Liberate

CASE STUDY

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.

The Challenge

Always Building, Never Built

Allied Trust invested in a project to launch a digital FNOL with a different vendor roughly two years earlier. 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.

ALLIED TRUST

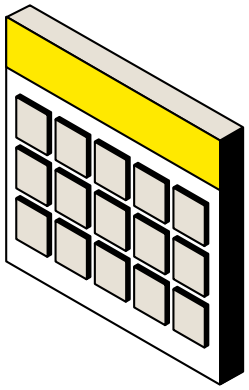
> Liberate had the right people with the right background, and they actually listened to what we said.
>
> **RON LIGOCKI,** VICE PRESIDENT CLAIMS, ALLIED TRUST

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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The Solution



A Proof of Concept Before CAT Season

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.”

> 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.
>
> **RON LIGOCKI,** VICE PRESIDENT CLAIMS, ALLIED TRUST

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The Outcome:

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: 22% of their claimants now choose to report their claims via the digital process instead of calling them in.

Under 8 weeks

ahead of the proposed seven-week timeline.

22% Adoption

via the digital FNOL process.

CAPABILITY	IMPACT
Policy lookup	**Captures structured data that flows directly into Allied Trust's core system, with no data entry.**
Text alerts	**Claimants can opt in to receive text alerts that keep them apprised of every step of the claim process.**
Automatic escalation	**Whenever someone reports that their home is uninhabitable, the FNOL triggers an escalation to ensure prioritized service.**

> Our claims representatives are hearing positive feedback from the policyholders who have used it. They describe the digital FNOL as quick and easy to use with no wait. It provides instant gratification.
>
> **SARAH EICHLER,** CLAIMS OPERATIONS MANAGER, ALLIED TRUST

In addition to increasing policyholder satisfaction, the digital FNOL eliminates claim data entry, improves the team's efficiency and helps reduce claim cycle times. Most of all, it helps Allied Trust fulfill the promise of insurance.

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The Next Digital Frontier

“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. Ron and Sarah are so pleased 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.

> 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.
>
> **RON LIGOCKI,** VICE PRESIDENT CLAIMS, ALLIED TRUST

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	10M+	70+	8
Premiums on Network	Monthly Tasks Automated	Carriers and Agencies Live	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.

SCAN TO REQUEST A DEMO

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