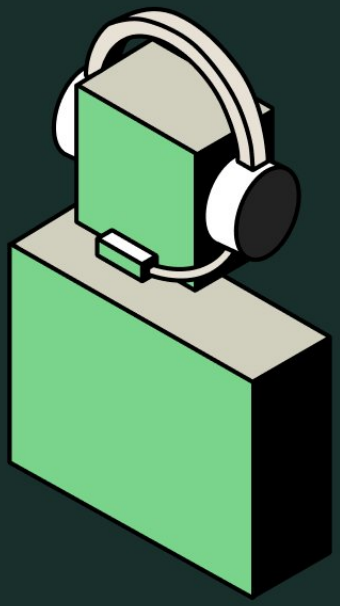
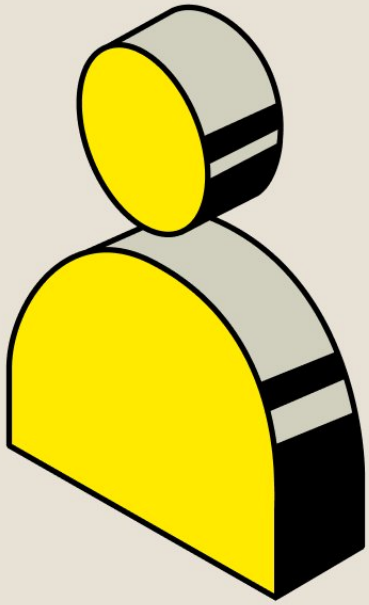
Liberate

The Human Line

AI is coming to every part of insurance, and policyholders already know which parts they want it to handle.

A survey of 1,001 U.S. adults who filed, started or considered an insurance claim in the past five years.





Liberate

Policyholders already know where AI belongs.

We asked 1,001 U.S. adults who filed, started or considered an insurance claim where they want speed and where they want a person.

IN THIS PAPER

01	Pay simple claims instantly.	03
02	Make sure human agents handle difficult decisions with their customers.	04
	So where is the human line?	05
03	Disclose AI by default.	06
04	Carry context through every handoff.	07
05	Offer after-hours filing and self-serve status.	08
06	Treat every claim as a referral, good or bad.	09
	Policyholders already have a human line.	10

About the research

Based on a survey of 1,001 U.S. adults who filed, started or considered an insurance claim in the past five years, conducted by Propeller Insights on behalf of Liberate in September 2026. Claim-process figures are based on the 934 respondents who filed or started a claim.

01

49.5%

would take a
60-second AI payout
over a human-processed
payment in 3 days.



CARRIERS CAN

- Pay simple claims instantly.

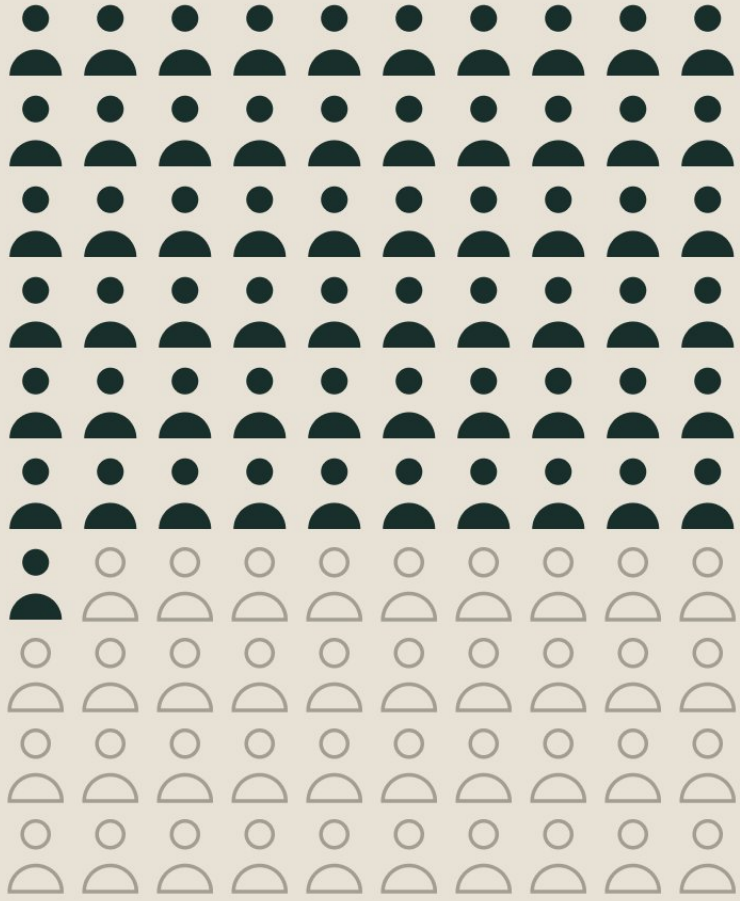
02

61%

want a human on every denial.

