



How Branch and Liberate Set a New Standard for Claim Reporting Innovation



Branch is a home and auto insurance company with a simple goal: Leverage technology to make the insurance process easy and affordable for policyholders.

As a Public Benefits Corporation, Branch manages a reciprocal exchange where policyholders are the owners of their policy premiums. This structure empowers members and provides them opportunities for savings. This ownership structure is somewhat unique, as is Branch's commitment to exceptionally fast service.

The company's revolutionary instant-bind process eliminates the friction typically associated with buying coverage, enabling policyholders to purchase home and auto insurance with surprising speed and simplicity.

Customers expect quick and modern experiences at every insurance touchpoint, so in 2024, Branch set out to build sleek and innovative claim filing processes that equaled the ease and efficiency of their policy purchase process.

Enter: Liberate

As a leading provider of digital FNOL and Voice AI solutions, Liberate had the tools that Branch needed to revolutionize claims. By partnering with Liberate, Branch could offer faster and easier ways to report claims, 24/7 with zero hold time. Liberate solutions could also be integrated with Branch's other systems to automate vendor assignments and deliver urgent services.

“Our goals were to enhance efficiency, streamline claim workflows and create a seamless claims experience. We are relentlessly focused on our customer experience and always looking for ways to improve.”

Charlie Wendland, Chief Claims Officer

Phase 1: Homeowners Insurance

After just eight weeks of development time, Branch was ready to launch its new Voice AI + Digital FNOL for homeowners, enabling the following advantages:

- Voice AI + Digital FNOL enables policyholders to report claims by phone 24/7 with no wait, while also facilitating claim reporting via a quick online form, with pre-filled policy fields and tap-and-click convenience.
- Integration with Branch’s policy and claims platforms enables structured data to pass between systems without the need for manual data entry.
- Integration with fraud detection software produces a fraud likelihood score for submitted images, alerting claims adjusters of potential issues.
- Automated vendor assignments expedite water mitigation services, helping to quickly contain potential damages.

Phase 2: Auto Insurance

Auto insurance claims can be more complicated than homeowners claims because there are multiple coverage types and claims often require multiple types of service. For example, a policyholder might call to report a crash but also to request emergency roadside assistance.

Before rolling out the new system, Branch needed to make sure that Voice AI could transfer policyholders to the correct vendors for windshield repairs and roadside assistance.

Despite the added complexity, phase two automation for homeowners insurance didn’t take long. Within eight weeks of the auto insurance launch, the homeowners insurance Voice AI + Digital FNOL solutions were ready.

Compelling Early Metrics

These innovative solutions have simplified and streamlined claims processes for both claimants and claims handlers.

Here are some compelling early metrics:

- All claims can now be reported 24/7, with no hold time, thanks Voice AI + Digital FNOL.
- While the numbers are still evolving, Branch has already experienced a **43% adoption rate** for Voice AI + Digital FNOL claim reporting.
- For claimants who choose to call in, the average time needed to file a claim using Voice AI is roughly **7 minutes, 10 seconds**. Comparatively, the average time needed to file a claim with the outsourced human call center is roughly **12 minutes, 23 seconds**. This represents a 42% reduction in call resolution time.
- Branch expects to achieve a 70% claim handling cost reduction for claims accepted through Voice AI + Digital FNOL!



“Voice AI and Digital FNOL have been well-received – I’ve only heard good things from members,” a Branch claim representative shared. “Prior to this innovation, members used to complain about the time involved, so these new solutions are making a huge positive impact already. We’re also receiving more detail in the initial claim reports than in the past.”

System integrations and the automation of claims assignments to outsourced claim mitigation companies have also been notable timesavers.

“The integration with our claim system has improved data integrity and enhanced the vendor assignment process, leading to more consistent claim outcomes. These capabilities enable real-time data sharing that accelerates the entire claim process, which not only enhances accuracy, but also provides a much better customer experience,” says Charlie Wendland, Chief Claims Officer at Branch.

Liberate will continue to work with Branch to fine-tune their processes and make enhancements in the months to come.

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