Orvera AI Transforms Auto Insurance FNOL: AI Suite Handles 100% of Loss Notices, Delivering 3.5x ROI Within 6 Weeks

Orvera AI's AI Suite handles 100% of auto insurance loss notices, delivering ~$2 reports, 30%+ lower AHT and 3.5x ROI in 6 weeks in production.



Ali Merchant of Orvera AI discusses how AI can improve auto insurance FNOL by balancing claim speed, empathy, and cost.

Orvera AI Logo

SAN FRANCISCO, CA, UNITED STATES, September 22, 2026 / EINPresswire.com/ -- Built on the platform already running millions of annual AI interactions, the suite delivers completed loss reports at around $2 each in live carrier operations, with average handle time down more than 30%; carriers signing now can be live ahead of peak catastrophe season

Orvera AI, the agentic AI platform for enterprise operations, has been running first notice of loss (FNOL) operations for auto insurance, where its AI agents handle live loss reports end-to-end for a U.S. auto insurer. The FNOL offering extends the AI operations Orvera already runs across multiple insurance companies to the moment that decides the cost of every claim.

Orvera's Insurance AI Suite covers the full FNOL lifecycle: voice AI and chat AI self-service for loss intake, coverage verification, triage, claim setup, and assignment routing; Agent Assist for warm handoffs to human claims professionals; Auto QA scoring every interaction; and a voice-of-customer intelligence layer with sentiment analysis, intent detection, and AI led custom dashboards and reports. Together the modules orchestrate 100% of loss notices: AI contains the routine majority, while human-handled cases run through Agent Assist and the same QA and insight loop. It is available now to personal and commercial auto carriers, third-party administrators, and MGAs.

FNOL is the control point of the claim, not a data-entry call

The first minutes of a claim set the cost of everything that follows. Incomplete loss reports drive

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>
> *Ali Merchant, Chief Executive Officer of Orvera AI*

re-contacts, delayed assignments, longer rental days, and leakage. Missed third-party details reduce subrogation recovery. A poor FNOL experience of long holds, repeated stories, and slow callbacks is the single biggest driver of claims dissatisfaction and non renewal. Orvera built its FNOL offering around one operating goal: a complete, accurate, and empathetic loss report in one interaction, on any channel, at any hour, at any volume.

Built for how loss reports actually arrive

Orvera's executive team brings nearly two decades of experience running high-volume customer operations, and the platform is engineered for how claims actually arrive: in surges after storms, at 2 a.m., from shaken customers, and across every channel at once. Each deployment runs AI agents custom-trained on the carrier's own FNOL workflows, scripts, and coverage rules.

Voice AI answers every FNOL call immediately, with zero wait time, then verifies identity and coverage, and captures the complete loss report: vehicles, parties, injuries, scene details, and tow and rental needs. It then sets up the claim in core systems and routes it to the right handling track. Chat AI self-service mirrors the same intake on web and mobile, guiding customers through digital loss reports, document submission, and claim status without a queue. Across Orvera's live production deployments in other high-volume operations, 75- 80% of interactions complete end-to-end without human intervention, and FNOL on Orvera is engineered to the same standard: routine loss reports completed in one interaction.

The cases that need people involve injuries, fatalities, complex liability or coverage questions, and customers in distress. These transfer warm to human claims professionals through Orvera's Agent Assist, which carries the full conversation context forward so no customer repeats their story, surfaces policy details, prior claims, and recommended next actions during the live interaction, and automates after-call summaries and system updates.

"We designed FNOL on Orvera around one rule: the customer tells their story once," said Ali Merchant, Chief Executive Officer of Orvera AI. "Voice and chat capture the complete loss the first time, the claim is set up and routed in minutes, and when a person needs to step in, they arrive with the full context already on screen. Every interaction runs through 100% Auto QA and feeds our insight engine, so claims leaders see the full sentiment and intent distribution across their calls, mapped to call outcomes and containment status. That tells them exactly where the experience wins or loses customers, and the same loop continuously improves the AI agent itself, lifting containment and training it on progressively more complex scenarios."

Full-population QA and voice-of-customer intelligence

Orvera records, transcribes, and evaluates every FNOL interaction against each carrier's claims standards in a SOC 2 Type II certified, HIPAA-compliant environment: required disclosures and

state-specific compliance language, empathy and handling quality, completeness of loss facts, coverage verification, and next-step commitments. The voice-of-customer layer turns those interactions into live operational insight, surfacing distress signals, dissatisfaction drivers, emerging loss patterns, and process breakdowns. Claims leaders work it through AI-led custom dashboards and reports queried in natural language, in place of static business-intelligence cycles.

Measured in live carrier operations
In a live production deployment with the U.S. arm of a leading international motor insurance group, Orvera's FNOL agents deliver:

68% of loss reports contained end-to-end across voice and chat
Average handle time reduced by more than 30% from the carrier's prior human-handled baseline
Completed loss reports at around $2 each, an estimated 3.5x return on intake spend within the first six weeks, versus typical onshore human-handled FNOL costs of $12-18
Zero wait time and zero call abandonment, 24/7, including catastrophe surges when claim lines are flooded

"The first minutes of a claim decide its cycle time, its cost, and whether the customer renews," said Ali Merchant, Chief Executive Officer of Orvera AI. "We built Orvera so those minutes are never left to chance. AI answers instantly, captures the complete loss, and sets the claim on the right track, and the moment a caller is injured or distressed, a person steps in with the full picture already in front of them. Claims leaders should not have to choose between speed, empathy, and cost at FNOL. On Orvera they get all three, at any volume a storm can generate."

Because Orvera's AI agents already handle live FNOL in carrier production, on a platform deployed across multiple insurance companies, new FNOL clients start from pre-built loss intake workflows and claims-system integrations. Full production deployments typically complete within 3-6 weeks, with voice AI, chat self-service, Agent Assist, Auto QA, and voice-of-customer analytics running in parallel rather than in sequence, delivered and managed as a full-service system across existing claims core systems, policy administration platforms, and workflow tools. Carriers beginning now can be live ahead of peak catastrophe season.

About Orvera AI
Orvera AI is an agentic AI platform for enterprise customer experience that Orvera builds, deploys, and runs as a managed service. Its omnichannel AI agents resolve conversations across voice, chat, and digital channels, with deep specialization in Voice AI, while Agent Assist and AI Auto QA, at 100% coverage, support the human agents who handle the rest. Orvera is model-agnostic, orchestrating third-party models in its governed layer on the customer's existing stack, so enterprises stay on the frontier without lock-in. Full deployment lands in three to six weeks. Headquartered in San Francisco, California, Orvera serves enterprises running high-interaction-volume customer operations, and is SOC 2 Type II certified, HIPAA compliant, and GDPR

compliant. For more information, visit orvera.ai.

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