

System of Action for Claims

The trusted insurance-native AI that enables insurance companies to autonomously manage claims from first notice of loss (FNOL) to final payment. The Liberate System of Action for Claims interacts with your existing system of record and with your policyholders providing them with a smoother and faster claims experience, enabling you to scale, without adding headcount.

In the cycle of an average claim, your team answers countless routine inquiries, re-keys data, chases documents, and coordinates updates. This human middleware is costly, inconsistent, and breaks under surge. With more than half of U.S. P&C insurance employees dealing with customers, human middleware is a \$207B annual cost. For carriers with \$20 billion or more in direct written premium, Loss Adjustment Expense (LAE) is one of the largest controllable costs, and every point of improvement is worth \$200 million per year.

Meanwhile, catastrophic events can spike call volumes 14x in a matter of hours, overwhelming staffing models built for average demand. Policyholders wait. Adjusters can't keep up. Service quality drops at exactly the moment it matters most.

THE CHALLENGE

Adjusters spend 40% or more of their time fielding routine status calls instead of settling claims. Inconsistent intake processes create missing data, rework, and downstream leakage. Temporary staffing for CAT events is slow to deploy, expensive, and inconsistent in quality.

Legacy automation has not solved these challenges. Chatbots handle conversations but cannot complete tasks. Copilots assist adjusters but still require human execution. RPA automates discrete clicks but cannot reason through an entire claim interaction. The result: slower cycle times, higher cost-to-serve, and skilled adjusters bogged down by administrative work.

LIBERATE IN ACTION

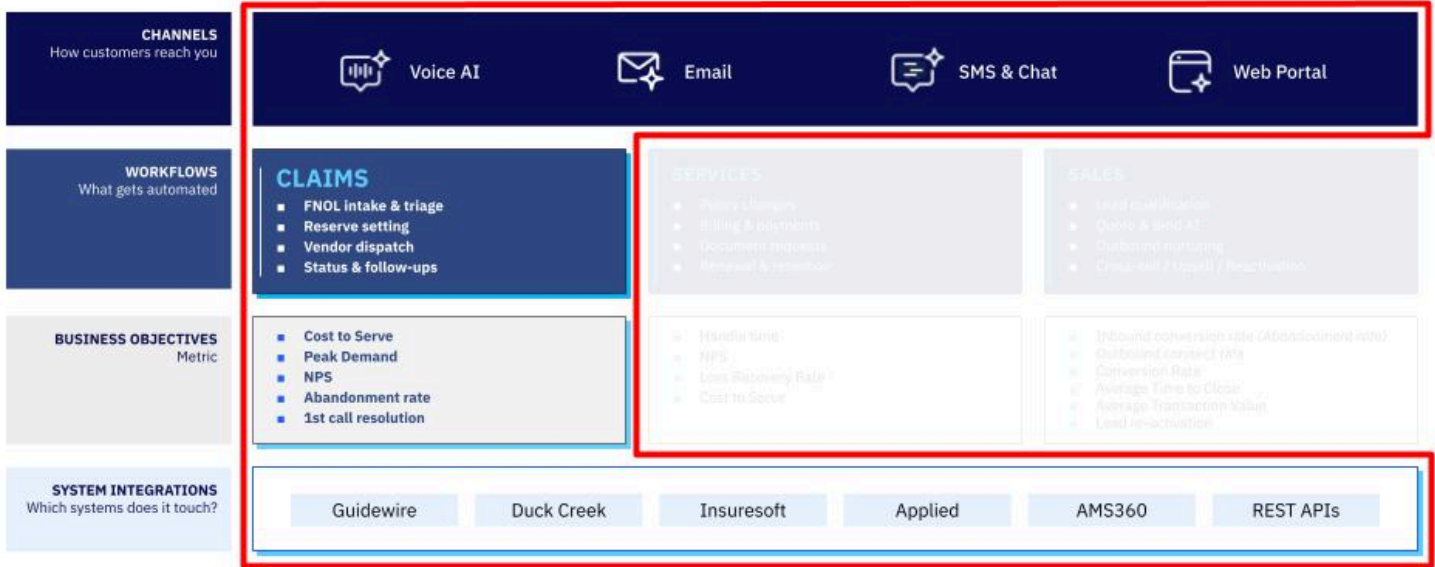
Liberate deploys insurance-native AI agents that run claims workflows inside your existing systems. It's not a chatbot, copilot, or RPA. It's a system of action that handles claims end to end and writes back to your systems of record.

- 01 Policyholder calls, texts, emails, or submits a digital claim.** Liberate AI agent, Nicole, responds instantly across all channels, 24/7, with a 1-second speed-to-answer.
- 02 Liberate identifies intent and begins structured data collection.** Through structured, natural conversation, Nicole captures complete FNOL data, verifies policyholder identity against your policy administration system, and validates coverage in real time.
- 03 Liberate's orchestration engine executes the workflow.** The claim is created in your claims management system (Guidewire ClaimCenter, Duck Creek, or other platforms) via governed write-back. Vendor dispatch can be triggered. Confirmation is sent to the policyholder with a claim number before the call ends.
- 04 For status inquiries, Nicole resolves autonomously.** The AI agent pulls live claim data from your system of record and answers "What is the status of my claim?" without hold times or adjuster involvement.
- 05 When complexity exceeds confidence thresholds, Nicole escalates.** The AI agent performs a warm transfer to a human adjuster with full context, transcript, and recommended next steps. No information is lost. Policyholders are not asked to repeat themselves.

Every interaction is monitored by Liberate’s Supervisor control plane with audit trails, approval workflows, escalation rules, and real-time compliance monitoring.

Liberate System of Action for Claims

A single, unified platform purpose-built for insurance. Not generic AI bolted onto your existing stack.



Claims process flow from intake to resolution, governed by the Liberate Supervisor control plane.

KEY BENEFITS

- **40% of FNOL calls resolved autonomously**, reducing adjuster workload and freeing skilled staff for complex claims and settlements.
- **1-second speed-to-answer** (average: 99 seconds), with 0% call abandonment, eliminating hold times and improving policyholder satisfaction scores.
- **50% reduction in call duration** which translates to 50% savings in human labor time monthly.
- **14x surge capacity during CAT events** without hiring temporary staff, maintaining consistent FNOL intake quality when policyholders need you most.
- **6 to 12 weeks to go live** on the initial outcome module, with pre-built connectors for Guidewire, Duck Creek, and other major claims platforms. Configuration-driven, not custom code.

CUSTOMER WINS

P&C Carrier (>\$800M DWP)

Deployed Liberate for inbound FNOL and status calls. Achieved **40% autonomous resolution**, **0% call abandonment**, and **40% monthly operational savings** within the first deployment phase.

Branch Insurance

Live in **8 weeks**. **42% reduction** in call resolution time. **70% claim handling cost reduction** for Voice AI + Digital FNOL.

Ready to see how Liberate’s System of Action for Claims works in your environment?
[Request a demo →](#)