

Top-15 Regional P&C Carrier

FNOL intake across 6 states, auto + homeowners

Channels: Email, broker portal, ACORD forms, adjuster mobile

THE ENGAGEMENT

A regional carrier processing 180K FNOLs a year was drowning in shared inboxes and manual triage. ClaimStream unified intake into a single orchestrated pipeline, extracting ACORD 1st-notice data, VIN records, and loss photos on arrival — routed straight into Guidewire ClaimCenter with confidence-scored exceptions.

BEFORE / AFTER

BEFORE		AFTER WITH CLAIMSTREAM	
Cycle time, inbound → assigned	34 hours	Cycle time, inbound → assigned	38 minutes
Touchless FNOL rate	9%	Touchless FNOL rate	68%
Rekey ops FTEs	22	Rekey ops FTEs	6
Avg. cost per claim intake	\$41	Avg. cost per claim intake	\$11
SLA compliance	71%	SLA compliance	97%

“We stopped hiring against volume. ClaimStream absorbed a 22% surge in FNOL count with the same headcount.”

— VP, Claims Operations

OUTCOME

\$3.1M annualized run-rate savings. Payback in 4.2 months. Expanded to specialty and commercial auto in Q2.