

## SAFETY INSURANCE

# Safety Insurance: Increasing Customer Satisfaction with Same Day Payment via ACH

### The Challenge

Every day, the customer service team at Safety Insurance works with customers who are expecting either a refund or a claim payment – and they need that money fast, particularly in urgent situations, like when Mother Nature deals a tough blow.

“In a storm or a disaster, there can be disruptions that make it impossible to mail a check,” says Chad Hauff, Director of Premium Accounting, Safety Insurance. “For someone who doesn’t have a large bank account, that money may give him the opportunity to buy food or pay for a hotel.”

In the past, the company did not have the infrastructure in place to send all claims and refund payments via ACH, however it did make ACH credit payments in one-on-one situations. In emergencies, circumstances often rendered check payments impossible, and even next-day payment via ACH just wasn’t fast enough.

### The Opportunity

As of September 23, Safety Insurance intends on moving payments faster as needed. With Same Day ACH going live for ACH credit payments, the company will reevaluate its offerings, and Same Day ACH will become another tool in the customer support box.

“Customers often call with the expectation that they will not get what they want. Being able to say, ‘yes, give us a few hours and the money will be in your account,’ that’s a wow. Getting money into the hands of a customer as soon as possible is a win for us.”

### The ACH Solution

In a world where everything is faster, moving payments faster just makes sense. When customers can click a button and send an email to someone around the world in mere seconds, they expect similar service for their insurance refund and claims payments.

That’s why Safety Insurance plans to use Same Day ACH whenever necessary, specifically when a customer needs fast assistance. The company feels it’s more logical and efficient to support same-day payments in these scenarios.

“We’re going down this path to help the customer out,” notes Hauff. “It just makes more sense to send the payment as quickly as possible.”

*“We’re anticipating that Same Day ACH will lead to higher customer retention due to greater satisfaction.”*

Chad Hauff  
Director, Premium Accounting  
Safety Insurance Company

## The Results

Studies of the insurance industry show that customer retention directly correlates to customer satisfaction during the claims process. So for Safety, Same Day ACH not only offers a win for the customer, it creates an added business advantage.

"We're anticipating that Same Day ACH will lead to higher customer retention due to greater satisfaction," Hauff concludes. "Higher retention will more than make up for any interest we would have earned holding on to that money for an extra day."

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Safety Insurance also points out the real benefits of Same Day ACH are for the customer, but is quick to note the customer's satisfaction benefits the company.

"Our customers will be pleasantly shocked that we can pay them electronically the same day," says Hauff. "I think there will be some disbelief, but I expect that it will make them very happy."

For more information on how to prepare for Same Day ACH implementation, visit [nacha.org/same-day-ach](http://nacha.org/same-day-ach).

For more information on Safety Insurance, visit [safetyinsurance.com](http://safetyinsurance.com).

### About Safety Insurance

Safety Insurance Group, Inc. is the parent of Safety Insurance Company, Safety Indemnity Insurance Company, and Safety Property and Casualty Insurance Company which are Boston, MA, based writers of property and casualty insurance. Safety is a leading writer of personal automobile insurance in Massachusetts.



Visit [www.safetyinsurance.com](http://www.safetyinsurance.com) for more information.

### About NACHA - The Electronic Payments Association®

Since 1974, NACHA – The Electronic Payments Association has served as trustee of the ACH Network, managing the development, administration and rules for the payment network that universally connects all 12,000 financial institutions in the U.S. The Network moves money and information directly from one bank account to another. Through its collaborative, self-governing model, education, and inclusive engagement of ACH Network participants, NACHA facilitates the expansion and diversification of electronic payments, supporting Direct Deposit and Direct Payment via ACH transactions, including ACH credit and debit payments, recurring and one-time payments; government, consumer and business transactions; international payments, and payments plus payment-related information. Through NACHA's expertise and leadership, the ACH Network is now one of the largest, safest, and most reliable systems in the world, creating value and enabling innovation for all participants. Visit [nacha.org](http://nacha.org) for more information.



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