



Assure Smart App

FNOL (FIRST NOTICE OF LOSS) P&C

Capture. Validate. Initiate Claims Fast.

WHAT IT DOES

FNOL P&C streamlines first notice of loss intake for property and casualty claims. It guides claimants, agents, and CSRs through a structured digital intake workflow that validates data against policy records in real time, eliminates rekeying errors, and initiates the claims workflow with accurately captured loss information. Automated data validation against treaty provisions and coverage records reduces manual rework and increases straight-through processing eligibility for straightforward losses from the very first touchpoint.

BENEFITS

Accelerates FNOL submission and initial claim triage by streamlining intake workflows and automating data validation against policy records. Reduces rekeying errors and improves bordereaux-to-claim alignment, while increasing straight-through processing eligibility for straightforward losses.

WHY IT MATTERS

The FNOL moment sets the trajectory for the entire claims experience. Inaccurate or incomplete data captured at intake creates a cascade of downstream errors — incorrect reserve setting, investigation delays, and re-contact with frustrated claimants. FNOL P&C eliminates that risk by building accuracy and completeness into the intake workflow itself, ensuring that by the time a claim enters adjudication, the data is validated, complete, and ready for straight-through processing or intelligent routing.

KEY PERFORMANCE INDICATORS

- Reduce FNOL Submission Time from First Contact to Claim Creation
- Improve Data Validation Accuracy at Intake
- Increase Straight-Through Processing Rate for Eligible Losses
- Reduce Bordereaux Variance Rate Through Accurate Capture
- Lower Average Triage-to-Assignment Time
- Reduce Manual Rework Rate from Intake Errors

VALUE PER PERSONA

AGENT

- Submit FNOL reports through a guided digital workflow with automated coverage validation
- Reduce manual effort and directly improve FNOL submission time and data accuracy
- Eliminate rekeying errors by reusing validated policy data at intake

CLAIMANT

- Report a loss through a step-by-step guided digital experience from any device
- Receive transparent confirmation and status updates from the moment of submission
- Experience fewer follow-up contacts thanks to validated, complete intake data

PROCESSOR

- Receive accurately captured FNOL data with pre-validated coverage details
- Reduce exception handling time by eliminating intake errors before adjudication
- Improve FNOL submission time and straight-through processing rate

INSURED

- File a first notice of loss through self-service guided workflows without a call
- Improve FNOL submission time and data accuracy without requiring agent assistance
- Track claim status from first notice through initial triage in real time

Smart Apps Bundles this smart app is available for: Claims Assistant | Travel · Claims Assistant | P&C

Segments and product families: Composite: Integral · GraphTalk · Property & Casualty (P&C): P&C Carrier · Self-Insured · Claims · Legal