

Kin Insurance builds mobile claims department with Marchex® Sonar

Kin reaches hundreds of customers lacking power and internet services following Hurricane Irma



INSURANCE | SONAR SMS MESSAGING | IMPROVE COMMUNICATIONS

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Kin Insurance is an independent insurance agency focused on homeowner insurance and related products. Kin launched operations in Florida in early 2017 with two goals: Elevate the standards of customer service in the insurance industry, and become recognized as the premier insurance provider in emergency situations where time and communication are critical.

Challenge

In the fall of 2017, Hurricane Irma flooded the majority of Florida. The subsequent damage landed it on the list of costliest storms in U.S. history. Damage caused by Hurricane Irma is estimated at \$100 billion¹. As a company facing a devastating event, Kin Insurance was challenged to find an immediate solution to communicate with and serve its customers.

Before the hurricane made landfall, Kin sent an email to customers detailing all the ways to communicate with the company if they were impacted. After Irma dissipated, Kin had received only a few emails in response. The company knew it needed to do more to reach customers, especially with the majority of Florida experiencing limited internet access due to the destruction.

THE RESULTS

- 50+% response rate
- 2x more customers served
- Improved claims processing efficiency

Solution

Kin was already using Sonar for sales and marketing purposes; however, the company recognized Sonar could be expanded to facilitate communications and even claims processing. Kin moved quickly to build its claims process on top of SMS, utilizing Sonar's API and Slack integration.

According to Grafton Robinson, Head of Marketing at Kin Insurance, "Simply put, there's a job to be done here. A conversation that needs to happen (using any medium) to solve a really immediate problem. We basically built a claims department from scratch using [Sonar] SMS service."

¹ <https://abcnews.go.com/US/hurricanes-harvey-irma-cost-us-economy-290-billion/story?id=49761970>

Once developed, the company could send a mass text message to all customers in its CRM system, which is exactly what it did. A text was sent to all customers asking, "Hey, how are you doing? What's going on? Do you need any help?"

"We routed their text responses into our policy administration system, our CRM system, our claims system, and Slack, creating company-wide visibility into how customers were communicating with us and which customers needed the most help."

Grafton Robinson
Head of Marketing, Kin Insurance

Within 30 minutes, HALF of Kin's clients had responded. Responses ranged from "I'm fine, thanks for checking in," to "Hey, we need help. There's a hole in my roof."

Results

Kin segmented respondents into groups based on the severity of their needs. To facilitate the claims process, customers could take photos with their phones and immediately send them in for a claim. By using text messaging, every conversation and picture was preserved and available to both parties, eliminating repetitive conversations and allowing Kin agents to tend to at least double the number of customers it could serve by phone. The company continued to receive hundreds of texts over the weeks following Hurricane Irma as Floridians came back into the state to assess the damage to their property.



With two-way text messaging serving at the frontline of communications, Kin was able to utilize a team that was a fraction of the size of most of their competitors to respond in real time, review pictures, process claims, and most importantly, deliver on its promise to customers. Sonar's interface allowed Kin to communicate with hundreds of customers, help multiple customers at once, and increase response rates over 50 percent.

Kin Insurance did not receive a single comment questioning the use of mobile communication. In fact, customers embraced it. Feedback was overwhelmingly positive with replies such as, "Thanks for checking in, it means a lot to me," and "I'm really glad I have Kin insurance."

Mobile remains a huge part of Kin's business to this day.

Learn more at [Marchex.com](https://marchex.com)
or call or text 833.459.2442