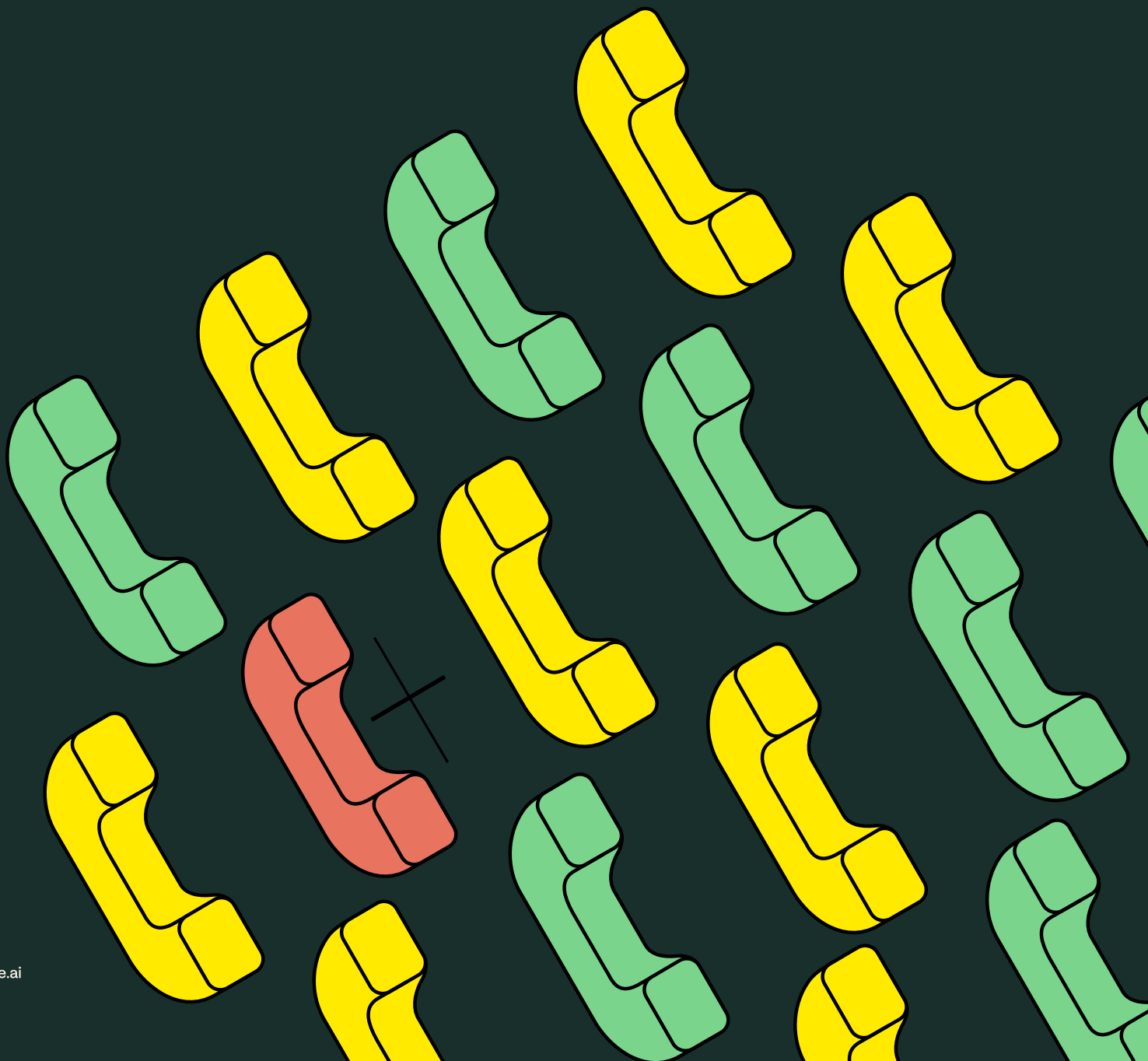




14x the claims. Same team.

How a coastal P&C carrier absorbed two back-to-back hurricanes with Liberate digital FNOL



Built before the storm.

The carrier

A technology-led P&C carrier writing homeowners, condo and commercial residential coverage along the U.S. East Coast. Its promise to policyholders is simple: be there the week the storm hits.

