

EBOOK



# FNOL, Reimagined

The Digital Cure for  
One of Insurance's Most  
Broken Processes

# Introduction

The insurance industry is under increasing pressure to improve customer experiences while controlling costs and managing operational complexity.

One of the most critical and sensitive customer touchpoints is the First Notice of Loss (FNOL) reporting — the starting point of any claim.

Yet today, FNOL is still too often characterised by:

- Manual paperwork and handwritten documents
- A lack of visibility for where you are in the process
- Poor communication
- Long processing times
- Error-prone rekeying of data and inefficiencies due to fragmented legacy systems
- High operational costs and poor customer satisfaction
- Vulnerable processes that are open to risk and slow to detect fraudulent activity.



In a world where customers expect digital-first interactions and fast service, insurers can no longer afford the inefficiencies in traditional FNOL processes. Fortunately, new solutions are emerging to modernise FNOL from end-to-end.

# The Problem

What is First Notice of Loss (FNOL) and why is it so challenging?

FNOL refers to the initial report made to an insurer (or their authorised representative) about a loss, damage or incident. This critical touchpoint sets the trajectory for the entire claims process.

## TYPICAL CHALLENGES IN FNOL



### High operational costs

With manual intake, triage and data entry each FNOL can take 15-30 minutes to process.



### Human-led data entry & processing delays

For example, rekeying data from documents, emails or phone calls into claim management systems.



### Manual cross-referencing

Manual checks within external systems such as driving licence agencies, weather services or credit checks often run sequentially rather than in parallel.

## HOW AI-DRIVEN AUTOMATION SOLVES THESE CHALLENGES



AI-driven automation is predicted to reduce operational costs by **30-40%** over the next decade.



Intelligent document processing can boost accuracy and enhance efficiency across customer interactions. **Input For You**, for example, now reach a 99.5% accuracy rate.



Smart automation tools can run in parallel without human involvement, allowing major improvements to team capacity so you can achieve more with less.

## TYPICAL CHALLENGES IN FNOL

**Fragmented legacy systems & limited FNOL adoption**

Insurers still lag in digital FNOL tools, slowing response and raising costs with claims systems that can't talk to policy systems, or aren't connected to email exchanges.

**Increased fraud risk**

Delayed or inconsistent data checks mean suspicious claims are flagged too late - wasting human effort on cases that should have been identified earlier.

**Customer satisfaction impact**

**68%** of customers say FNOL impacts their insurance provider satisfaction rate.

## HOW AI-DRIVEN AUTOMATION SOLVES THESE CHALLENGES



AI-powered automation tools enable seamless integration across siloed systems, which allows FNOL data to flow between platforms without expensive system overhauls.



Insurers that use AI and advanced analytics could generate potential savings of **20% to 40%** across their fraud detection.



Insurers can cut response times for claims and policy updates, significantly boosting customer satisfaction and retention.

