



We help property and casualty insurance providers prepare for their future growth as changing customer demographics emerge.

# Modern, Components-based Software for your Insurance Business

Create a competitive advantage for your business with our modular software products. Quickly and easily integrate our cutting-edge solutions with existing legacy systems. Modernize technology platforms to provide a seamless digital experience for your customers. Invite channel partners to a common software platform and add digital channels to serve new customer segments. Our solutions ensure client readiness and relevance as the insurance industry transforms.



## Insurance Carriers

Cogitate's next-generation insurance solutions are helping insurance carriers in multiple aspects of their business. Our web and mobile solutions enable insurance carriers to improve their distribution, go to market faster and reach more customers to increase their business.

## Wholesalers and MGAs

By digitalizing their offerings, Wholesalers and MGAs can empower their channel partners to greatly improve the customer service experience. Simplify agency management by providing retail agents with on-demand access and insight into revenue reports, comm

## Our Customers

Bell & Clements  
A Munich RE company

RPS  
RISK  
PLACEMENT  
SERVICES

B & B  
Brown & Brown  
INSURANCE

Hull  
& Company

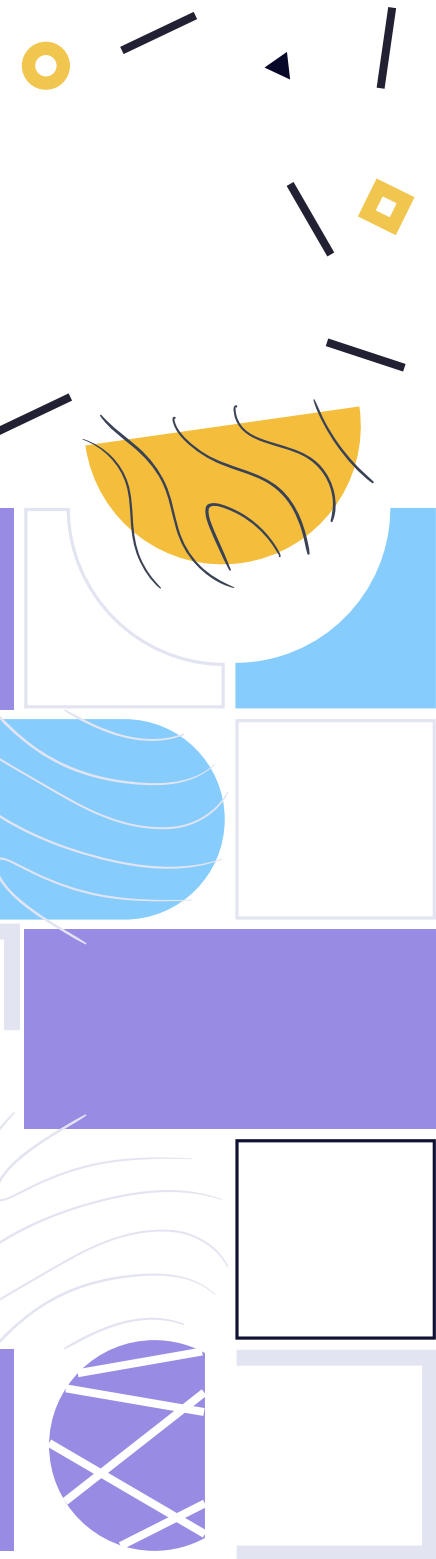
ISG

AAA

X<sup>1</sup> Insurance  
Reinsurance

Munich RE

Southern General  
Insurance House



## OUR STORY

# Insurance Technology by Insurance People

Cogitate Technology Solutions, Inc. develops modern and innovative technology products and solutions for the insurance industry. We help insurance companies transform their business models to create a competitive advantage in a time of rapid industry change. Our next-generation technology products and solutions are helping insurance carriers, brokers, MGAs and agents to accelerate digitalization and expand their business. Cogitate was established in 2012 in Atlanta, Georgia, when insurance industry veterans joined forces with technology experts.



