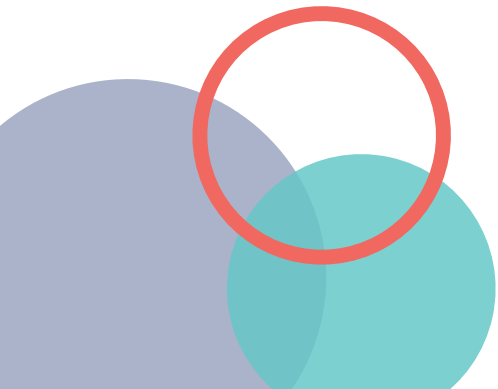




VOICE OF THE POLICYHOLDER

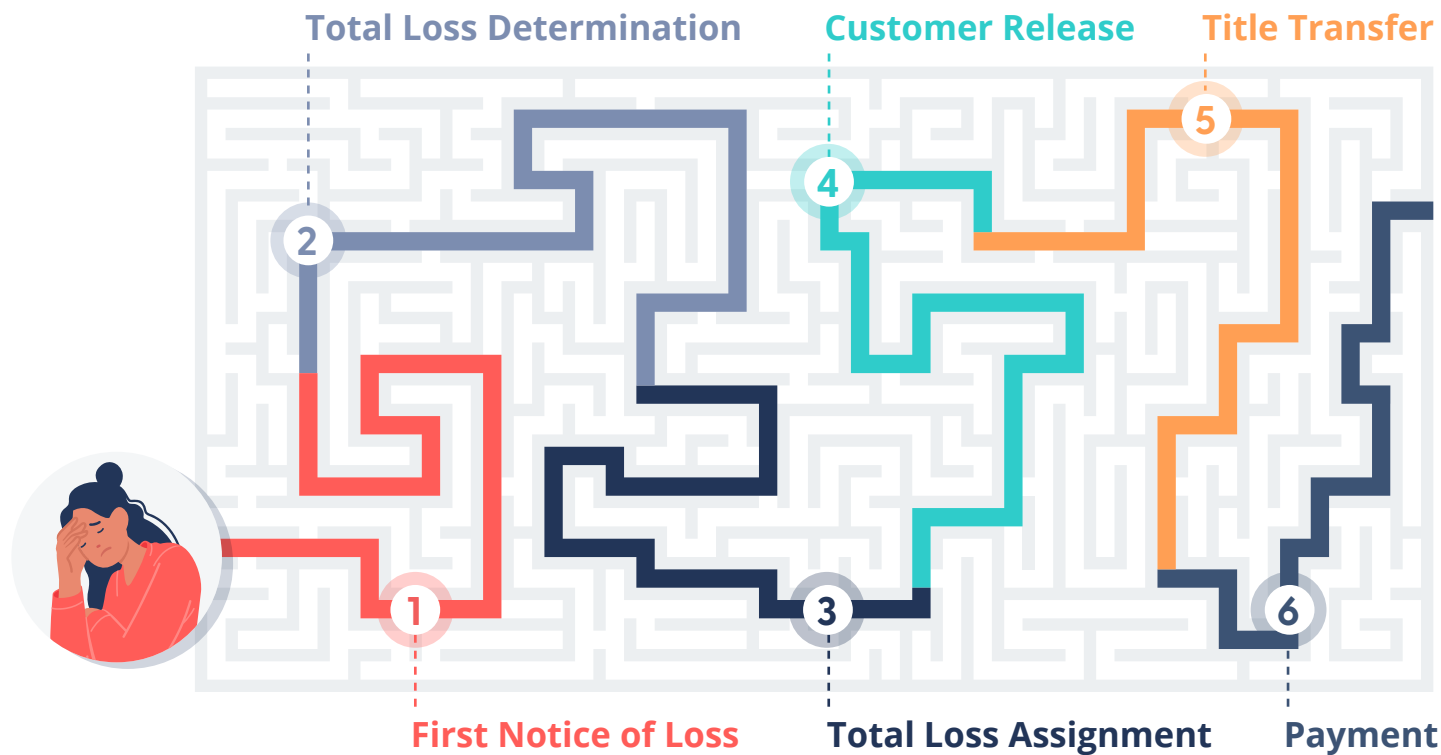
Key Insights to Transform a Total Loss into a **Total Win**



How Do Policyholders Navigate the Total Loss Process?