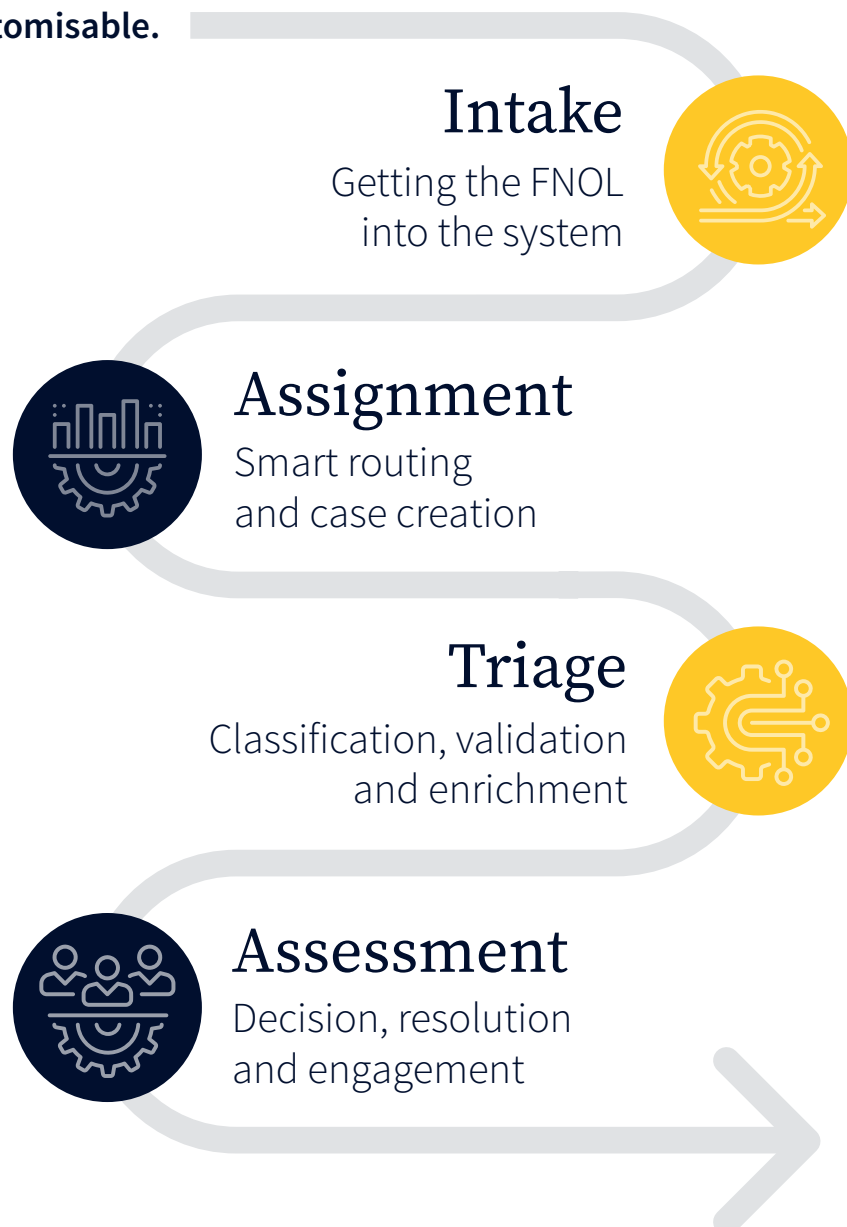
# How Netcall Transforms FNOL

## A step-by-step guide

Netcall helps organisations to achieve transformation faster and more efficiently, empowering them to become leaner and more customer-centric.

The AI-powered Liberty platform allows clients and partners to revolutionise operations, redefine customer experience and accelerate transformation. We've used Liberty to provide a pre-configured application tailored to specifically to the FNOL process.

**Ready-to-use,  
but just as easily customisable.**



# Intake

## Getting the FNOL into the system

The Liberty platform manages omnichannel interactions and can support FNOL reporting through chatbot, web form, email, paper documents, telephone or even social media.

Utilising our proprietary Liberty IDP (Intelligent Document Processing) service, we can classify and extract from both structured and unstructured information automatically.

### Products used:

**Liberty Create | Liberty Converse | Liberty IDP**

### Business benefits:

#### Captures data in any format

Giving your customers the flexibility they need

#### Removes manual rekeying and saves time

Data becomes available in your systems immediately

#### Speeds up intake time

Leaving your team can focus on value-add activities

#### Handles high volumes efficiently

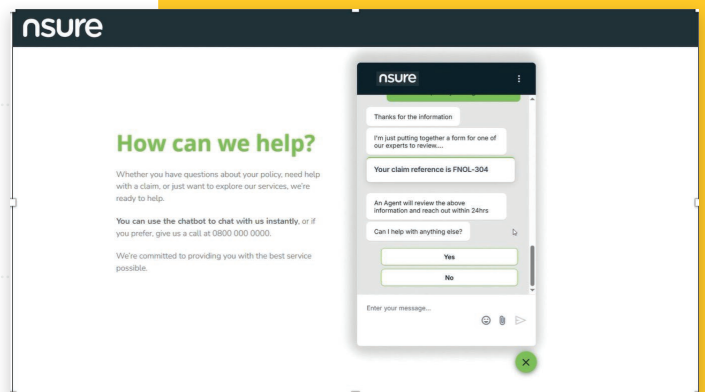
Offering you a system that can scale as you do

