’s a reassignment, it creates a poor customer experience and cost for the carrier.”

CHALLENGE

Ohio Mutual relied on third-party vendors for FNOL and phone intake during after-hours and for overflow support.

“The majority of claims are reported either through our independent agents or over the phone,” said Kate Dodson, Senior Project Manager at Ohio Mutual. “And we’re often trusting a third party to speak with our customers and handle things the way we want them to be handled. And that doesn’t always happen.”

Catastrophic weather events combined with staffing challenges created extremely long hold times for customers reporting claims. “The experience was not at a level that we accept for anything with our customers,” said Kate.

While Ohio Mutual offered several digital options for FNOL reporting, including through the website, customer portal, and mobile app, there was not significant adoption.

Ohio Mutual needed a more advanced FNOL solution that simplified the process while meeting policyholders where they are —on the phone.

“We wanted to find a new way to capture FNOL,” said Kate. “We asked, how can we speed up this process for customers who still want that conversational experience with first notice of loss? And how can we give them the opportunity to submit photos of everything that was damaged?”

She continued, “Ohio Mutual has loved our longtime partnership with Hi Marley. And we’re always looking for new opportunities to collaborate. Conversational FNOL came at a pivotal moment for our company and felt like a perfect step forward.”

SOLUTION

Together, Hi Marley and Ohio Mutual developed Conversational FNOL. With this solution, customers report their claim, explaining what happened in their own words, and Ohio Mutual reps gather critical information immediately. Then, any operator assigned to the Hi Marley case can access and reference the customer stories and data throughout the claim lifecycle.

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Interestingly, data shows that customers often find our phone number via the mobile app, then call and report a claim, and proceed to use texting throughout the rest of the claim. **I think that speaks to the fact that people prefer a conversation over a static reporting option.**”

KATE DODSON

Senior Project Manager, Ohio Mutual Insurance Group

How Conversational FNOL Works:



1. Call to Carrier

Customers call their carrier to report an incident.



2. Tell the Story

A recording prompts the policyholder to verbally tell their uninterrupted story.



3. Call-to-Text Transfer

Hi Marley records and transcribes the story, then initiates texting.



4. Image Collection

Policyholders text in photos, videos and other media of the incident.



5. Story and Photo Analysis

AI extracts relevant FNOL data needed for claim creation.



6. Follow-Up and Verification

Missing information is gathered via text, starting with a policy verification.



7. FNOL Completion and Claim Creation

A claim is automatically created in the carrier’s claims system.



8. First Contact and Beyond

The assigned adjuster promptly jumps into the existing, trusted text thread for further claims communication.

“

With Conversational FNOL, we thought a lot about the policyholder experience and want to make them feel heard. **We expedite the FNOL process by not asking follow-up questions for information they already gave us.** And we make sure that story travels with the claim, so anyone who jumps in that thread to communicate with the customer can access the claim details and act with the appropriate empathy.”

NICK COOK

Principal Product Manager, Hi Marley



Hi Marley's Conversational FNOL also supports Ohio Mutual workflows even after hours, on the weekends, and during high-demand events. By thoroughly capturing customer stories at FNOL, adjusters can rely on accurately documented details and avoid repetitive follow-up.

THE RESULTS

Ohio Mutual was excited to offer customers a new, faster way to report claims at FNOL that also aligned with their communication preferences. And, right away, customers adopted the new solution.



Without any marketing or promotion, over **15 percent of customers choose the Conversational FNOL option** when reporting a claim.

This call deflection reduces carrier costs and shows customers' natural preference for this method.

A critical part of the FNOL process is collecting photos and other media needed to process the claim. And with Conversational FNOL, customers can easily submit photos via text message.

“It's much simpler than transferring photos to a computer and uploading them online, said Kate. “With text, customers can send pictures of the damage directly to the claim rep from their phone, just like they would to friends.”



With Conversational FNOL, **85 percent of claims reported to Ohio Mutual have photos attached**, providing critical details and support for triaging.

“Photos and videos help us identify the claims that the expandable CAT team can handle faster. If someone says they have ‘wind damage,’ that could mean part of their fence broke, or half of their home’s roof blew off. If we make the wrong assignment, it can cause delays. But with the details, photos and videos collected with Conversational FNOL, we can quickly assign the claim to the correct adjuster and eliminate those delays and costly reassignments.”

ANDREA PRESLER

Claims Operations and Auto Material Damage Strategy Leader, Ohio Mutual Insurance Group



“With our core texting product, Hi Marley **serves as the end-to-end conversation in a claim**, and we’re excited to add FNOL— perhaps the most important part of a claim and critical moment of truth for insurance— to that conversation.”

ALEX BURGESS
Principal of Product Strategy, Hi Marley

Conversational FNOL is especially helpful for catastrophic claims, where triaging has historically been challenging for Ohio Mutual.

“During a CAT period, we need to determine what claims to give our experienced property adjusters and what claims can be handled by the claim reps supporting our property adjusters,” said Kate. “When we have these pictures, we can quickly assign the right person to the claim.” Ohio Mutual’s customers love the ease of Conversational FNOL, too.

“The fact that an adjuster can just join in the conversation and access the details without waiting for the customer to opt-in again or repeat the same questions saves a lot of time,” said Andrea Presler, Claims Operations and Auto Material Damage Strategy Leader at Ohio Mutual Insurance Group. “It also creates a better experience for policyholders with a single point of contact, less repetition and fewer delays.”



“More than **90 percent of customers say that this was a super easy process** for them, which is exactly what we’re looking for,” said Kate.

“I have to commend Ohio Mutual’s innovative mindset and openness to trying new things,” said Alex Burgess, Principal of Product Strategy at Hi Marley. “It’s been fantastic working with and learning from them. That feedback loop has been tremendous; it allowed us to make the product so much better. When carriers and vendors can partner that way, it drives faster innovation.”

Looking forward, Hi Marley is focused on continuing to enhance the FNOL experience and expanding Conversational FNOL use cases.

“As a small-to-mid-size carrier, we know we’re not always a top priority for vendors—but that’s never been the case with Hi Marley,” said Kate. “We always feel valued and have mutual respect. And I believe Hi Marley treats all carriers the same way; the team ensures everyone feels important. Their forward-thinking, strategic approach makes us eager to do more with them. I’d recommend Hi Marley or Conversational FNOL to anyone—it’s a worthwhile partnership.”

“We’re prepared to create positive outcomes when seconds and minutes matter to the claimants; with Conversational FNOL, we’re positioned to handle their claim as fast as possible.”

KATE DODSON
Senior Project Manager,
Ohio Mutual Insurance Group



Learn more about Hi Marley’s Conversational FNOL at himarley.com/fnol/



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