

Leading Property & Casualty Insurer Handles 14x Claim Volume with Liberate.

For the last five 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

Bracing for an Above-Normal Season

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.

14x

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

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 2024, 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

01

Integrated data fields across claims and policy platforms.

02

Auto-fill for policy information, enhancing speed and customer experience.

03

Real-time data transfer, eliminating manual entry.

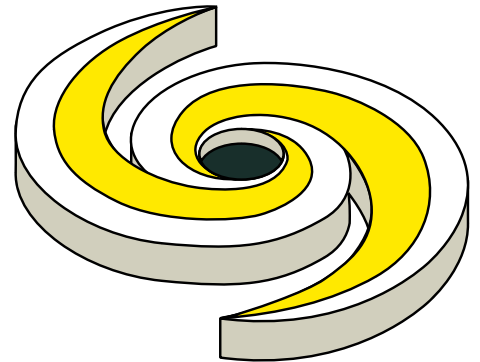
04

Automated decision logic for rapid claim response, covering services like water mitigation and debris removal.

The Results

Back-to-Back Hurricanes, **Handled**

In late September 2024, 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%

of claims processed

through the 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. This carrier plans to implement Voice AI next, to achieve even greater efficiency with **zero hold times**.

During the two-week hurricane period, the insurer's contact center spent a total of **925 hours, 24 minutes, and 50 seconds** with their policyholders. That's nearly **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.

AMRISH SINGH, CO-FOUNDER AND CEO, LIBERATE

Insurance runs **on Liberate**

Liberate AI answers every call, resolves routine service requests end-to-end, and writes back to your systems without adding headcount.

\$100B

Premiums
on Network

2.8M+

Monthly Tasks
Automated

70+

Carriers and
Agencies Live

8

Weeks or Less
to Go-Live

Zero-Wait. Every Channel.

COIs, endorsements, claim status, and FNOL across voice, email, and SMS. 24/7.

Compliance Built In.

Every interaction logged. ACORD forms auto-generated. E&O risk cut.

Full Execution, Not Just Intake.

AI logs into carrier portals and writes back to the AMS.



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