



# Leading Property & Casualty Insurer Handles 14X Claim Volume With Liberate

## Customer Overview

For the last 5 years, this technology-enabled insurance company has been on a mission to revolutionize every facet of the property insurance experience. The company provides homeowners, condo and commercial residential insurance in the coastal areas of the east coast and is hyper-focused on delivering the best possible experience to their insureds, especially during catastrophes.

## The Challenge

With an above-normal hurricane season forecasted by NOAA for 2024, the insurer anticipated a surge in claims. Faced with potential massive claim volume, they needed a robust digital solution to provide fast, reliable, 5-star service to their policyholders amidst a catastrophe.

## The Solution: Digital FNOL Implementation with Liberate

In partnership with Liberate, the insurer deployed a streamlined, digital First Notice of Loss (FNOL) process, tailored to handle massive increases in claims volume. Launched in July, the solution included:

- A self-service FNOL portal for policyholders.
- A third-party FNOL portal for call centers to assist callers efficiently.

## Sophisticated Digital FNOL Features

- Integrated data fields across claims and policy platforms.
- Auto-fill for policy information, enhancing speed and customer experience.
- Real-time data transfer, eliminating manual entry.
- Automated decision logic for rapid claim response, covering services like water mitigation and debris removal.

## The Results

In late September, Hurricane Helene made landfall. Then in early October, Hurricane Milton followed suit, creating a unique back-to-back storm scenario that put these new digital FNOL solutions to the test.

**14x**

**more claims** handled within a two week period, without adding more staff

**33%**

claims processed through **self-serve** portal, eliminating CSR intervention

**67%**

improvement in average **handling time**

## Unlocking more value

By deploying Liberate's digital FNOL technology, the insurer easily managed the surge in claims volume, facilitating positive customer experiences and fulfilling the promise of insurance.

In the future, this carrier plans to implement Voice AI to achieve even greater efficiency with **zero hold times**.

During the **2-week** hurricane period, the insurer's contact center spent a total of **925 hours, 24 minutes, and 50 seconds** with their policyholders. That's **40 days worth** of CSR time – with Liberate's Voice AI solution, this insurer can transform that **number to ZERO**.

“Technology can make or break an insurer's ability to quickly respond in a crisis and take care of their policyholders. We're proud to power this insurer's digital FNOL processes, and we look forward to helping them reach even greater heights with Voice AI.”

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Amrish Singh, Co-founder and CEO, Liberate

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