

WHITEPAPER

Make Trust Your Insurance Tech Strategy's North Star

Enhanced customer experiences start with secure, reliable digital payments.



The world is becoming a riskier place. From economic and geopolitical uncertainty to increasingly sophisticated cyberattacks and the rising frequency of natural disasters, insurers and their policyholders face a widening array of high-risk scenarios in the coming year. For carriers, managing these risks is only half the battle. Maintaining a streamlined, high-quality customer experience is critical in an industry where switching carriers is easier than ever.

Even as the industry increasingly adopts AI in a bid to reshape workflows and processes, sending and receiving payments remains at the heart of the policyholder relationship. The ability to pay premiums and receive claims payments quickly and efficiently is essential. One sub-par claim experience could be all it takes to lose a customer. And in an environment loaded with potential risks, being ready to respond to claims quickly and effectively can be critical for retaining existing customers – and attracting new ones.

Between October and December 2025, Arizent, the parent company of Digital Insurance, surveyed 100 respondents from insurance carriers, agencies, brokerages and independent adjusters to understand what the insurance industry expects in the year ahead. The research focused on macroeconomic trends that may affect the industry, a view of the technology landscape and a look into the payments and digital solutions landscape. The results show that leading carriers are making sure they have flexibility to produce great experiences where the rubber meets the road: paying claims. To do that, they are investing in modernizing their payments infrastructure to sustain trust, improve the customer experience and keep pace with rapidly evolving consumer demands.

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Risk is on the rise

Insurance leaders acknowledge that both their companies and customers face a range of scenarios in 2026 that could pose significant risks. Macroeconomic pressures – from tariffs to stagflation or global upheaval – create an uncertain financial picture for both carriers and consumers. A continued uptick in the severity and frequency of major climate events is increasing the number and size of insurance claims. Changes in federal policy may affect funding for disaster recovery, making it even more imperative that insurers anticipate consumer needs and address them quickly and seamlessly.

Despite this uncertainty, most insurance professionals are confident about their growth prospects in the coming year. More than eight in 10 insurance leaders (84%) expect some growth for their organizations in 2026, and nearly half (47%) expect moderate or high levels of growth. To achieve this level of growth in a dynamic environment, insurers will need to communicate clearly with consumers while providing excellent customer and claims service.

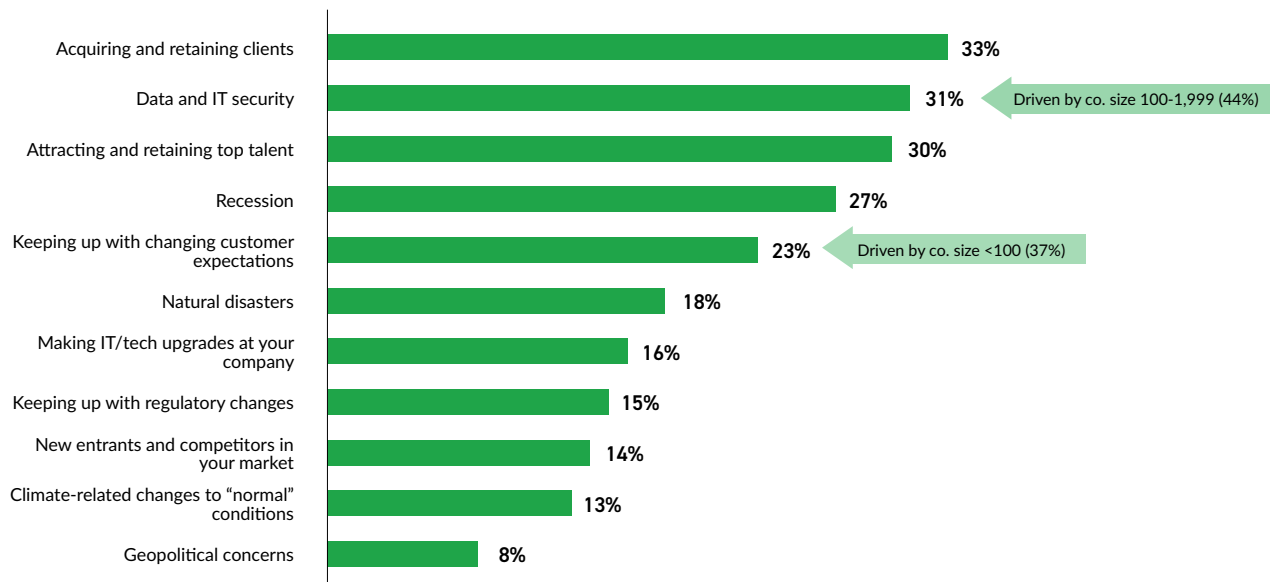
“A solid claims experience will be critical as insurers navigate a high-growth, high-risk environment,” says Angela Abbott, Vice President of Alliances at InvoiceCloud. “If policyholders feel like another carrier can get them paid faster with less red tape, they’ll switch in a heartbeat.”

Insurers are turning to people and technology to tackle numerous challenges

Although economic uncertainty is on their radar, insurance professionals see acquiring and retaining both clients and talent as bigger threats to their growth prospects in the coming year (see Figure 1). Losing policyholders – or failing to acquire them in the first place – is a direct hit to revenue. At the same time, failing to engage talent makes it hard to effectively operate the business and threatens to erode the customer experience.

Figure 1: Client acquisition and retention is a key priority

What do you expect to be the biggest challenges for your company’s growth in 2026?



Source: Arizent/Digital Insurance, 2025

Unsurprisingly, insurers plan to shore up these areas of risk. They cite hiring, training and retention of people (41%) as their main targets of investment in the coming year. Technology (39%) is close behind.