25%

want both



= 1% of respondents

CARRIERS CAN

- Make sure human agents handle difficult decisions with their customers.

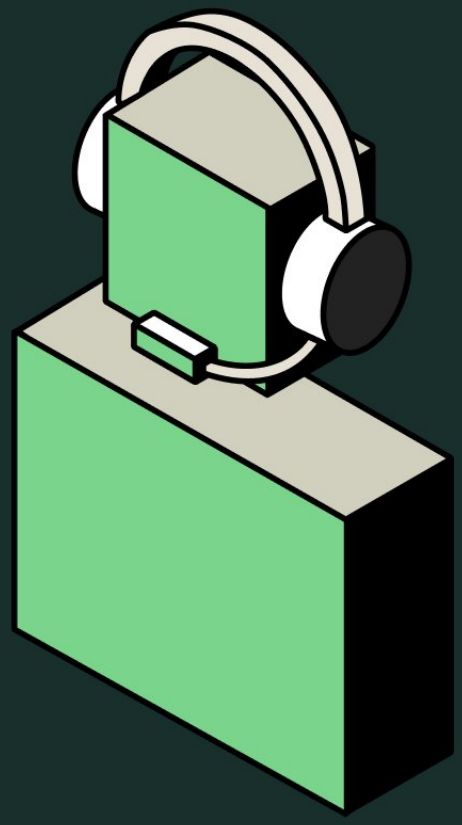
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So where is the human line?

FAST ON YES

49.5%

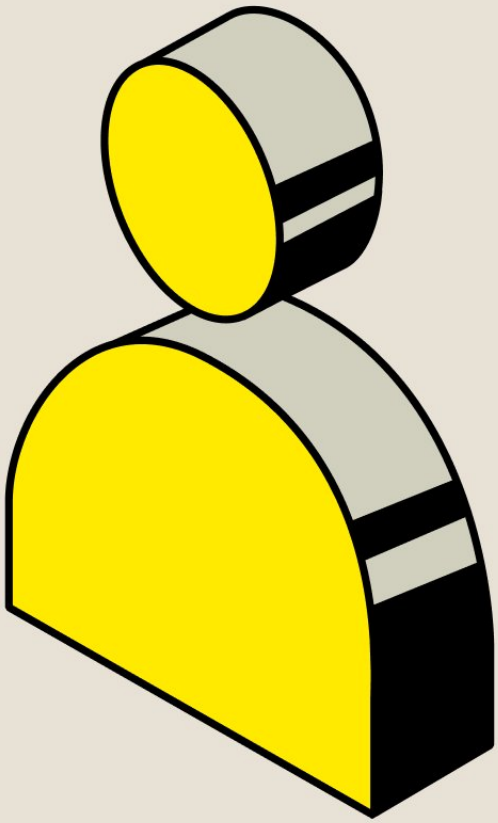
would take a
60-second AI payout



HUMAN ON NO

61%

want a human
on every denial



Liberate

86%

want AI use disclosed.



Water damage, kitchen EXAMPLE CLAIM

Sat 9:40p	Claim filed by phone, after hours	AI
Sat 9:46p	Coverage and deductible confirmed	AI
Sun 8:12a	Photos reviewed, estimate drafted	AI
Mon 10:05a	Estimate checked and signed off	PERSON
Mon 10:07a	Payment sent, policyholder notified	AI

CARRIERS CAN

- ○ Disclose AI by default.

57%

re-explained their loss to two or more people.

Same claim, same loss, told again from the top. Here is how that looks when the notes don't travel with the claim.

> **My original point of contact either quit or got fired, and nobody told me. I didn't hear from him for a couple of weeks, so I finally reached out myself, and that's when they finally told me I had a new agent. I shouldn't have had to find out that way.**
>
> POLICYHOLDER, 67



CARRIERS CAN

- Carry context through every handoff.

65%

spent 3+ hours
on their claim.



"

Waiting on hold for nearly an hour, then having to repeat the whole story to someone new was the worst part.

