

About Us

The founders of Alloy Claims previously managed claims at large insurers both in the United States and globally. During their time at these organizations, they found a common thread.

Due to cost constraints, legacy systems, and outdated thinking, many carriers seemed to be stuck in the past. In attempting to modernize their claims organizations, they faced incredible internal barriers to change. And they were disheartened to find that outsourcing their claims services wouldn't do much good since the same issues existed in the TPA market.

Outmoded processes and mindsets were the norms, and any sporadic attempts at "innovation" tended to be superficial, enabling the same old problems to rear their ugly heads again.

Rather than accept this harsh reality, our founders decided to take action. In 2019, Alloy Claims was born to fill a gaping hole in the current insurance claims landscape.

It was their goal to create a TPA that could service claims at a lower expense and save money on indemnity by driving preferred outcomes. Not to mention improving the customer experience by automating simple processes, creating a transparent ecosystem that unites all stakeholders, and providing access to experienced claims people empowered to make the necessary decisions when needed.

This is precisely what Alloy Claims has achieved since its founding and continues to provide each day.

Our Name

An alloy is a combination of base metals with the resulting material being far stronger than the individual base metals of which it's made. How does this relate to us?

We're well aware that a single, narrow approach to resolving claims simply cannot provide the desired outcome consistently. To get positive results every time, it takes a combination of tried and true methods alongside new ideas, which each lend their strengths to the final product.

What is our approach to claims, then? Having worked with insurers all over the world, we know that there are certain things that different markets and carriers do better. So far though, nobody has a perfect claims operation.. Hence we're dedicated to combining the best of all approaches to get as close to perfection as possible .

For example, while we automate processes and decisions when safe and efficient to do so, we also recognize that the human brain is still far more capable of making complex decisions than any artificial intelligence.

Striking this delicate balance between the use of technology and human expertise is one of the ways we strive for the best outcomes possible for all parties, in addition to remaining agile and adapting based on technological breakthroughs and our customer's needs.

The Alloy Mission

Our mission is simple. We aim to provide superior claims service at a lower expense than both internal claims departments and outsource providers.

We achieve this by using a state-of-the-art claims system, automated process, and years of hands-on claims experience. These invaluable assets enable us to keep customer satisfaction high while achieving preferred outcomes that protect the interests of the insurers we serve.

We realize that an insurer's own claims experience is the most powerful tool to improve pricing and risk selection, and we are committed to supporting our partners with best-in-class data and analytics.

Who We Serve

We specialize in claims involving consumers, fleets, and small businesses and have direct experience in the following areas:

- Auto
- Fleets (Commercial and Rental)
- Recreational Marine
- RVs
- Motorcycles & Powersports
- Homeowners
- Renters
- Dwelling
- SME & Small Business
- Casualty & Liability
- Accident & Health
- Travel
- Home Warranty
- Auto Warranty
- Consumer Products Warranty
- Credit Card Insurance Product
- Plus Many More!

If your claims have a consumer facing component, it's likely we have experience handling them. And it's a certainty we can help!

If you're an insurer of any size, an MGA, a self-insured entity, an insurtech startup, a re-insurer, a warranty provider, or anyone whose business involves claims, let us know how we can work together to serve your customers.