CASE STUDY

liberate

How Voice AI FNOL Dramatically Reduces Costs While Enhancing Satisfaction

A property insurance carrier with more than $800 million in direct written premium needed a way to efficiently manage claim surges during CAT season. By implementing **Liberate Voice AI FNOL,** the carrier can now resolve 40% of incoming calls without human involvement, in less than half the time, dramatically reducing call center costs while enhancing policyholder satisfaction.

The Challenge

When a widespread natural disaster strikes, call volume spikes. To manage call surges in real time, this carrier needed to hire many more call center representatives, but staffing and training to support unpredictable call volume is challenging and cost prohibitive. The carrier needed a way to cost-effectively manage unpredictable call volume and surges, while continuing to deliver a high quality customer experience.

Goals:

Reduce FNOL intake overhead costs: During hurricane season, this carrier receives roughly 6,000 FNOL calls per month, adding up to monthly costs as high as $174,600.[1]

Customer experience: Exceptional customer service was equally important. Policyholders want a fast, seamless FNOL process, and that's exactly what this carrier aimed to deliver.

The Solution

The carrier implemented the Liberate Voice AI FNOL solution, which engages callers with empathetic, human-like conversation, 24/7 availability and complete scalability. Every call is answered with zero wait time – even during CAT season surges, and claims can be reported without the need for any human involvement.

How it works:

- Inbound calls are answered by the Voice AI agent, Nicole.
- Nicole engages the policyholder in a human-like conversation to dynamically gather the claim information. This is not a script – it's a dynamic, intelligent dialogue.
- During the conversation, structured data is simultaneously captured and integrated into the carrier's claims management system in real time, with no human intervention.
- Nicole can provide a claim number, trigger associated processes for the claims team and send claim confirmations via text or email.
- To manage exceptions or complex situations, Nicole can facilitate warm transfers to human claim professionals as needed.

The Outcome

1 second

average speed to answer

The industry average is 99 seconds.[1]

40%

FNOL autonomous completion rate

Nearly half of of this carrier's first notices of loss are successfully completed autonomously by Voice AI, without the need for human involvement.

0%

call abandon rate

Every call is instantly answered with no hold time.

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.

Why is Nicole so much faster than a human agent?

- Nicole is integrated with the claims system so policy details automatically populate when the call begins and the caller does not have to wait for a human to retrieve the policy.
- Human agents must type in all the data they collect during the call. With Nicole, the data is automatically and simultaneously collected during the conversation in a clean, structured format. Policyholders don't have to wait while agents enter claim data.
- Policyholders are never asked to repeat themselves because a human can't type fast enough. Nicole captures everything instantly and asks intelligent follow-up questions if additional clarity is required.
- The Voice AI agent is also multilingual, so policyholders can report their claims in their own preferred language.
- After a call is completed, a human agent typically spends additional time wrapping up the actions associated with the FNOL. Nicole takes care of any associated actions during the call, so when a caller hangs up, Nicole is instantly ready for the next caller – no breaks required!

The ROI

2,400	72,000	$69,680
FNOL calls autonomously resolved every month, and growing.	minutes of human time saved every month.[2]	estimated savings every month.[3]

Customer loyalty, lifetime value and reduced customer churn made possible by fast, satisfying FNOL experiences is hard to measure in the short term, but will eventually factor into this carrier's ROI calculation as well.

The Future

As the frequency and severity of natural disasters continues to increase, insurers need new ways to reduce overhead costs while improving policyholder satisfaction. Liberate Voice AI FNOL provides a simple, cost-effective solution.

Sources:

1. ContactBabel's 2025 US Contact Center Decision-Makers' Guide
2. A carrier's FNOL 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.

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