

An AI Platform Purpose-built for Travel Insurance Claims

Liberate is your system of action for travel insurance claims—handling FNOL intake end-to-end and resolving claims inquiries completely, with no human agent required for routine cases.

Voice

Digital

Complete FNOL Intake—No Adjuster Required

When a traveler's trip is disrupted, their first call shouldn't land in a queue. Liberate AI picks up instantly—by phone or digital channel—and owns the entire FNOL intake workflow: gathering details, validating coverage, opening the claim, and issuing a claim number. For low-complexity losses, the file is complete before the call ends. No IVR tree. No hold music. No handoff to a live agent. Liberate's AI also warm transfers high complexity cases to a human agent – you can configure which calls you want automated vs. handled by a human, based on your unique claims strategy.



Not an IVR Replacement

Competitors give you AI that deflects calls and routes to a human.

Liberate gives you AI that completes the workflow—integrating deeply with your platforms, and resolving inquiries—with no human in the loop for routine cases.

It's a call-center replacement.

- **Answers Every Call, Instantly:** AI picks up on the first ring, 24/7, across voice and digital channels—with no IVR menus to navigate, no hold time, and no call-back promised for later.
- **Owens the Entire Intake Workflow:** AI doesn't just collect information and hand off—it validates coverage, opens the claim in your system, assigns a claim number, and sends the claimant a written confirmation.
- **Intelligent Triage—Not Routing:** AI classifies loss type and severity in real time. Trip cancellations, baggage delays, and flight interruptions are resolved without adjuster involvement. Medical emergencies and liability claims are escalated immediately, with a complete structured intake package—no rekeying.

FNOL Intake: How it Works

①

Traveler calls or contacts via digital channel. AI answers immediately, verifies identity, retrieves the policy, and opens guided FNOL intake—no menus, no wait, no prompts.

②

AI collects complete incident data, validates coverage in real time against your policy system, opens the claim, and for low-complexity losses, assigns a claim number and sets initial reserves—automatically.

③

Low-complexity claims are fully resolved on the call. Confirmation is sent to the claimant. Complex cases are escalated with a complete structured intake package—the adjuster opens a ready file, not a blank one.

Voice

SMS

Claims Inquiry Resolved—Not Routed

Status calls are the highest-volume contact type and the lowest-value use of an adjuster’s time. Liberate AI resolves them completely via voice and SMS: pulling live claim data, answering status questions, identifying missing documents, and triggering follow-up actions. Claimants hang up with answers, not callback promises. Adjusters never touch the queue.

- **Live Claim Status via Voice or SMS:** AI queries your claims management system in real time and delivers a complete, accurate status update—by phone or proactive SMS—without the claimant waiting on hold.
- **Document Gaps Closed on the Call:** AI identifies missing documentation—medical receipts, airline confirmation letters, police reports—and sends a secure upload link by SMS before the call ends. A missing document becomes a same-call resolution, not a two-week delay.
- **Coverage Questions Answered Accurately:** AI explains benefit limits, exclusions, and reimbursement timelines—reducing escalations and keeping adjusters focused on files that require their judgment.

Real-World Example

A travel agent calls a TPA on behalf of a client awaiting a \$4,200 medical reimbursement.

Liberate AI authenticates the caller, pulls the live claim from Ice-Tech, identifies outstanding receipts, and sends the claimant a secure upload link via SMS—in under 90 seconds.

The adjuster never knew the call came in. The manager can see all the inquiries handled by Liberate’s AI with detailed transcripts and auditability.

Claims Inquiry: How it Works

1

Claimant calls or receives a proactive SMS update. AI authenticates, identifies the claim, and pulls real-time status from your claims system. No hold. No routing. No “someone will call you back.”

2

AI delivers a complete status update and explains next steps. Outstanding documents are identified on the call. A secure upload link is sent by SMS before the conversation ends—no follow-up call required.

3

Interaction is logged in your claims system. Escalations—when genuinely needed—are warm-transferred with full context. The claimant never re-explains. The adjuster opens a complete, ready file.

Built for Travel Carriers & TPAs—Deployed in Weeks

Liberate integrates directly into the core systems your claims organization already runs—no rip-and-replace. Typical deployment: 8–12 weeks.

- **Core platforms:** Ice-Tech, EIS, Socotra
- **CRM & communication:** Salesforce, Microsoft Dynamics, Zendesk

Drive
10%+
revenue
growth

Cut
operating
costs by
25-50%

Liberate: The System of Action for Insurance.

Ready to see Liberate in action?
[Get your demo today!](#)

Built for Regulated Insurance Workflows

You handle sensitive health data, international compliance obligations, and strict data residency requirements. Liberate is built for high-stakes interactions where accuracy, auditability, and data security are non-negotiable.