Auto total loss claims are lengthy. The complex claims process includes six steps that require multiple contacts and touchpoints.

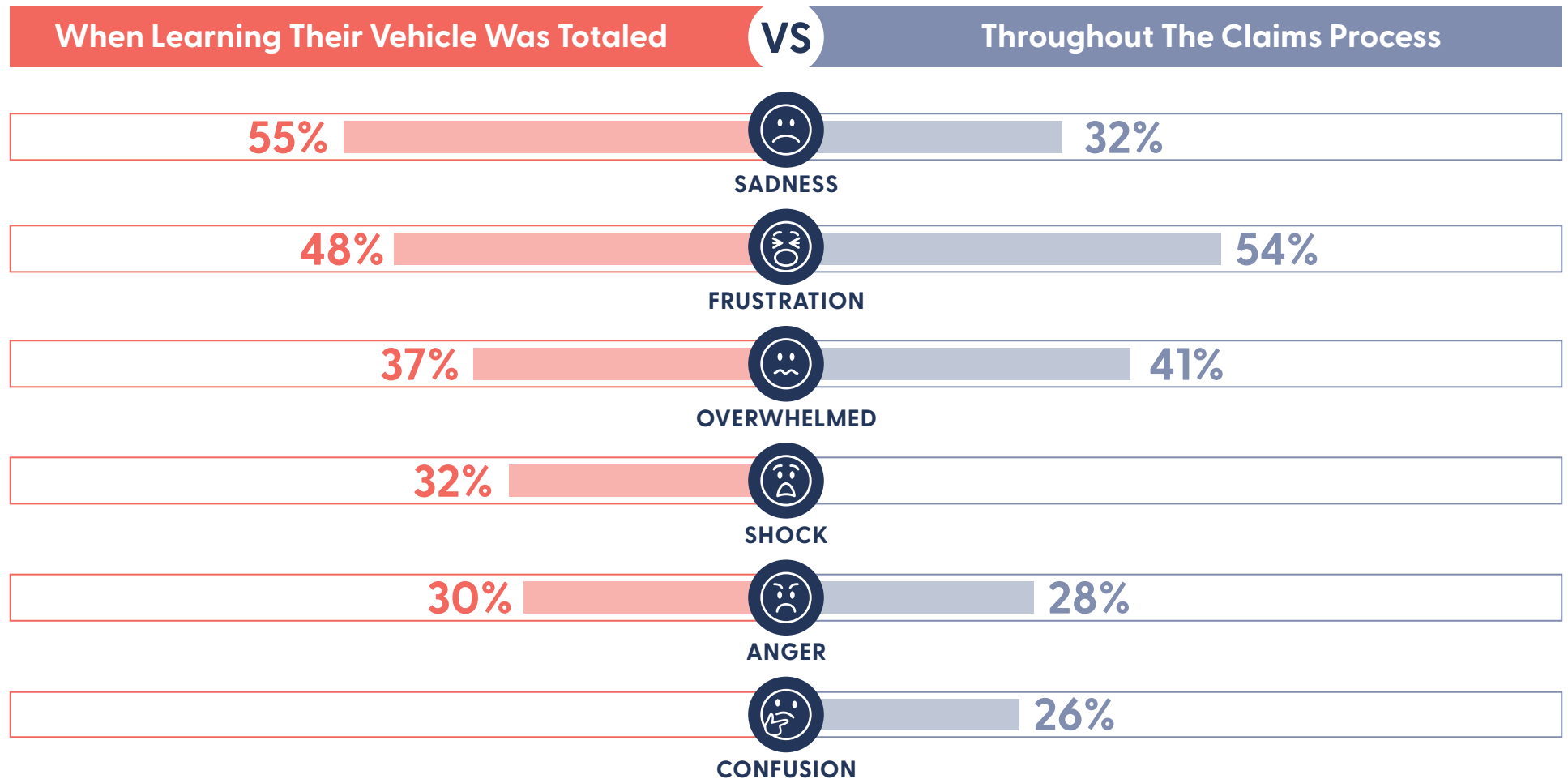
Hi Marley surveyed **800 US policyholders** who recently had a car declared a total loss to learn more about their experiences and identify ways carriers can improve the total loss claim process.