#### Improves data accuracy from day one

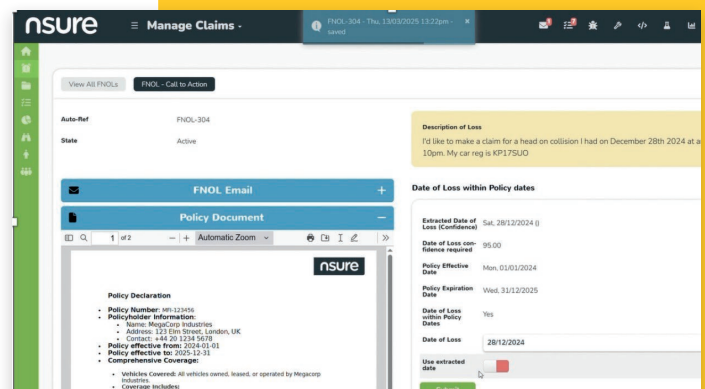
Reducing errors and omissions across the process

### Includes:

- ✓ Chatbot for real-time customer engagement with Natural Language Processing (NLP)
- ✓ Email and phone-based intake for maximum flexibility
- ✓ IDP-powered document analysis



*FNOL submission via chatbot*



*Liberty IDP extracts data from incoming forms*

# Triage

## Classification, validation and enrichment

Incoming FNOLs are classified and enriched automatically. Policy lookup via API, fraud/KYC/AML/sanction checks and automatic data validation with Liberty IDP and AI ensure quality.

### Products used:

**Liberty Create | Liberty IDP | Liberty AI**

### Business benefits:

#### Automates 80% of early claim sorting

Freeing up your team to focus on complex claims and higher-value work, enhancing overall productivity and efficiency

#### Minimises errors and accelerates payout timelines

Leading to faster claim resolutions and improved customer satisfaction

#### Prevent downstream delays before they become problems

Ensuring smoother operations and reducing bottlenecks

#### Improve customer satisfaction and loyalty

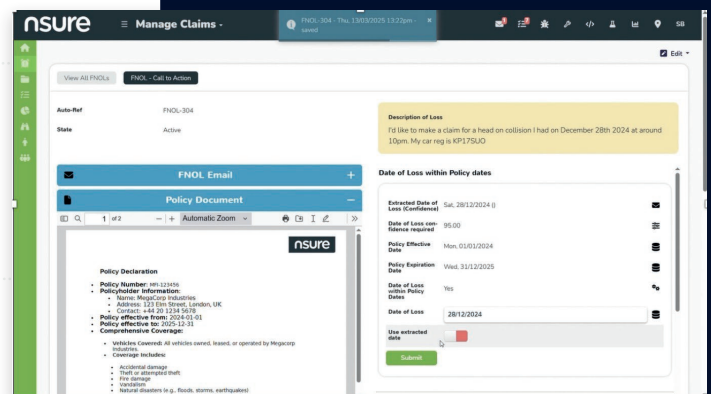
By significantly speeding up the triage process from hours to minutes

