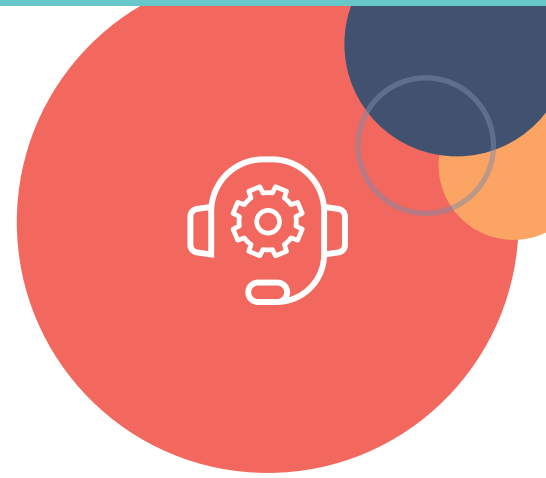


CASE STUDY

Farm Bureau Insurance of Tennessee Further Enhances Customer Service with Hi Marley




Farm Bureau Insurance of Tennessee Drives Record Insurtech Adoption and Redefines the Customer Connection

BENEFITS & RESULTS

 **90%**
Opt-in Rate

 **6X**
Increase in Hi Marley Conversations

 **40 Seconds**
To Determine a Total Loss

[Farm Bureau Insurance of Tennessee](#), known for receiving numerous accolades for customer satisfaction, attributes its success to a strong commitment to customer service. Maintaining a personal touch with at least one office in each of the state's 95 counties and 16 regional claim centers, the company stands out.

Farm Bureau Insurance of Tennessee partnered with Hi Marley to enhance their exceptional service by leveraging texting for quicker claim handling, improved cycle time, responsiveness, and reduced phone tag.

THE CHALLENGE

When Farm Bureau Insurance of Tennessee rolled out the [Hi Marley Insurance Cloud](#), they noticed that super users were hands-on right away, advocating for the tool and promoting it to their peers. On the flip side, about two-thirds of the staff had yet to log in to the platform.

"Based on our experience rolling out different tools in the past, the resistance to change was expected but frustrating because we knew how powerful Hi Marley could be," said Christy Ottzman, Claims Training Coordinator at Farm Bureau Insurance of Tennessee.



As an adjuster, you're often dealing with back and forth, leaving voicemails and scheduling follow-up calls. Everybody texts, so being able to text with our customers greatly speeds up the claims process. **Hi Marley helped me kick my productivity into another gear with customers' ability to reach me and my speed of response.** I can focus on taking care of people as quickly as possible when they are in a tough situation."

MICHAEL JORDAN

Claims Training Specialist, Farm Bureau Insurance of Tennessee

THE SOLUTION

Claims leadership had an idea on how to improve adoption. They required that claim handlers offer Hi Marley on every claim. A new claims audit guideline required reps to document in their claims management system if a customer chose to decline communication via text messaging.



As a result, Hi Marley case creation went through the roof, with a six-fold increase in **Hi Marley conversations and opt-in rates hovering around 90 percent.**

"We believed in Hi Marley so much, I wouldn't have forced this otherwise," said Aaron Kasdorf, Assistant Vice President of Claims at Farm Bureau Insurance of Tennessee. "We're getting feedback from those adjusters who were resisting change that are now using it saying 'by the way, this is pretty great.'"

THE RESULTS

Optimizing Claims Handling for Field Adjusters

When a Tornado hit Knoxville and caused a decent amount of damage, a brand-new adjuster received 16 claims on his first day.

"For an adjuster's first day in the field, 16 claims can be overwhelming; you have to make 16 phone calls, answer questions, and set up 16 appointments," said Chad McReynolds, Claims Training Specialist at Farm Bureau Insurance of Tennessee.

The adjuster started making calls, explaining that the customer would receive an opt-in message shortly and, if interested, text messaging would be the best and fastest way to reach him. By initiating conversations in Hi Marley at the inception of the claim and encouraging customers to opt-in to text messaging, he drastically decreased the number of voicemails.

"With Hi Marley, adjusters can send a quick text message informing customers of their hours of availability. **That's been a dramatic improvement;** texting saves the customer and adjuster time and reduces unnecessary phone tag."

AARON KASDORF

Assistant Vice President of Claims
Farm Bureau Insurance of Tennessee

“

We were nervous how Hi Marley would work for our organization, being that we pride ourselves in that personal phone call or face-to-face connection; I was concerned about how our customers would perceive getting a text message versus a personal phone call. But once we started using the platform, those concerns were **quickly addressed and answered in a good way.**”

AARON KASDORF

Assistant Vice President of Claims, Farm Bureau Insurance of Tennessee

Chad continued, “This not only boosted his efficiencies, but the customers still received hands-on assistance and felt heard and cared for. The adjuster could handle multiple conversations simultaneously without sacrificing the personal touch.”

Furthermore, customers could send photos, videos, and other files capturing the damages via text. “This adjuster had tree estimates, electrical estimates, and pictures of damages before even pulling in the driveway of our customers’ homes,” said Chad.

This enabled the adjuster to arrive at the site with all the information he needed to resolve the claim faster and, in some cases, draft settlements beforehand.

Accelerating Claims Resolution with Swift Total Loss Determinations

The ability to exchange media is paramount for Farm Bureau Insurance of Tennessee. The first time the carrier used Hi Marley for a total loss accident, the adjuster gave the customer the option to send photos of the damage via text.

“We could easily see that the car was totaled from the images, so it moved the process along much faster,” said Michael.



The ability to send photos bumped it from a four-to-five-day window of determining total loss to a 40-second window, **speeding up the claim, and enhancing customer satisfaction.**

Farm Bureau Insurance of Tennessee could bypass all the other steps and immediately move the vehicle to the salvage yard and allow the customer to begin collecting their belongings while the carrier worked on resolving the claim as quickly as possible.

“Hi Marley is a great tool for field adjusters because the customer doesn’t need to waste time giving another 30-minute spiel about what happened when we arrive— **we already have all the information and can move on to the next steps faster.**”

CHAD MCREYNOLDS

Claims Training Specialist
Farm Bureau Insurance of Tennessee



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