The Emotions of a Total Loss

A total loss is stressful for a policyholder. When learning their vehicle was totaled, most survey respondents reported feeling sad, followed by frustrated, overwhelmed, shocked, and angry. As the claim progressed, confusion replaced initial shock as a top emotion, and more policyholders reported feeling overwhelmed and frustrated.

POLICYHOLDERS' TOP 5 EMOTIONS



Customer Satisfaction Challenges with Total Loss

Hi Marley's survey found that **long wait times** and **inefficient processes** create a poor customer experience throughout the total loss process.

36%

Of policyholders waited more than a week to learn their car was totaled.



66%

Say the resolution took as long as or longer than expected.



60%

Repeated details 2-3 times or more throughout the claim.



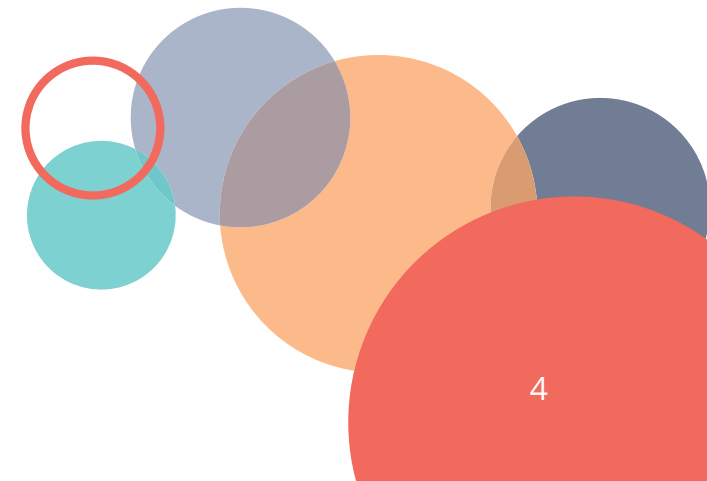
55%

Felt they could have been better informed of their claim's status.



75%

Worked with 2-3 people or more to resolve their claim.



Policyholders Want Additional Support During a Total Loss Claim

5 Key Trends Among Policyholders' Needs



44%

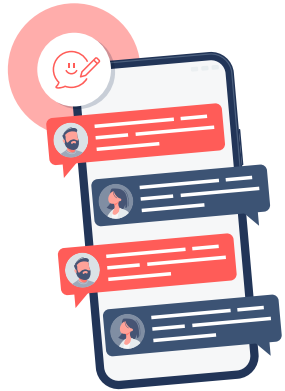
of policyholders were less than satisfied with their insurers' assistance during the claims process.

Five key trends emerged among the **type of support the policyholders felt would have helped** to ease confusion and frustration.

How Total Loss Assist™ Can Help

Carriers have an opportunity to enhance customer satisfaction in the claims process. Hi Marley's Total Loss Assist can help.

With Hi Marley's Total Loss Assist, carriers tackle total loss process inefficiencies to improve claims handling. Through a unique integration with Copart's Seller Portal, Hi Marley reduces the number of touchpoints needed to resolve auto total loss claims while increasing customer satisfaction.



