

How Frontline Insurance Leveraged Liberate Voice AI to Resolve 70% of FNOL Calls Autonomously.

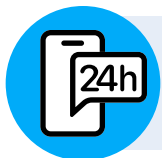
Frontline insures personal and commercial property across Florida, Georgia, Alabama, North Carolina, South Carolina, Tennessee, Virginia, and Maryland, with decades of experience standing beside homeowners and businesses when catastrophe-related claims surge. With more than 25 years in business and \$1.75 billion in in-force premiums, the company has supported policyholders through over 30 major storms and paid more than \$6 billion in claims.

The Challenge

While Frontline is known for great claims service, they set out to raise the bar even higher by leveraging AI to eliminate hold times. The carrier needed a practical way to scale for call volume surges while maintaining the high-quality customer service that policyholders expect.



The Goals



Handle 24/7 call volume surges without zero hold time.
Frontline strives to have the fastest claim service possible.



Deliver a five-star customer experience.
Frontline is committed to making every claim journey simple, efficient, and reassuring.



Control costs.
By increasing the autonomous FNOL completion rate, reducing call duration, and eliminating associated data entry, Frontline could significantly reduce processing costs.

The Solution

To achieve these goals, Frontline deployed Liberate's Voice AI FNOL. The company chose Liberate because of their native insurance expertise and their trustworthy and knowledgeable leadership.



Our focus has been creating a seamless digital experience that policyholders can use anytime, from anywhere. Whether a customer is reporting a water loss or hurricane damage, we want the process to feel intuitive, fast, and supportive.

KURT BONIGUT, CHIEF INFORMATION OFFICER
FRONTLINE INSURANCE

The Outcome

Frontline went live with the FNOL solution in late 2025. Now, when policyholders call to report a claim, they engage with Nicole, an empathetic Voice AI agent.

How it works

01

The Voice AI agent, Nicole, answers inbound calls with zero wait times.

02

Nicole engages the policyholder in a dynamic, human-like conversation to gather claim information. This is not a script; it's adaptable, intelligent dialogue.

03

During the conversation, the AI agent simultaneously captures structured data and integrates it into the carrier's claim management system. This happens in real time, with no human intervention.

04

Nicole can provide a claim number, trigger associated processes for the claims team and send written claim confirmations by text or email.

05

When exceptions or complex situations occur, Nicole can facilitate warm transfers to human claims professionals as needed.

Compelling Metrics

Frontline's Voice AI FNOL agent has already achieved an autonomous call completion rate of 70%, while reducing call duration time by 53%. Nicole resolves each call in just 3.5 minutes compared to 8.14 minutes, which was the previous average call duration.

This frees the Frontline team to focus on helping make things better for our policyholders. It also reduces the data entry required because with Voice AI, structured data is automatically captured and integrated into the claims system.

1 sec

Average speed to answer

The industry average is 99 seconds.¹

70%

FNOL autonomous completion rate

Nearly three-quarters 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.

53%

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.

Source: ¹ContactBabel's 2025 US Contact Center Decision-Makers' Guide

Full Transparency and Guardrails

Frontline Insurance has earned the respect of its policyholders. Now Frontline Insurance is learning to trust its Voice AI agent. With full auditability, Liberate makes trusting a bit easier.

Our customers come first in every decision we make about technology. With Liberate, that meant building in transparency and guardrails from day one so policyholders get faster help and the confidence that Frontline is right there beside them.

KURT BONIGUT, CHIEF INFORMATION OFFICER, FRONTLINE INSURANCE

Future Enhancements

70% of Frontline FNOLs are now autonomously resolved by AI, but their goal is to bring this figure up to 80%. To accomplish this mission they are:

- **Enabling the Spanish-language Voice AI option.**
This allows Spanish speakers to communicate in their native language, eliminating the language barriers.
- **Integrating a policy number lookup feature.**
Some claimants don't know their policy number, and this can interfere with successful call completion. By automating policy number look up, even better results are possible.

The Next Frontier: SMS Reporting

Frontline Insurance is also working on a new project to enable SMS messages to policyholders in CAT-prone areas. When a storm approaches, the carrier will send an alert to help warn policyholders of danger and to invite them to submit any claims via a link in the text message.

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



One of the biggest advantages during onboarding was how focused the Liberate team was on the policyholder experience. Every workflow discussion started with how to make interactions faster, easier, and more seamless for customers.

KURT BONIGUT, CHIEF INFORMATION OFFICER
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Ready to see how Liberate's Voice AI can help you control costs while delivering 5-star customer service?

Book a 30-minute demo call with the Liberate team today.