#### Improve operational efficiency

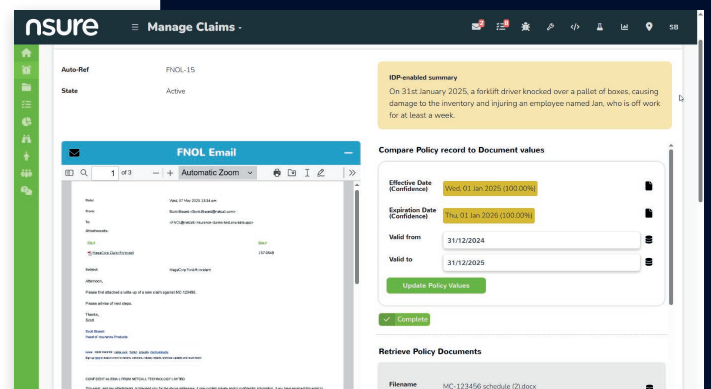
Enabling smarter decisions and reduced rework

### Includes:

- ✓ Flexible integration layer
- ✓ Classification engine
- ✓ KYC, AML, fraud and coverage validation
- ✓ Human-in-the-loop exception handling



Automatic policy match via API



Business rules flag issues & human-in-the-loop validation

# Assignment

## Smart routing and case creation

Once data is validated, Liberty assigns claims intelligently based on rules, skillset and workload, supported by defined business rules and AI/ML algorithms. Liberty AI optimises routing, while Liberty APIs handle seamless integration to external systems and services including existing claim management systems.

### Products used:

**Liberty Create | Liberty AI**

## Business benefits:

### Achieve quick implementation and maximise ROI

Effortlessly integrating with your existing systems

### Boost productivity and ensure fairness across your teams

Match tasks to the right skills and balancing workloads

### Ensure compliance and protect sensitive data with robust, secure access controls

Tailored to your organisation's needs

### Enhance transparency and customer satisfaction

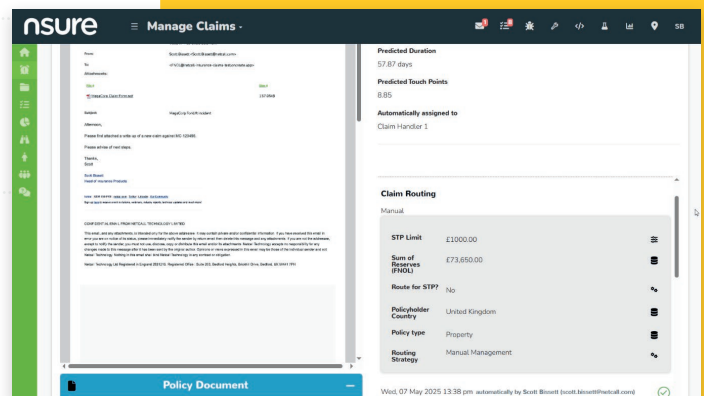
Keeping everyone informed with timely, automated updates

### Lower complaint volumes and improve customer relations

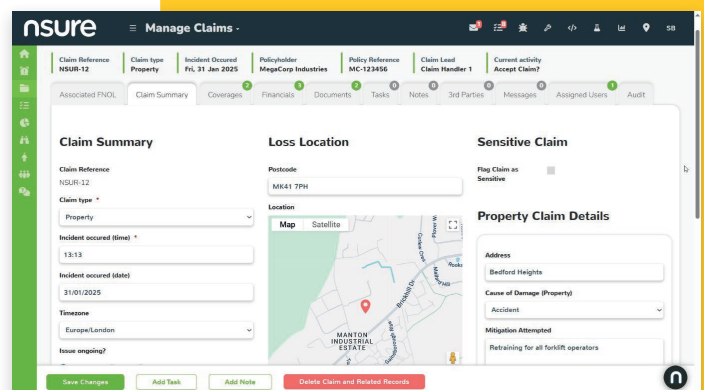
By streamlining communication and resolving issues more efficiently

## Includes:

- ✓ Automated assignment by team, line of business, skill, client rating or SLA
- ✓ Notifications via email/SMS/call-back



Smart claim routing



Claim creation in Liberty

# Assessment

## Decision, resolution and engagement

The system supports both STP (straight-through processing) and manual review. Where exception handling and human-in-the-loop manual reviews are required to make decisions, case handlers are supported with AI-driven recommendations and digital assistants. Omnichannel tools ensure claimants and policyholders stay updated. Approved claims can be created within Netcall's Claim Management System (also on the Liberty platform) or pushed via API to existing systems.