In general, larger companies with more than 100 employees are more likely to be investing in technology, while smaller organizations focus more on investing in people. These priorities both likely reflect the need to connect with customers in an uncertain environment: Larger insurers can use technology to standardize and scale strong customer experiences, while smaller companies rely more heavily on their people to deliver high-touch service.

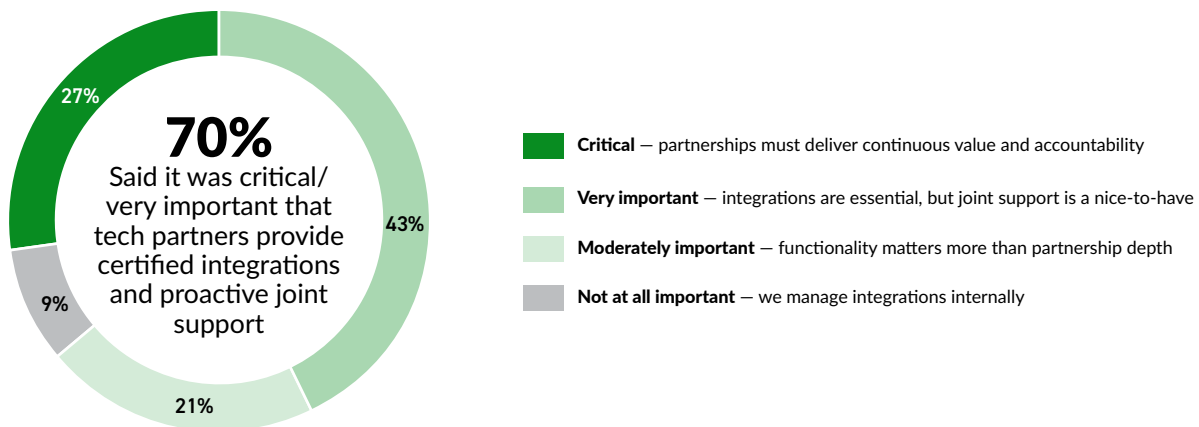
Technology choices should enhance the customer experience

Insurers have multiple compelling reasons to adopt technology solutions to enhance their operations. Companies generally say they look first for cost savings as they assess the value of a new digital solution, but improved customer experience and productivity gains aren't far behind.

Point solutions alone rarely deliver consistently across all these objectives, however. Great customer experiences are more than individual, isolated experiences. When customers interact with an insurance provider, they expect seamless, modern solutions regardless of what they are trying to do. Trust gets built – or eroded – at each step in the consumer journey, from policy purchasing and billing to claims disbursement. The trust imperative puts a premium on investing in technology that integrates seamlessly with what insurers already have in place (see Figure 2).

Figure 2: Insurers strongly prefer solutions offering ongoing support and certified integrations

How important is it that your technology partners provide certified integrations and proactive joint support (e.g., co-run adoption campaigns, co-own success metrics) rather than simply offering APIs or one-time setups?



Source: Arizent/Digital Insurance, 2025

The vast majority of insurers see certified integrations and shared accountability as important or critical. These traits are especially vital for smaller firms, which are looking to do more with fewer resources. The preference for certified integrations and ongoing support also suggests that insurance firms are making trust their tech strategy's north star: organizations are prioritizing partners and platforms that are proven, interoperable and built to scale with confidence.

“In an environment shaped by rising cyber risk, economic volatility, and climate-driven claims pressure, insurers must improve the payment experiences customers rely on most. Easy, intuitive payments are no longer optional — they are expected, and operational success increasingly depends on meeting that standard,” says Molly Williams, Senior Product Marketing Manager at InvoiceCloud.

Success rests on trust

Modernizing the most mission-critical points of interaction with their customers can help insurers build a better foundation for a continuously improving customer experience. When insurers modernize claims and premium payment systems, digital disbursement and digital payment adoption lead to multiple benefits, including cost control, fraud reduction and improved customer retention. Importantly, consumers trust organizations more when modern systems provide them with consistent, easy-to-navigate processes, whether that involves paying their premium or receiving funds to fulfill a claim.

Insurers have embraced this idea by moving away from paper checks and toward instant payment methods. In addition to delivering an improved customer experience, secure, fast and trackable payouts produce significant operational value through lower call center volume, less check fraud exposure and fewer manual check reconciliations. By applying the same technology to premium payments, insurers can make billing just as seamless as claims, giving customers consistent, easy experiences while further streamlining operations and reducing errors.

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This strategy of integrating technology solutions into a foundational framework can help firms gain ground on customer attraction and retention as they pursue additional operational objectives. Many insurers see AI, in particular, as a powerful toolset for accomplishing company goals. In fact, more than half (52%) expect generative AI to have the greatest impact on the way they operate in the coming year.

While AI may reshape workflows, it can't do so at the expense of a streamlined, secure payments experience. New tools and workflows that integrate seamlessly with a modernized payments infrastructure position insurers to sustain and enhance customer trust. The more adaptable the foundation, the more flexible insurers can be as customer needs continue to evolve — particularly around the bedrock expectations about how they send and receive payments.

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Methodology

This research was conducted online from late October through early December 2025. A total of 100 qualified respondents completed the survey. To qualify, respondents needed to work at an insurance carrier, agency, brokerage, or independent adjuster of any size.



About InvoiceCloud

InvoiceCloud provides modern digital payment, customer engagement, and outbound disbursement solutions. The company services more than 3,250 customers across the utility, government and insurance industries and is a leader in the electronic bill presentment and payment (EBPP) space. InvoiceCloud's SaaS platform enables continuous enhancements to the customer experience resulting in higher digital payment, AutoPay, and paperless adoption rates. By switching to InvoiceCloud, clients can improve customer engagement and satisfaction while lowering costs, accelerating payments, and reducing staff workloads.

For more information, please visit invoicecloud.com.



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