

CASE STUDY

Norfolk & Dedham Group Elevates the Claims Experience with Templates



BENEFITS & RESULTS

 **108%**

Case Creation Increase in Under Three Months

 **5%**

Increase in Survey Response Rates

 **4.74/5 Stars**

Average Customer Satisfaction Score

Hi Marley Message Templates Help N&D Increase Efficiencies, Resolve Claims Faster and Improve Customer Satisfaction

THE CHALLENGE

For [Norfolk & Dedham Group](#)[®] (N&D), continual improvement is not just a goal—it's a core value that drives the carrier's approach to insurance. As one of Hi Marley's earliest adopters, N&D always embraced innovation to transform the claims experience for employees and policyholders.

With a recent revamp to the claims department, including new hires and promotions, the Hi Marley team and N&D wanted to evaluate the carrier's claims processes and uncover new possibilities for using Hi Marley.

From first notice of loss to case closure, several points of contact were made throughout the claim lifecycle, and the team identified where Hi Marley could fit seamlessly into their workflows to increase efficiency.

THE SOLUTION

One significant discovery Hi Marley and the N&D team made during this exercise was the amount of snail mail and email templates N&D used to contact customers—all routine communications that the N&D could proactively handle through Hi Marley with customizable message templates.

The N&D team realized they could leverage predefined text message templates in their existing claims process to handle frequently asked questions, keep customers informed and ensure they communicate relevant and correct information, including messages related to introductions, collecting claim details, self-appraisals, payments, rentals, and much more.



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With Hi Marley, adjusters can be responsive to several customers at once, which is valuable with their busy workload “It helps us **stay organized and multitask**, which is crucial for working in the claims industry.”

STACY VARITIMOS JR., AIC, AINS

Supervisor, Physical Damage, Norfolk & Dedham Group

THE RESULTS

Reducing Manual Tasks with Automation and Standardization

The adjusters quickly found value in how much manual work Hi Marley's templates removed by replacing email, snail mail and phone calls while still allowing them to provide specific, detailed messages that thoroughly explained standard processes in a friendly way.

“Creating templates is the doorway to automation and integration,” said Stacy. “With Hi Marley's communication platform, sending a template via text message is 100 percent easier than having to log into your email and figure out email addresses, finding mailing addresses, or making phone calls; having everything right there and accessible just makes communication so simple.”

As N&D focused on the effective use of message templates, case creation has increased nearly 108 percent in just under three months.

Speeding Up Cycle Times by Simplifying Workflows

While N&D still tries to make an initial phone call when someone files a claim—if they don't answer, adjusters follow up with the Hi Marley welcome message, inviting them to start texting.

“If the policyholder opts into text, I will send the template that asks for all of the loss details, and the policyholder can quickly text back all of the information, including photos and media files.”



“It makes it so much easier,” said Stephanie Pompeo, Auto Claims Adjuster at N&D.

For simple claims, N&D also uses templates for self-appraisals (when the claimant can take photos of the damage on their phone). Stephanie continued, “For these claims, we simply send a link and follow up via text with a template message that includes the directions on what type of photos we need, so we don't need to send an appraiser out. Everything is streamlined, and it speeds up the cycle time.”

“I know what it's like to be an adjuster; you're constantly bombarded with calls and emails, trying to get through all of your claims and quickly respond to policyholders—it's a lot. So, when I started using Hi Marley, I was astonished at how quickly making Hi Marley our centralized method of communication **relieved stress for our adjusters** and sped up the claims process for the insured.”

STACY VARITIMOS JR., AIC, AINS

Supervisor, Physical Damage
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Reducing Confusion and Frustration with Better Process Explanations

Adjusters play a critical role in explaining the claims process and setting expectations for policyholders dealing with the stress and frustration that inevitably accompanies a claim. However, Stacy noted that due to the disruptive nature of a claim, if a rep only provides direction verbally over the phone, it can be challenging for a claimant to absorb all of the information in the moment.

But with Hi Marley's pre-populated templates, N&D reps can provide clear instructions, explain next steps and set claim-handling expectations via text message. Giving policyholders everything they need in one place they can refer to later reduces confusion throughout the claims process and greatly improves the overall experience.

"Hi Marley templates create structure and guidelines.," said Stacy. "When our reps send the templates as a step in the process, they have peace of mind that the policyholder has all the necessary information to understand what's coming next."

Proactive Updates Increase Customer Satisfaction

Hi Marley's recent study found that [33 percent](#) of frequently asked policyholder inquiries pertain to the claim's status, including the payment status. N&D can avoid these questions entirely by proactively providing policyholders with routine updates before they ask, reducing the number of inbound inquiries throughout the claim.

"Every time I make a payment, I use a Hi Marley payment template," said Stephanie.



"It takes the place of a phone call, saving me time, and also ensures the policyholder isn't stuck wondering, 'When will I get paid?' **The customer really appreciates it.**"

Since N&D began using templates, it seems more customers are willing to share their experiences—and provide more actionable insights for N&D's continuous improvement—with survey response rates increasing by five percent and averaging 4.74/5 stars!

"Since we started using templates more, we can see the call volume going down every week and the usage of Hi Marley going up. It alleviates our stress. With fewer calls and voicemails, we have **more time to do our jobs**, focus on high-value claim-handling activities, and provide even better customer service. There really isn't a learning curve either for Hi Marley; it's so easy to use."

STEPHANIE POMPEO

Auto Claims Adjuster
Norfolk & Dedham Group



For more information,
visit www.himarley.com