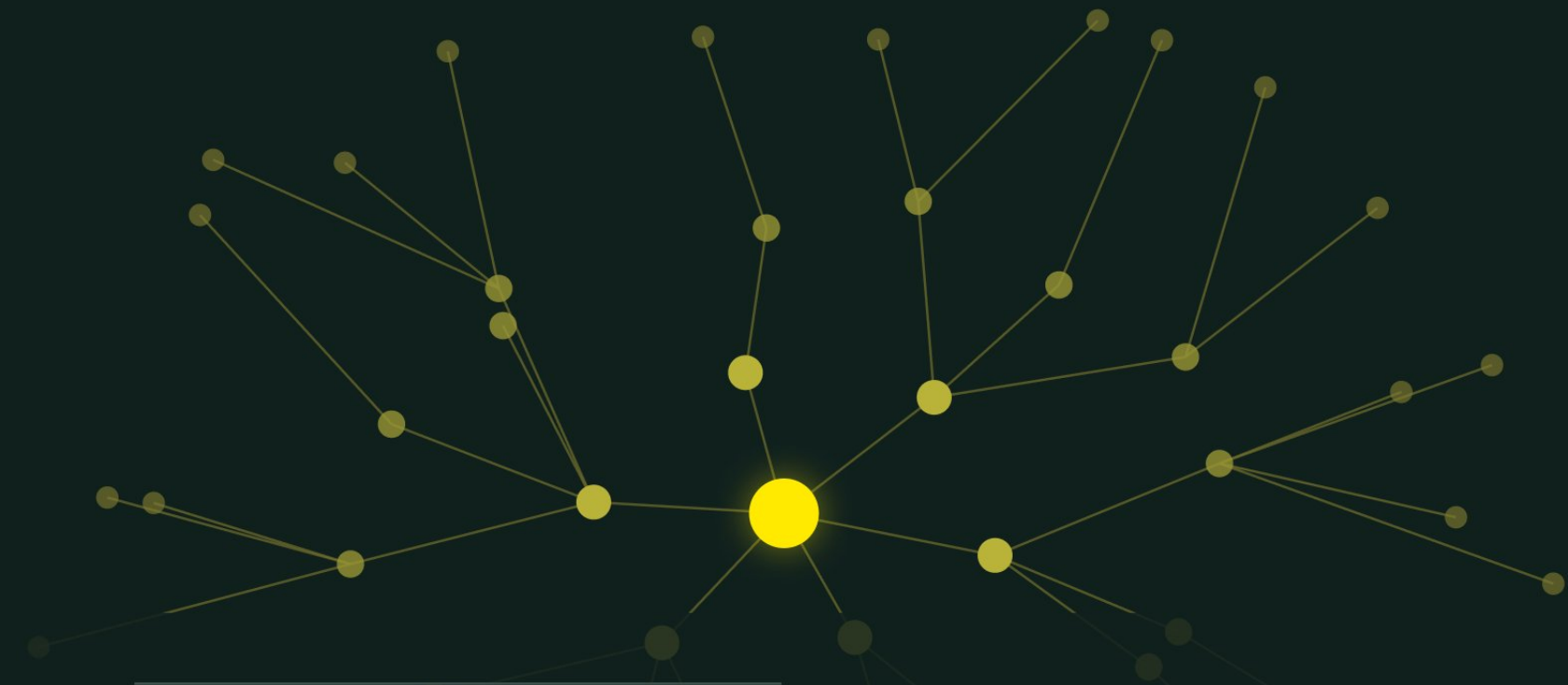
POLICYHOLDER, 56

CARRIERS CAN

- Offer after-hours filing and self-serve status.

60%

told someone about
their claim experience.



CARRIERS CAN

- Treat every claim as a referral, good or bad.

Liberate

Policyholders already have a human line.

Insurers can give policyholders exactly what they asked for: AI that handles the fast, simple moments, and a person for the decisions that matter.

Original research by Liberate

49.5%	would take a 60-second AI payout over a human-processed payment in 3 days	03
61%	want a human on every denial	04
25%	want both	04
86%	want AI use disclosed	06
57%	re-explained their loss to two or more people	07
65%	spent 3+ hours on their claim	08
60%	told someone about their claim experience	09

Find where the human line belongs in your business.

Book a demo at liberate.ai →

Liberate

About Liberate

> Liberate builds AI agents that do the work of property and casualty insurance. When a policyholder calls, texts or emails, whether it's a billing question or a claim on the worst night of their life, Liberate's agents resolve the request end to end and write every action into the carrier's core systems, including Guidewire, Duck Creek and Applied Epic. A built-in supervisor layer governs every interaction, brings in a human the moment one is needed and leaves an audit trail a regulated industry can stand behind.

Insurance-native AI agents that resolve sales, service and claims end to end, on every call, email and text

3.5M+
automated transactions a month
Across voice, SMS and email

$100B+
in P&C premium now runs through Liberate's AI agents,
resolving sales, service and claims requests end-to-end

70+
carriers, agencies and brokers