

How Allied Trust Transformed Its CAT-Season Readiness in Just 6 Weeks With **Liberate's AI FNOL**



Allied Trust is an A-rated carrier offering homeowners, condo, flood and boat insurance in Texas, Louisiana and South Carolina. Known for its premier service and strong relationships, Allied Trust continuously searches for new ways to enhance policyholder and broker services. Their team knew that offering a digital First Notice of Loss (FNOL) was the obvious next step.

In fact, they invested in a project to launch a digital FNOL with a different vendor roughly two years ago. Unfortunately, they found themselves in a frustrating and never-ending development cycle. “We were always building, but it was never built,” explains Ron Ligocki, Vice President Claims. “Our input was not heard,” he adds.

Enter: **Liberate**

Ron first became aware of Liberate at ITC Vegas in 2023. His interest was piqued but he was still holding out hope that his existing FNOL vendor might finally deliver. Then, in 2024, he learned that Liberate was pre-integrated with many policy and claims administration platforms, including the core system used by Allied Trust – Insuresoft.

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Ron Ligocki, Vice President Claims

With CAT season looming and an internal goal to have a digital FNOL fully implemented before June 1, Ron decided to pursue a Proof of Concept with Liberate, while keeping the existing FNOL project running with their original vendor. “Liberate is a startup, but their leaders are transparent about past successes, which gave us confidence in their future abilities,” he explains.

At this point, speed-to-implementation was paramount. As Sarah Eichler, Claims Operations Manager explains, “We wanted the digital FNOL in place prior to CAT season. During weather events, when hold times can be long and phone lines can be down, a digital FNOL gives policyholders an alternative. They can submit claims quickly without any wait time.”

After assessing Allied Trust’s FNOL needs, Liberate proposed a seven-week implementation timeline. After waiting two years for another vendor, this seemed like a fairytale, but Ron and Sarah felt optimistic. “It seemed like the perfect balance. Liberate had the right people with the right background, and they actually listened to what we said,” Ron recalls.

Transparent, Seamless and Friction-Free

While a seven-week implementation seemed aggressive, Allied Trust was actually live with Liberate’s Digital FNOL ahead of schedule, in only six weeks! Ron describes the implementation process in three words: “transparent, seamless and friction-free.”

When asked to elaborate, Ron says, “There were no surprises. With Liberate, you get what they promise. It was a seamless process that I haven’t had with other vendors. They put expectations on themselves and on us. We both had to do our parts. We used an interactive project tracking tool so we always knew where things stood.”

Already At 22% Policyholder Adoption

The new digital FNOL has been live for a few months, with no notable CAT events yet. However, it's already a hit with Allied Trust customers. In fact, 22% of their claimants are now choosing to report their claims via the digital process instead of calling them in.

The digital FNOL experience, which features policy lookup, captures structured data that flows directly into Allied Trust's core system with no data entry. While reporting, claimants can opt in to receive text alerts to keep them apprised of every step of the claim process. The FNOL also triggers an automatic escalation process whenever someone reports that their home is uninhabitable, ensuring prioritized service.

"Our claims representatives are hearing positive feedback from the policyholders who have used it," Sarah says. "They describe the digital FNOL as quick and easy to use with no wait. It provides instant gratification."

The digital FNOL will help Allied Trust in other ways too. In addition to increasing policyholder satisfaction, it eliminates claim data entry, improves their team's efficiency and helps them reduce claim cycle times. Most of all, it helps them fulfill the promise of insurance.

"Our primary value proposition is trust. Policyholders trust that we will be there when they need us, and our digital FNOL puts us in a better position to quickly deliver help," Ron explains.

The Next Digital Frontier

Ron and Sarah are so pleased with their digital FNOL that they are now exploring other Liberate add-ons such as a policyholder survey and a warm transfer to claim vendors triggered by certain rules.

When asked if he would recommend Liberate to other insurers, Ron replied, "We found that Liberate's values of trust, integrity and partnership closely aligned with our own. We have similar cultures, so we worked well together. I would recommend Liberate to any company that shares these same beliefs and values."

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