



## Expand and Transform Your Insurance Digital Footprint

### Insurance Delivery

Anywhere | Anytime | Any Device





Digital transformation of insurance is one of the hottest trends in the industry today. The “digital native” generation is reaching that phase in life where they will need and will procure insurance. Digital transformation in the insurance industry is exciting because it enables new and innovative thinking about how to market, sell, deliver and service mobile savvy insurance consumers.

Digital transformation for insurance carriers provides for the opportunity to innovate their customer facing technology platforms while also implementing a flexible infrastructure.

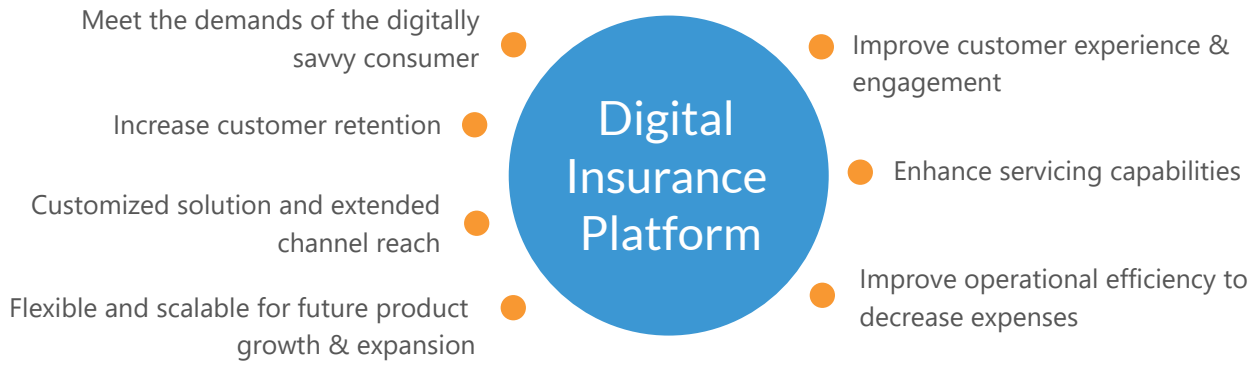
Cogitate Technology Solutions developed the platform to execute the digital transformation of insurance. Digital Insurance Delivery™ is a comprehensive, end-to-end digital insurance delivery platform solution.

Digital Insurance Delivery enables carriers, Managing General Agents, Wholesale Brokers and retail agents to transform the way they do business with their current and future customers. Digital Insurance Delivery also enables enhanced marketing, sales and service opportunities and provides cost savings in the process.

## Why Digital Insurance Delivery

- Wide array of features throughout the digital platform
- Scalable to accommodate your growth targets
- Easy to modify to adapt to changing customer needs and expectations
- Seamlessly integrated solutions across web and mobile platforms
- Cost effective customization

# Benefits of Digital Insurance Platform

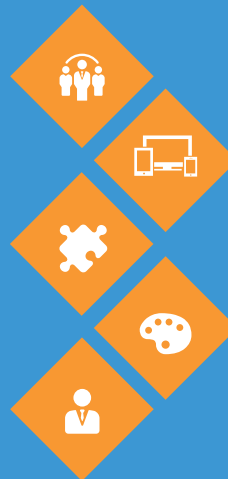


## Features

End-to-end digital integration of your business

Seamless integration with 3rd party services and applications

Solutions for both B2B and B2C clients



Multi-platform solution with integrated Mobile & Web capabilities

Quick delivery of fully customized digital products

## Our Highly Satisfied Clients



The Digital Insurance Delivery platform has so many features and benefits from an end-to-end perspective. The platform has enabled us to extend our channel reach and competitively place us ahead of the competition on the customer facing side of our technology platform. Additionally, we have experienced a significant decrease in our cost structure with this cutting edge platform. I highly recommend Cogitate Technology Solutions. They know insurance and we've experienced their knowledge through the Digital Insurance Delivery platform.

*Diane Boyer, Director of Insurance Operations – Insurance House*

# Case Study

108 Brentwood Ln, Woodstock, GA 30188, USA

Estimate Quote

Basic Property

Property type \* Single-Family

Year home built \* 1994

Valuation range (High) \* \$ 233,754

Protective Class \* 6

Construction Type \* Frame/Stucco

Wind coverage \* Yes

Coverages

C - Personal Property 35%

E - Personal Liability \$50,000

RE-CALCULATE PREMIUM Generated

Estimated Premium (& Breakup)

Yearly Premium \$2,880

\$3,018 \$148 \$10

Basic Premium With Wind Discount Surcharge

SEND QUOTE TO APPLICATION

## The Business Case:

Personal Property Express™ (“PPE”) is a comprehensive, end-to end individual homeowner’s product, built on the Digital Insurance Delivery platform. From the very initial stages of the collection of risk information all the way through to the issuance of the policy and the receipt of premium, this product is completely digital via web and mobile customer facing technology.

RISK QUALIFIERS

1) Does the dwelling include any fuses? Yes No

2) Does the dwelling include any lead piping as part of the plumbing system? Yes No

3) Is business conducted on premises? Yes No

4) Is the dwelling rented to students? Yes No

5) Is commercial/retail farming conducted on the property? Yes No

6) During the last five years, has any applicant end/or person with financial interest in the property to be insured been indicted for or convicted of any degree of the crime of fraud, bribery, arson? Yes No

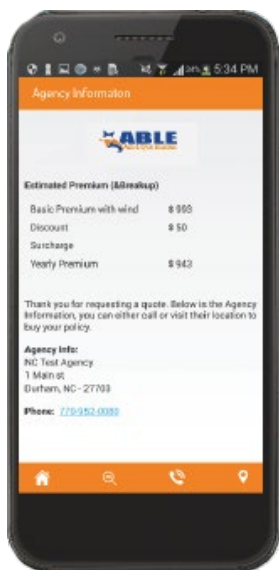
7) Is a trustee, estate, LLP, or LLC on the deed? Yes No

8) Has the applicant ever had?(Select all that apply)

Foreclosure  Bankruptcy  Repossession  Lien

## The Risk Information Collection & Underwriting Process:

PPE is a customized solution for a Lloyd’s Broker and Syndicate developed on the Digital Insurance Delivery platform on behalf of their respective U.S. Cover holders. Beginning with the automated risk information collection and validation using outside 3rd party data providers through to the underwriting questions, application process, digital policy issuance and billing process, this solution is cutting edge quick and accurate. There are numerous additional features in this solution, including the ability to assess catastrophe exposure real time, through the geo-fencing technology available in Digital Insurance Delivery platform.



## Additional features provided in this case study from the Digital Insurance Delivery platform PPE produce include:

Rate, quote, bind, policy issuance, billing, ability to make a payment, extension to Cogitate’s Mobile Agent™ product, and seamless data integration through the entire insurance value chain from retail agent, MGA, Lloyd’s Broker and Syndicate. Risk information collected, validated and digitally delivered simultaneously through the value chain.

