



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.*

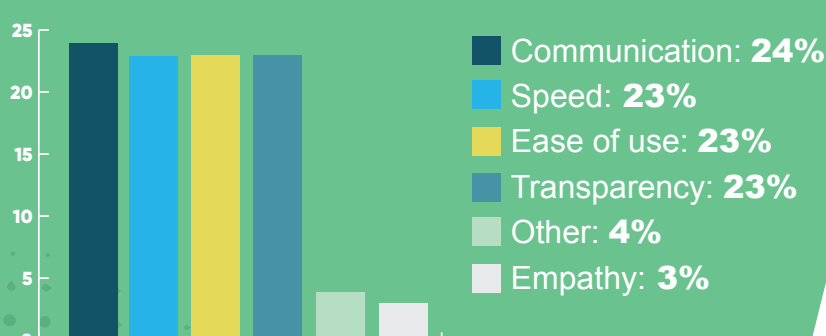
The average from 2020–2024 has surged to **23 per year.***

Since 1980, the U.S. has sustained 403 billion-dollar disasters, with a cumulative cost exceeding **\$2.9 trillion.***

83%

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

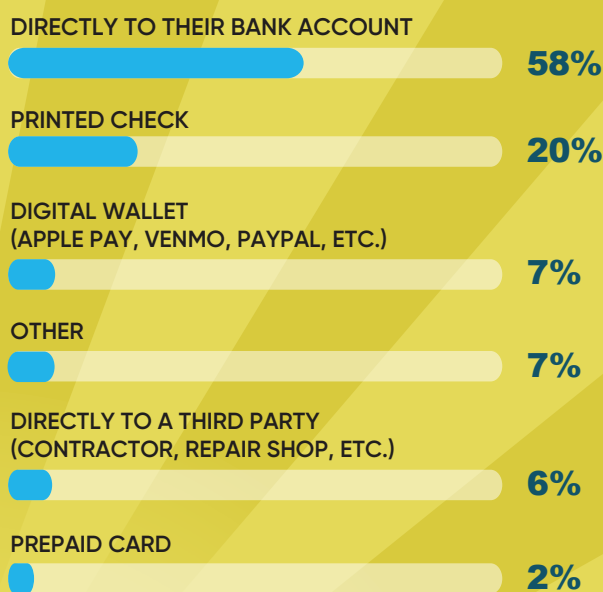
Communication is the most important aspect of the claims process, closely followed by speed, ease of use, and transparency.**



40%

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

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



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 WALLET (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.**



BE THE HERO

[Learn About Digitizing Claims](#)