### Products used:

**Liberty Create | Liberty AI | Liberty Converse**

### Business benefits:

#### Enhance efficiency and expertise

Accelerated decisions for simple claims (STP) ensures your team focuses on more complex cases

#### Improved whilst maintaining quality and accuracy

Keeps humans in the loop when needed, balancing speed with human judgement where it matters

#### Increased accuracy and consistency

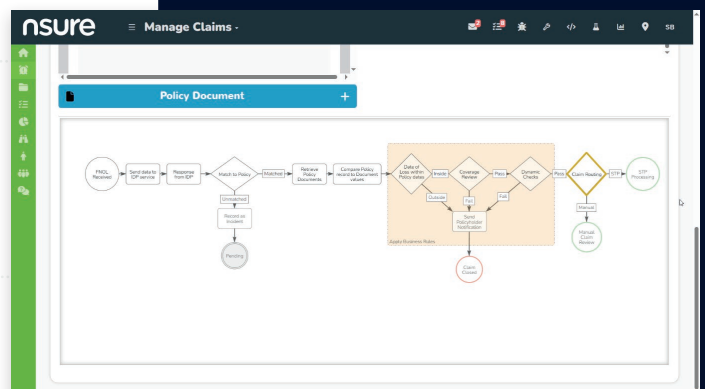
Improving compliance by applying rules and decisions uniformly across every claim, reducing errors

#### Drive higher customer satisfaction

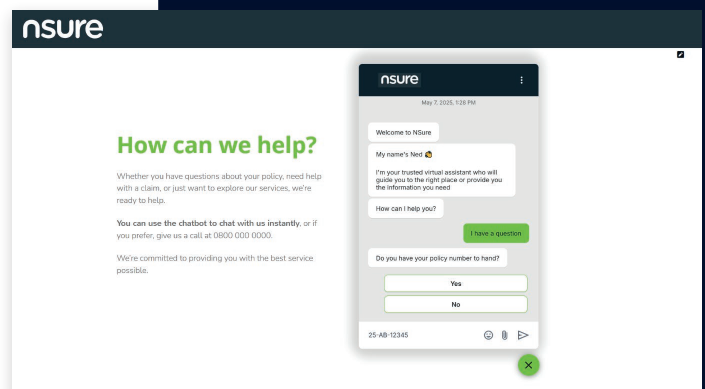
Increasing Net Promoter Score and client retention

### Includes:

- ✓ STP for low-risk claims
- ✓ Exception-based manual workflows
- ✓ Omnichannel updates and claimant engagement
- ✓ Integration to existing claim systems if required



