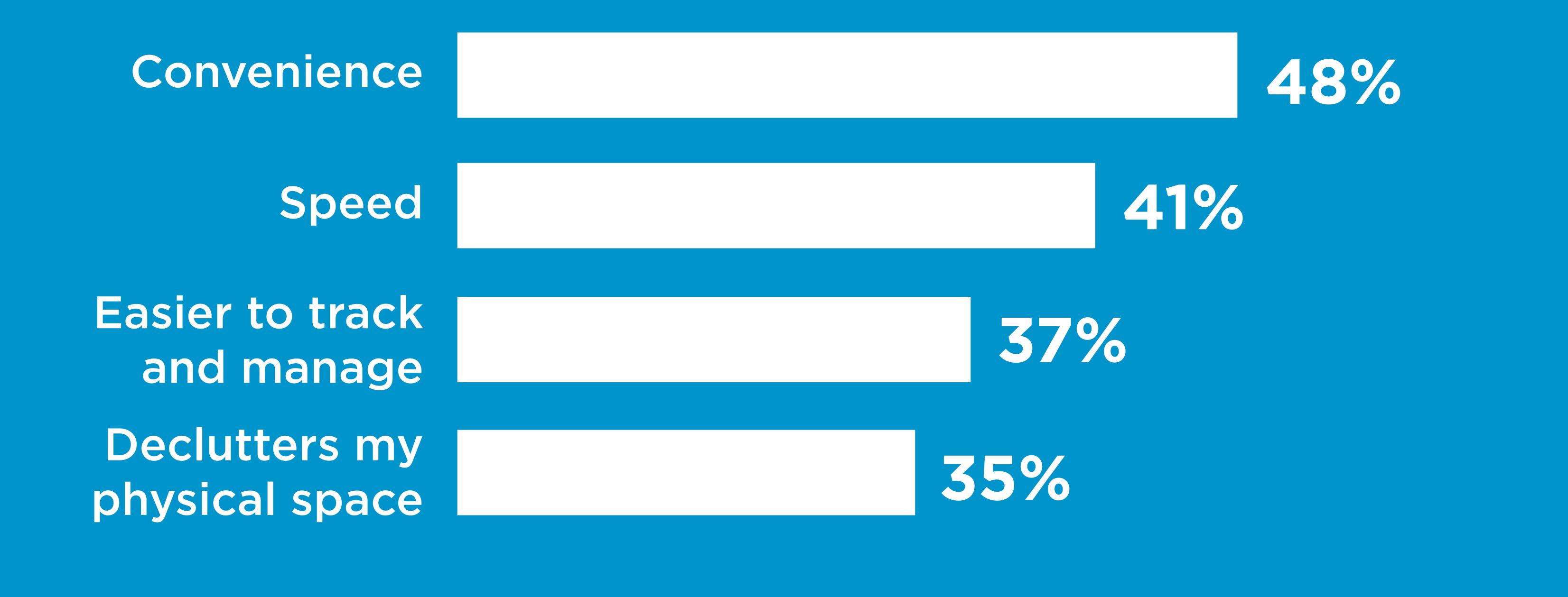
3 Reasons Why Digitization is Worth the Risk for Insurance Agencies

1. Consumers Are Finding **Comfort in Paperless**

of consumers receive and access bills exclusively in digital channels

consumers currently receive all communications digitally

Why consumers prefer digital bills and statements



2. COVID-19 Has Given Digital Wallets a Boost



Percentage of customers who started using:

PayPal

Apple Pay

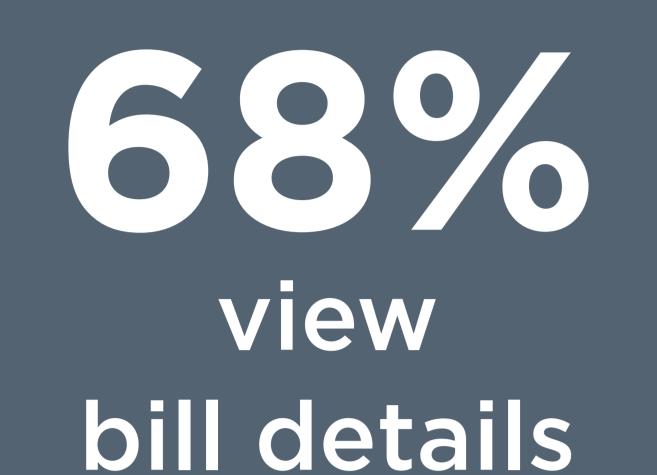
Google Pay

growth is expected in total digital wallet spending over the next 5 years

3. Consumers Expect More Digital Options

of consumers expect companies to make it easy for them to interact across all channels, including digital

Actual usage:









bill payment

receive notifications

about important billing events

Ease into the digital revolution with KUBRA Billing and Payment Solutions. Learn more about what KUBRA can do for your insurance agency at www.KUBRA.com/industries/insurance.

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Sources:

Broadridge, 2021 CX Insights: Engaging the Savvy Consumer, 2021. KUBRA 2021 Customer Experience Report – The Billing and Payment Edition. Digital Wallets: Deep Dive Strategy and Forecasting 2021-2025, Juniper Research.