

First Notice of Loss



For both insurance carriers and third-party program administrators, your First Notice of Loss (FNOL) program is often the first critical “moment of truth” with your customer who is calling to initiate a claim. So, your ability to handle these calls quickly and efficiently—with skilled call center agents who can demonstrate empathy and provide a positive first-call interaction—can make a huge difference in your ability to retain and grow that customer relationship in the future. However, what makes FNOL even more challenging is the unpredictability associated with many claims events, particularly catastrophic ones.

With an award-winning contact center platform and over 20,000 independent, U.S.-based at-home agents, LiveOps provides an innovative, secure and flexible solution for your FNOL call center needs. Our on-demand technology and vast agent community enables us to scale quickly and cost-effectively to meet unplanned call spikes, such as those related to unforeseen, catastrophic events. And, with our virtual agent model, we are able to source within our agent community and without geographical limitations for the best-performing agents for your program.

Unmatched Scalability & Flexibility

The LiveOps solution provides you with unmatched scalability and flexibility to improve your FNOL call center performance. You'll benefit from:

- Ability to scale quickly to meet peak demand (such as day of week) and enterprise-wide requirements (such as catastrophic events)
- Scheduling flexibility that provides on-demand coverage as needed, while meeting target service levels and quality thresholds
- Proven, stable industry-leading technology platform ensuring operational efficiency
- Comprehensive, web-based reporting and monitoring tools accessible in real-time
- Complete transparency and total visibility into the LiveOps operational environment
- 100% call recording and quality auditing process
- No ongoing contractual fixed costs—“pay as you go” business model based on actual usage provides significant cost savings versus traditional models.

High-Performance, U.S.-Based Agents

Hundreds of companies continue to rely on LiveOps, which has over 20,000 independent, at home, U.S.-based agents, to provide high-performance call center services. We have historically low agent attrition, at less than 10% per year, because of the flexibility of our independent agent model. In addition, we utilize industry-leading distance learning to provide a highly efficient and effective way to certify and on-board agents to handle calls for your program. And, with our unique Results-Based Routing, LiveOps is able to route calls to the best available agent based on the set of metrics that are important to you.

In addition, we can customize your program further and aggregate a specialized group of agents that can also scale to meet your needs. We can even organize highly specialized independent agent communities (such as licensed insurance agents and agents with regional accents) with superior skills to effectively represent your brand. The end result for you is improved customer experience and satisfaction results.

A Multi-Layered Approach to Security

As the largest virtual call center in the world handling over 54 million calls annually, with some of the largest financial services and insurance customers in the industry, LiveOps has built multiple layers of security that meet and exceed the industry's security and compliance requirements, including:

- PCI-DSS Level 1 Service Provider Certification
- Health Insurance Portability and Accountability (HIPAA) Compliant
- Data center facilities are SAS 70 Type II Certified
- SOX 44 Financial IT Controls
- BITS Shared Assessments Co-Chair with Bank of America and
- PricewaterhouseCoopers
- BITS Shared Assessments Cloud Committee Chair