Clarity Around
Whom to Speak to



Clearer Process
Guidelines



Proactive
Communication



Help and Guidance
Dealing with Other Parties



Empathy and
Personal Support





KEY TREND 1

Clarity Around Whom to Speak to

Policyholders want **clarity around whom to speak to throughout the claim**. Respondents mentioned the desire for a single, consistent representative or claims manager to handle their cases. This would reduce the frustration of repeating details to multiple people and would streamline communication and accountability.

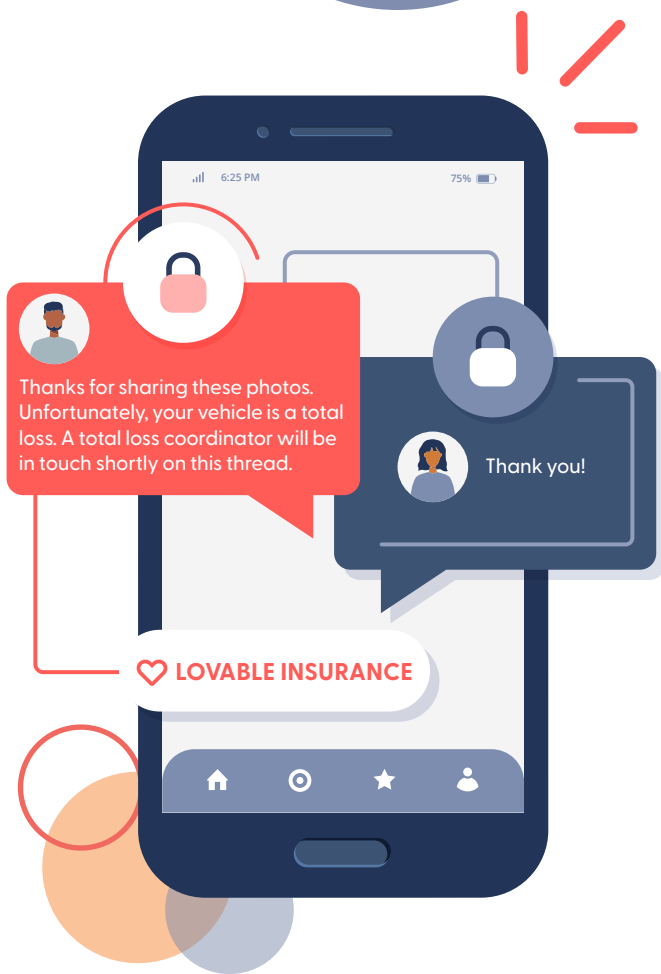
By integrating with Copart, Hi Marley's **Total Loss Assist** creates one trusted, unified conversation for all parties and offers a dedicated point of contact, streamlining communication during a total loss.



Our customers today expect the same speed, convenience, and care they experience in every other aspect of their lives. We now meet that need with Total Loss Assist to transform the digital customer experience through a streamlined workflow between adjusters and policyholders and provide regular communication in an **easily accessible and digestible way**, making the total loss experience much easier."