*FNOL to STP resolved in Liberty*

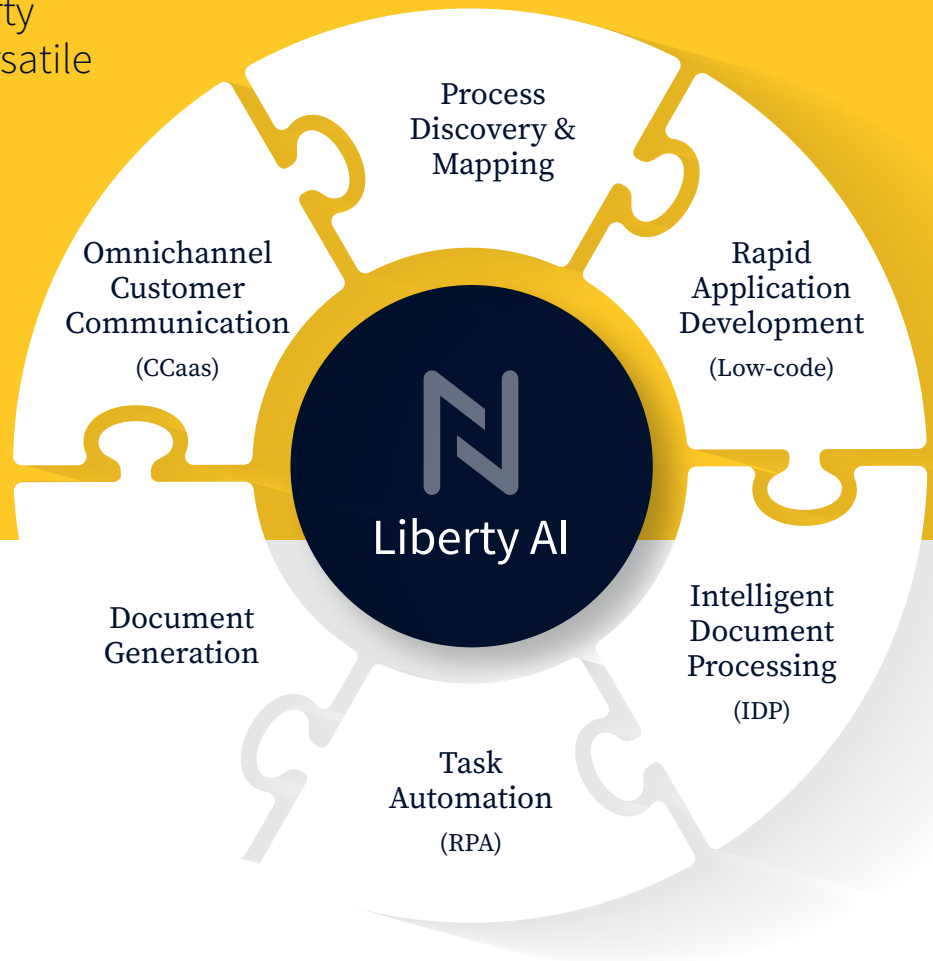


*Engagement via chatbot or email*

# Transforming Insurance with Netcall's Liberty Platform

Netcall's AI-infused Liberty platform, is the most versatile solution for intelligent automation and digital transformation on the market.

It can be tailored for complex processes like FNOL and claims.



It includes:

**Liberty Create:**

Low-code application builder

**Liberty IDP:**

Intelligent document processing

**Liberty Spark:**

Visual process mapping and improvement

**Liberty Converse:**

Omnichannel engagement and call centre management

**Liberty's AI:**

Artificial intelligence services, including LLM support and machine learning algorithms for smart routing and insights

# What Sets Netcall's Liberty Platform Apart?



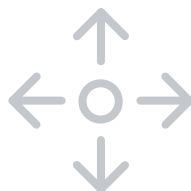
Configurable by insurance with no need to replace costly legacy systems.



Enhances efficiency and collaboration through API-based integration with policy and claim systems, as well as third party services.



Rapid deployment with minimal disruption, using proven templates.



Flexible enough to start small and scale fast, for the long term.

Reimagining FNOL is a golden opportunity for insurance organisations. Those who embrace digitisation and lead the way in transforming critical processes through automation will:

- Improve operational efficiency
- Deliver better claimant experiences
- Unlock valuable insights from unstructured data
- Empower teams to do more with less

With Netcall's Liberty platform, you can achieve all of this — without ripping out your existing systems. Whether you're modernising legacy tech or building for the future, Liberty delivers the speed, intelligence and scalability FNOL has been missing.

## Get claims moving fast



Global platform for escalated claims completed in 12 weeks.



Claims handled, closed and payments processed in under 60 minutes.



£4m savings/year processing payments to experts in London Market claims.



Quadrupled their automation rate from 15% to 65% straight-through processing.

## Ready to transform FNOL into your competitive edge?

Get in touch and discover how Liberty can help you reap the real rewards of automation.

Visit **[www.netcall.com](https://www.netcall.com)** and start your journey today!

**BOOK A DEMO**