

How Voice AI Solves Speed to Lead Challenges



Auto Insurance Specialists (AIS) needed a better system for delivering instant quotes after hours. By integrating Liberate Voice AI into their service lineup, this agency improved speed to lead and is converting more business around the clock while cutting costs by up to \$174,600 a month.

The Challenge

When people shop for home and auto insurance, they often need coverage as quickly as possible. The first agency to respond is the most likely to land the customer. For a growth-focused organization, this means fast service is essential, but that's often easier said than done, especially when calls come in during evenings, weekends and holidays.

The agency faced a tough choice: Invest heavily to staff their phones around the clock or accept the risk of losing business after hours. Neither option was ideal, so they searched for an AI-powered solution with two goals in mind:



Always-On Service: Insurance customers call when it's convenient for them, and that's often at night or on the weekends.



Faster Quotes: The agency wanted to close more new business, so the solution had to support a fast, 24/7 quoting process.



The Solution

Liberate Voice AI emerged as the best solution. AIS discovered that Liberate's Voice AI agent (known as Nicole) is more than a friendly, humanlike voice. It's a fully integrated AI platform that can independently manage calls and quotes, with no need for human intervention in many cases.

How it works:

- An insurance shopper calls the agency to request a quote.
- Nicole answers and engages the shopper in a dynamic, humanlike conversation to collect needed information.
- Nicole determines which insurance brands are the best match for the based on pre-established rules and logic.
- It simultaneously integrates data into the carriers' quoting systems to generate quotes in real time, with no human intervention.
- Nicole texts the customer quote links so they can receive instant rate information.
- The customer can return to the quote link at anytime and pick up the process where they left off.

The Outcome

1 second

average speed to answer

The industry average is 99 seconds.¹

75%

abandonment reduction

Every call is instantly answered with no hold time.

8 minutes

average call handling time

The industry average time for handling quotes is 15-30 minutes.²

70%

reduction in call center FTE costs

Three quarters of inbound quote requests are now handled by Voice AI, without the need for human involvement.

50%

call duration reduction

Thanks to deep, real-time integration, Voice AI quoting calls are completed in roughly half the time spent by a human agent, creating a better experience.

“Liberate has been transformative to our business. We’re now a 24/7 operation, well on our way to becoming the first-ever fully virtual agency with 0 support staff. We intend on replacing the millions we spend on third-party services with Liberate.”

Mark Ribisi, CEO of Auto Insurance Specialists (AIS)

The ROI

6,000

quotes
autonomously
delivered each
month.

180,000

minutes of
human time
saved every
month.²

174,600

estimated
savings every
month.³

10.6%

increase in
net sales, by
capturing revenue
previously lost to
abandonment or
after-hours gaps.

The Future

With skyrocketing rates, insurance shopping has reached new heights. For tech-forward agencies, insurance shopping spells opportunity, and that’s certainly the case here. While many competitors are failing to answer the phone, this deployment transformed AIS from a business constrained by hours into a truly 24/7 operation.

Insurance shoppers get the quotes they want, and they get them fast, opening the door to more sales, all thanks to Liberate Voice AI – a consistent, efficient and affordable solution for seizing insurance growth opportunities.

Sources:

1. ContactBabel’s 2025 US Contact Center Decision-Makers’ Guide

2. A carrier’s average quoting call requires 15 to 30 minutes based on Liberate data.

3. The average cost for an inbound call is approximately \$0.97 per minute according to ContactBabel’s 2025 US Contact Center Decision-Makers’ Guide.