PAUL MEASLEY

Chief Claims Officer at Plymouth Rock Assurance



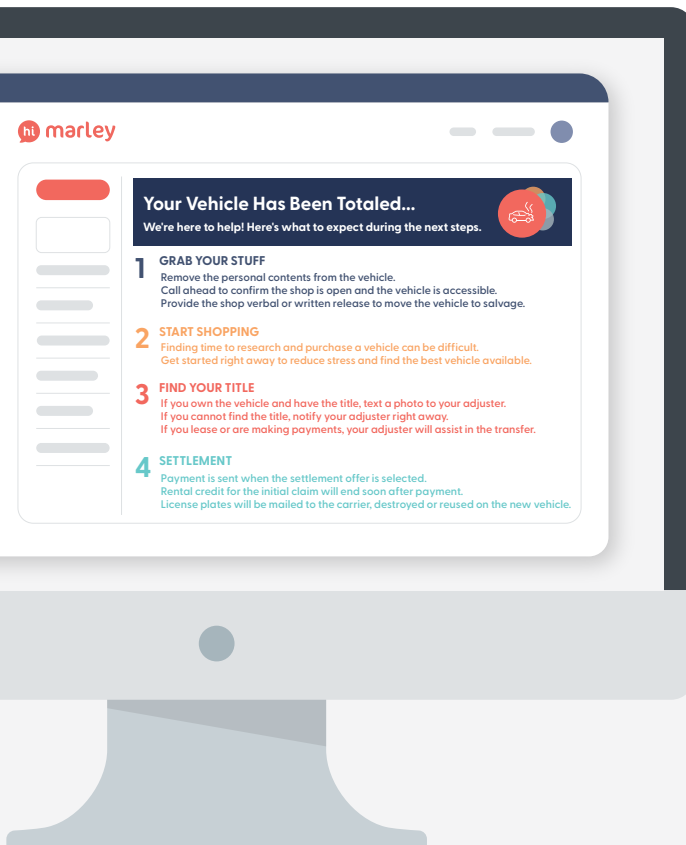


KEY TREND 2

Clearer Process Guidelines

Respondents want **an overview or roadmap of the claim process at the beginning**. Policyholders noted that a simplified explanation of each step, timeline expectations, and what documents or actions were required would have helped ease confusion and frustration.

With **Total Loss Assist**, all parties communicate through one unified text thread. Carriers can explain the process the second a policyholder's vehicle is deemed a total loss, including expectations around each step and timing, and what documents or actions are required.



“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.’ One 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 at Indiana Farm Bureau





KEY TREND 3

Proactive Communication

30% DECREASE IN INBOUND CALLS

To AAA's total loss unit since implementing Total Loss Assist.

“

A text thread gives the insured something to reference if they forget to write something down. 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.”

CHRIS GERHARDT

Claims Director at ACG



Many policyholders felt left in the dark and wanted proactive updates rather than having to reach out for updates themselves. A significant number of respondents expressed a need for **more frequent and clear communication**.

With **Total Loss Assist**, while the carrier and ecosystem partners process the claim, automatic messages are sent to the policyholder, **providing frequent, proactive status updates** on the claim, transparency on next steps, and explanations of delays.



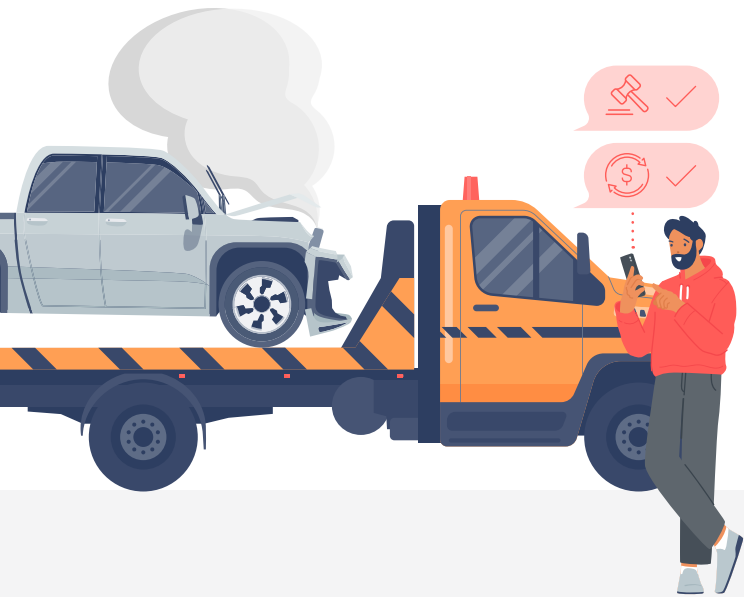


KEY TREND 4

Help and Guidance Dealing with Other Parties

Respondents mentioned difficulties in handling third parties, such as the other drivers' insurance companies, repair shops, or tow yards. They expressed a **desire for advocacy and guidance** when interacting with third parties.

With **multi-party texting**, additional partners can be added to the Hi Marley text thread, such as tow and rental companies, creating a single conversation. **Total Loss Assist** allows carriers and third-party providers to communicate with policyholders more quickly and efficiently, reducing uncertainty and resolving claims faster from FNOL through payment.