The challenge

NOAA forecast an above-normal 2024 Atlantic hurricane season. The carrier knew what that meant: a claims surge its contact center could not staff for. Hiring for a two-week peak doesn't work. Neither does putting a policyholder on hold the week their home is damaged.

What Liberate deployed

Liberate took digital FNOL live in July 2024, weeks before peak season. Two front doors, one workflow:

Self-service FNOL portal

Policyholders report a loss on their own, any hour.

Assisted FNOL portal

Third-party call center agents file claims in the same flow. No rekeying.

Under the hood

01

One set of data fields

Shared across the claims and policy systems.

02

Policy data auto-fills

Policyholders confirm details instead of reciting them.

03

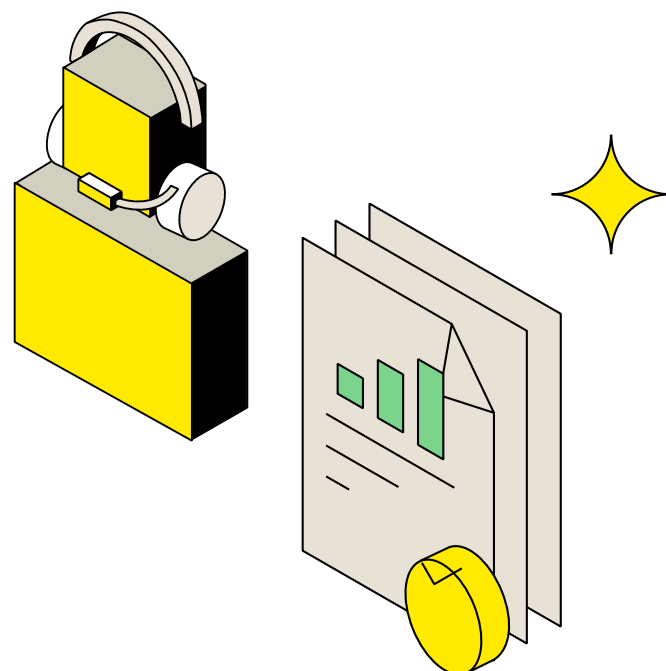
Real-time write-back

Every claim lands in the core system. No manual entry.

04

Decision logic in the flow

Water mitigation and debris removal are dispatched as the claim is filed.



Then two hurricanes hit in two weeks.

Hurricane Helene made landfall on September 26, 2024. Hurricane Milton followed on October 9. Back-to-back storms put the new FNOL workflow through the hardest test it could get.

14x

more claims handled in two weeks
with no added staff

33%

of claims filed through the self-service portal
with no CSR involved

67%

improvement in average handling time
across the CAT surge

**Less time on hold.
More claims moving.**

Digital FNOL carried the surge

925h 24m 50s

Time the contact center still spent on the phone with policyholders in the two storm weeks. More than 38 days of round-the-clock CSR time.

Still, the phone lines were under siege.

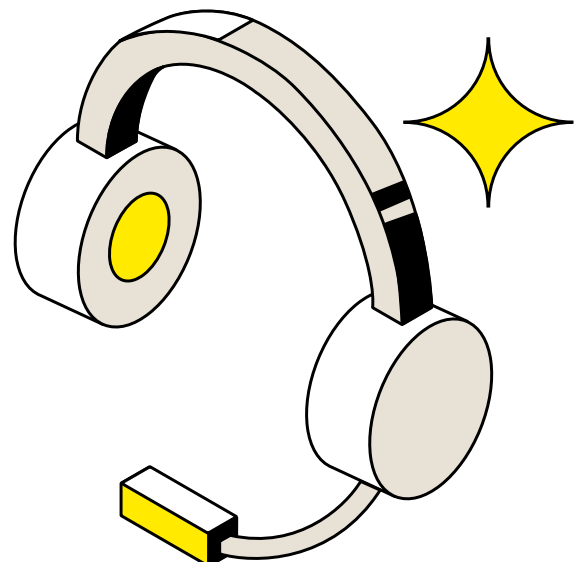
Nicole, Liberate's insurance-native AI agent, answers every call instantly, files FNOL inside the claims system, and warm-transfers to a person with full context when a call needs one. The goal for the next CAT event: no hold times.

“Technology can make or break an insurer’s ability to quickly respond in a crisis and take care of their policyholders.”

Amrish Singh, Co-founder and CEO, Liberate

See Liberate in action.

liberate.ai/request-demo





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
