# How Kingstone Modernized Claims Correspondence in Only 2.5 Months with Kyber

*Learn how this forward-thinking pioneer in property and casualty insurance is strategically modernizing their claims workflow with Kyber.*

NEW YORK, NY, UNITED STATES, May 27, 2025 /EINPresswire.com/ -- Learn how this forward-thinking pioneer in property and casualty insurance is strategically modernizing their claims workflow with Kyber — positioning itself for long-term scalability and efficiency. Early signs of success include:

2.5 months to implement and go-live
119 templates migrated
Live integration with Snapsheet

> *In this industry, you don't want vendors; you want partners. With Kyber, our success is their success, and having relationships like that is how you win in this business."*
>
> *Dave Fernandez, Chief Claims Officer at Kingstone Insurance*

"It wasn't until we were introduced to Kyber that we realized there's a very different way to approach claims communication. Their expertise and existing integrations with Snapsheet made the decision a no-brainer." – Dave Fernandez, Chief Claims Officer at Kingstone Insurance

The Stakeholder: Kingstone Companies, Inc.
Kingstone is a northeast regional property and casualty insurance holding company whose principal operating subsidiary is Kingstone Insurance Company ("KICO"). KICO is a New York domiciled carrier writing business through retail and wholesale agents and brokers. KICO is actively writing personal lines and commercial auto insurance in New York, and in 2024 was the 12th largest writer of homeowners insurance in New York. KICO is also licensed in New Jersey, Rhode Island, Massachusetts, Connecticut, Pennsylvania, New Hampshire, and Maine.

The Challenge
Correspondence With Policyholders is Time-Consuming and Manual
With more than 100 years in the business, Kingstone has succeeded by adapting to new ways of

working and technological advances. While the carrier had taken steps to accelerate and streamline its claims process with Snapsheet, correspondence remained a manual process that drained adjuster bandwidth and extended claims cycle times.

Whenever Kingstone needed to draft a claim notice, its adjusters would have to:

- Locate the appropriate template in the Claims platform
- Save that template to their desktop or a folder
- Manually fill out the template with claim-specific information
- Read through and cross-check to ensure correct policy language
- Apply edits and drop the completed document into the claims system
- Save document to PC
- Email the notice to a manager for approval
- Apply the manager's proposed edits and email back to manager for final review/approval
- Send the notice via email and print mail to the policyholder

This workflow required manual data entry and was incredibly time-consuming, with some letters taking hours to draft. To bring more structure and consistency to Kingstone's claims correspondence, Chief Claims Officer Dave Fernandez embarked on a deliberate modernization effort to improve efficiency, maintain rigorous regulatory compliance and complete auditability.

Early into his search for a solution, Dave was recommended to Kyber by Charlie Wendland from Branch. After meeting with our team and learning about the existing Snapsheet integration, Dave was won over by Kyber's ability to free up his team's bandwidth for more meaningful work. He couldn't wait to get started.

"Our previous correspondence process had far too many manual steps. It was time-consuming and pulled our team away from what matters most — supporting our customers throughout the claims process."


The Breakthrough
Kyber + Snapsheet is Helping Kingstone Unlock a More Efficient and Scalable Claims Workflow
In less than three months, Kingstone was fully onboarded with Kyber and fully integrated with Snapsheet. As Dave describes, "The onboarding process was lightning fast, and the Kyber team was with us every step of the way. It felt more like a partnership than a typical implementation."

Since partnering with Kyber, Kingstone has transformed its notice drafting workflow. The platform's native and customizable templates, parameter auto-population, and consistency in policy language have streamlined the process, setting the foundation for significant improvements as teams become more familiar with the system. These early implementation successes point to promising opportunities as usage scales.

But the benefits don't stop at claims letter drafting. Kyber's collaborative review process empowers users to assign duties and action real-time feedback within one unified platform. This eliminates the drawn-out sessions of email back and forth between adjusters and managers while delivering traceability into every edit made.

What really sets this collaboration apart is Kyber's exceptional responsiveness. When a request is made, changes are often implemented within days. This agile approach ensures Kingstone gets tailored solutions exactly when needed, creating a partnership that naturally evolves alongside its business.

"With a deep understanding of the claims process and experience in providing exceptional customer service to claimants and insureds, Kingstone knows the importance of fast and clear communication. The partnership with Kyber and Snapsheet allowed Kingstone to unlock efficiencies that they had not had access to previously and the seamless integration between both platforms ensures that documentation is managed in an elegant single-source of truth for end-users." - Craig Driscoll, Strategy & Implementation Manager at Snapsheet
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The Payoff
Seamless Integration and Modernized Claims Correspondence
As Kingstone continues to lead the way in embracing digital transformation within the insurance space, Dave's choice to partner with Kyber and modernize their claims correspondence has proven to be a strategic investment.

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Looking ahead, Dave is excited about using Kyber's AI capabilities in their claims correspondence. 'I think the technology is going to be a total game changer for us,' notes Dave, highlighting how Kyber's AI will soon create personalized notices with minimal adjuster input, freeing his team to focus on what matters most: serving policyholders.

"In this industry, you don't want vendors; you want partners. With Kyber, our success is their success, and having relationships like that is how you win in this business."

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