

InvoiceCloud®

Saving the Day with Digital **Disbursements**

How Carriers can Be the Hero and Respond During Crisis

The average number of catastrophic weather events in the U.S. from 1980-2024 was

9 per year.

The average from 2020-2024 has surged to 23 per year.



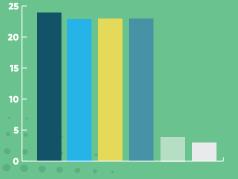
Since 1980, the U.S. has sustained 403 billion-dollar disasters. with a cumulative cost exceeding

\$2.9 trillion*

of policyholders are likely or very likely to change carriers over a bad claims experience.**



Communication is the most important aspect of the claims process, closely followed by speed, ease of use, and transparency.**



Communication: **24**% Speed: 23%

Ease of use: 23%

Transparency: 23%

Other: 4% Empathy: 3%

58%

7%

7%

6%

2%

of policyholders would accelerate their insurer's current claims payout process.**





Direct deposit is the preferred method for receiving claims payouts.**

DIRECTLY TO THEIR BANK ACCOUNT

PRINTED CHECK 20%

DIGITAL WALLET (APPLE PAY, VENMO, PAYPAL, ETC.)

(CONTRACTOR, REPAIR SHOP, ETC.)

DIRECTLY TO A THIRD PARTY

PREPAID CARD

Most policyholders find it easiest to access funds via online banking after an emergency.**

ONLINE BANKING: 49%

WITHDRAWAL FROM THE BANK: 20%

KEEPING CASH AT HOME: 15%

DIGITAL WALLETS

(APPLE PAY, VENMO, PAYPAL, ETC.): 13%

OTHER: 3%



29%

of policyholders feel that communication about their claims payment is inconsistent.**



Policyholders prefer communications about their claims

payment through a variety of channels, but traditional mail is least preferred.**



Phone: 48% Email: **33**% Text: **13%**

App Notifications: 4% Traditional Mail: 2%



Learn About Digitizing Claims



^{*} National Center for Environmental Information. Billion-Dollar Weather and Climate Disasters. https://www.ncei.noaa.gov/access/billions/. ** Source: Survey was conducted via Dynata and polled 1,000 general U.S.-based consumers over 18 years of age in July 2025. Respondents were segmented and analyzed across age groups, gender, marital status, having children and household income.