**One Inc Report: Claims Disbursement Optimization Drives Policyholder Loyalty**

*Payment Speed and Choice are Crucial for Insurer Loyalty, Especially After Catastrophes*

***FOLSOM, Calif. — September 17, 2025*** *–* A new report commissioned by [One Inc](https://www.oneinc.com/), the leading digital payments network for the insurance industry, reveals that fast, flexible claims payments are critical for policyholder loyalty, even overriding concerns about rising premiums. The study, "Behind the Wheel of Trust: How Auto Claims Shape Customer Loyalty," conducted by industry analyst Celent, identifies payment speed and digital choice as key drivers of a positive claims experience.

The research highlights the significant impact of the claims process during moments of crisis. According to the survey of over 320 recent auto insurance claimants, nearly 40% of those affected by a catastrophe would remain with their insurer despite premium increases if they were satisfied with their claims payment process. This demonstrates that a positive payment experience can build powerful, lasting loyalty.

The speed of payment delivery emerged as the most important factor, with nearly half of policyholders ranking it as their top priority. A majority of claimants who were satisfied with their payment speed also reported satisfaction with the overall claims process. This direct correlation underscores the need for insurers to deliver funds quickly and efficiently, particularly for customers facing stressful situations like natural disasters.

The study also found a strong link between payment choice and customer satisfaction. An overwhelming 85% of claimants who could select their preferred payment method reported a positive experience. Providing options, from direct deposit to instant digital payments, empowers consumers and significantly improves their perception of the insurer.

"The shift to digital is transforming the insurance landscape, offering a clear path forward as the industry navigates rising costs and losses from natural disasters and other socio-economic factors," said Ian Drysdale, CEO of One Inc. "Modern digital payments are more than just technology; they are about strengthening the relationship between carriers and their valued policyholders. By digitizing claims, we empower insurers to deliver on their promise with speed and choice, providing immediate financial relief when it matters most and making a measurable difference in the customer experience."

“These research findings emphasize the critical role claims satisfaction plays in cultivating policyholder trust and, ultimately, loyalty,” said Karlyn Carnahan, head of P&C Insurance, North America at Celent. “Modernizing claims processes isn’t just about efficiency, it’s about taking care of policyholders in the moments that matter most. Insurers who embrace these insights will be better equipped to foster stronger, more resilient customer relationships.”

To see the full report please visit <https://www.oneinc.com/resources/whitepapers/behind-the-wheel-of-trust-how-auto-claims-shape-customer-loyalty>.

**About One Inc**:
One Inc is modernizing the insurance industry for over 280 carriers through a unified and frictionless payment network. Specializing solely in insurance, One Inc enhances carrier operations by cutting costs, boosting security, and improving customer experience. Their all-inclusive digital payments platform offers diverse payment options, multi-channel communications, and swift claim settlements, even for complex cases. As a leading digital payments platform, One Inc handles billions in premiums and claims annually. Named among CNBC’s Top Global Fintech Companies twice and honored on the Inc. 5000 list four years running, One Inc stands as a leader in fintech innovation. For more details, please visit [www.oneinc.com](https://www.oneinc.com/).

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