"Our early indicators point to higher customer survey scores and reduced cycle times. We're confident Total Loss Assist will bring an **improved total loss process** to our customers and employees."

PAUL MEASLEY

Chief Claims Officer at Plymouth Rock Assurance





KEY TREND 5

Empathy and Personal Support

#1 DRIVER

Empathetic Adjuster Attitude and Approach is the Top Driver of 5-Star Customer Satisfaction Surveys

“

Reducing the number of touchpoints needed to resolve auto total loss claims while keeping an open line of communication has significantly improved overall customer satisfaction.”

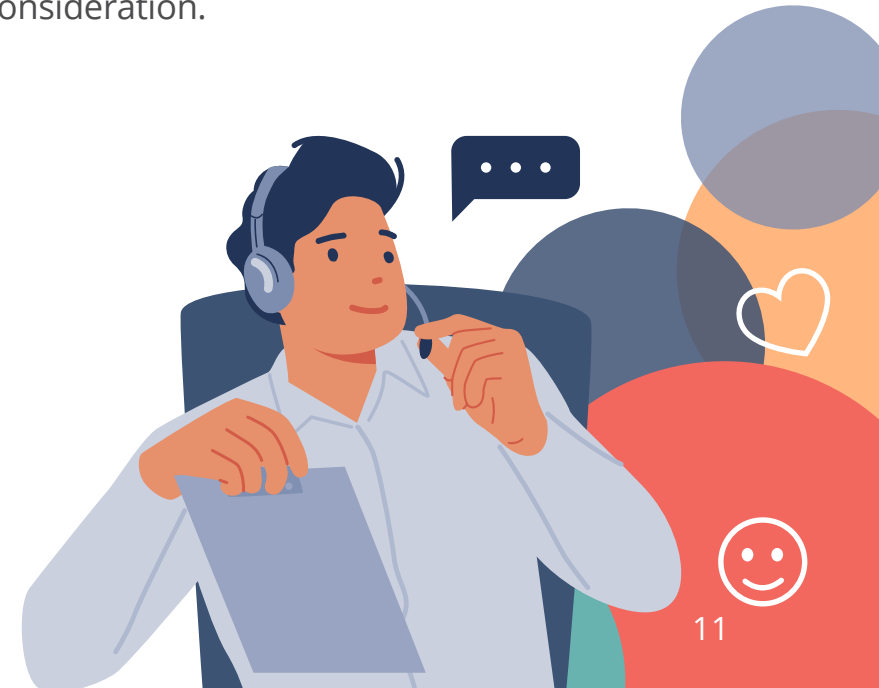
JEFF DUNLAP

Director of Operations at Copart



Several respondents desired more empathy and personal support. They felt that they were treated as just a number, or that their emotional and practical challenges were overlooked during the total loss claim. For some, **emotional support or more compassionate handling** could have greatly improved their experiences.

Obsessing over every word and anticipating the customers' questions was the foundation of **Total Loss Assist**. Carriers can keep everyone informed in real time with automated, customizable message templates, and ensure that the language used in their **communication is compassionate** and takes emotional and practical challenges into consideration.



Benefits of Total Loss Assist

Total loss accidents are devastating for policyholders. Hi Marley can help carriers be clear and responsive, and ultimately completely turn around the customer experience. Using Hi Marley's **Total Loss Assist** can improve customer, adjuster and overall network satisfaction.

With Total Loss Assist, Carriers Can Expect*

 **35%**

Decrease in cycle time on average between FNOL and vehicle pickup

 **\$125-\$150+**

Cost savings per total loss claim

 **7%**

Increase in policyholders planning to renew

*Metrics comparative to no Hi Marley platform usage.





To learn more about the benefits of Total Loss Assist and how you can tackle inefficiencies at every step, and improve the customer experience, visit:

[www.himarley.com/totalloss.](http://www.himarley.com/totalloss)

