



**The legacy of
Safelite Solutions®:**
*A story of transforming
the claim experience*

by Safelite Solutions Senior Vice President Dino Lanno

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When you think of Safelite, you might think of auto glass. We get it. It's what we do. But it's certainly not all we do. Since 1947, Safelite has evolved from a single shop in a small Kansas salvage yard to what we are today... and that's a group of companies with a legacy of bringing order, professionalism and consistency to disordered automotive service markets. Safelite Solutions changed the rules of the game with an early focus on innovation. Our approach of managing automotive service networks for clients has led to a superior, reliable end-user experience.

While it all started with auto glass, today we apply our expertise to additional claims experiences to continually enhance – and even revolutionize – the service our clients and their policyholders experience.

How are we doing it? We've built a culture that breeds success through operating with purpose and vision. We aspire to be the greatest, most trusted and admired service brand.

Our journey is only beginning, but let's take a look back on our history of continuous improvement ...

Building valued partnerships

Thinking back to the late 80s, insurance clients were seeking efficiencies in what is still considered a "nuisance" claim – glass claims, more frequent and less severe.

Safelite was well versed in a seamless policyholder glass claim, from reporting a claim to scheduling service to billing seamlessly. We believed that if we applied our model and resources, we could be a cost-effective third-party administrator

for insurance and fleet companies when working with other glass companies. And Safelite Solutions was born. We leveraged our contact center teams, our field operations teams, and our invoicing teams as expert partners to clients – helping them to more efficiently fulfil a glass claim.

Our guiding principle is that we treat each client as our only client. With that approach, we are more than an outsourced vendor, we are a partner – a leader – in finding new and better ways to manage claims.

Some of our early achievements include:

Improving the policyholder experience

Research makes it clear that a good policyholder experience during a claims fulfilment equals retention and renewal. We begin our superior policyholder experience with our advanced contact center operations.

In fact, the annual J.D. Power and Associates National Auto Claims Satisfaction Study confirmed a correlation between policyholder satisfaction and key metrics like retention, intent to recommend, and intent to renew. Highly satisfied policyholders had an 84% retention rate and 83% will recommend their insurer. Among displeased claimants, only 12% are willing to renew and only 7% will recommend.¹

The Safelite Solutions philosophy in the early days remains true today: to earn business, we have to do our job better than our clients can do it themselves. Otherwise, why would any company choose us to handle its claims?

Many people have the misperception that contact centers don't require sophistication. I'd be willing to bet those people no longer run a contact center.

What Safelite brought to the table was expertise in two areas: customer relationships and staffing. It all comes down to people. Do your people have the right skills to deliver a great experience and do you have the right people scheduled for peak times?

After all, according to experts, recruiting customer service representatives (CSR) and training programs are two of the most important initiatives to better address customers' needs. At Safelite, we hire people for their personal skills, what we call the Safelite Spirit, and train for the rest. And we make training easy.

We have a saying here: "It's your staff, we're just managing it."

We hire both full- and part-time articulate, bi-lingual and well-educated CSRs. Still, a robust training program is key to having knowledgeable, friendly CSRs that can appropriately represent our client's brand.

To help CSRs succeed, we began development of a proprietary award-winning claims software, known as SV2 that provides CSRs with an intuitive system for gaining access to client-specific information and customized instruction in a paperless

environment. This translates to higher CSR confidence, higher information security, better accuracy, more expertise and ultimately results in lower talk time and a more positive claim experience. SV2 links directly with clients' systems for a seamless transaction.

The secret at Safelite Solutions is that training never truly ends. CSRs consistently learn to show they are versed in the styles and preferences of the insurance company they represent.

We also have seasoned leaders who have been with the company since 1991. Their background is specific to contact center operations. Their expert insights allow for better analysis and prediction of call volume and policyholder needs. And, they specialize in the insurance industry.

From our more than 25 years of specialized experience, we have built multiple customized programs designed to meet the preference of each individual insurance client while also providing best practices.

With the right people and the right tools, we're able to offer a world-class, sophisticated policyholder experience.

Streamlining network management

Managing a network of highly qualified shops isn't easy. But it's a crucial step in the claims process. In fact, the reporting



of a claim is the moment of truth for most customers. Safelite manages claims through a consistent approach and professional service making the most of a robust, customer-focused network. Our network includes Safelite AutoGlass and more than more than 9,000 vetted shops.

We believe in managing a network that performs up to our clients' gold standards. That includes offering:

- Performance metrics
- Industry benchmark analysis and reporting
- Competitive pricing programs for all providers
- Web-based policyholder, agent and shop self-service options
- National warranty
- 100% audit of all transactions that is customized to individual client requirements
- Experienced fraud team

We work closely with our network shops to ensure they provide a claims experience consistent with our level of service for your policyholders.

Leveraging customer analytics for retention

Introducing our industry-pioneering Net Promoter Score® (NPS®) surveying methodology was an important chapter in our history and came from the need to measure and report policyholder satisfaction. We use results of this extensive survey to monitor the customer experience and report back to network shops, always improving on our promise to go beyond customer satisfaction to deliver service so great, it's memorable.

This attention to detail throughout the claims process attests to the effectiveness of a robust, customer-focused network provided with confidence in the professional approach of a Safelite-handled claim. It is another way we have a positive effect on policyholder retention rates.

Introducing digital enhancements

Today, customers have changed, and so too must the claims management process.

As young people raised in a digital, media-saturated world become the second largest consumer segment, their needs are vastly different than they were just 5 years ago. Policyholders today expect instant gratification and self-service channels.

Safelite has partnered with the insurance and fleet industries to identify future customer needs and develop digital tools to adapt to today's market. Each client has a dedicated account manager and a member of the Professional Services team aimed at building new solutions unique to them.

What's next? A comprehensive claims approach

As clients began placing more and more trust in us with their glass claims, many have asked for help in other areas of the claims process, from FNOL to transcription to customer insights. Thanks to trusted partnerships with industry leaders, we are moving far beyond glass into all facets of end-to-end claims management in the auto physical damage space as well as property. Today 20% of our programs are non-glass.

With this comes an understanding of how to balance policyholder needs: from simple, "transactional" claims such as glass to highly emotional claims related to fire or home invasion. We are developing cutting-edge systems so policyholders can get what they need, when they need it, how they need it. And, we are committed to reduce the time it takes to complete a claim.

As our brand, company culture, and service offerings evolve, we believe our People Powered, Customer Driven strategy will propel us – and you – into the future of claims management.

Our innovative, forward-thinking team has created digital options including:

1. Self-service website

Policyholders can report a glass claim and schedule service all through a simple website – accessible on any computer, tablet or smartphone.

2. IVR via smartphone

Policyholders can call in a glass claim and schedule service and never have to fumble with their keyboard thanks to voice recognition systems.

3. Multi-modal text alert option

Policyholders can call in a glass claim and elect to receive a text message with a link directly to the online reporting system and never have to look frantically for the correct website to report the claim. The website even pre-fills as much as the policyholders' data as available, creating fewer steps for the customer to complete.

4. Claim and coverage integration

Our integration platform allows policyholders to seamlessly file a claim and schedule an appointment on safelite.com.

5. Agency Advantage

This agency-only portal provides agents the ability to review open and completed claims, start a claim for a policyholder or schedule an appointment online.