Since 2012,  
Atlanta, Georgia



75 years of  
comprehensive  
experience



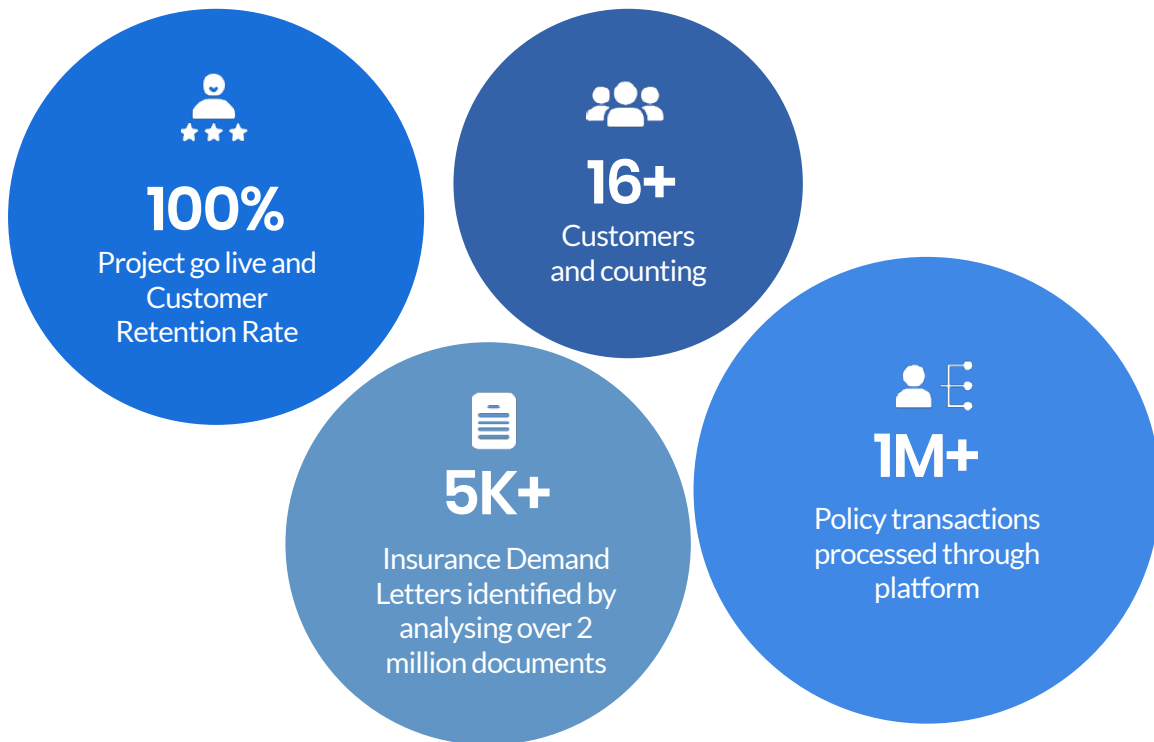
Trusted technology  
partners to  
insurers of all sizes

Today, Cogitate partners with insurers to reduce costs, improve operational efficiencies and position insurance companies to provide the best, most modern customer experience. And with its rich insurance knowledge and innovative products, Cogitate is quickly becoming the trusted technology partner for many firms throughout the insurance value chain. Our customers include global, national and regional insurance carriers, MGAs, wholesalers, program managers and retail agents

## THE ADVANTAGE

# Why Cogitate

Insurance Technology by Insurance People, delivering advanced technology solutions to insurance businesses across the value chain



In the rapidly changing insurance industry, insurers are turning to digital business models to stay relevant and competitive. Digitalization of insurance is no longer a differentiator but has become table stakes to fulfil new customer demands. Insurers are looking for modern technologies to build out their digital ecosystem and transform the customer experience – for both channel partners and customers.

**Karlyn Carnahan, Head**  
North America Property Casualty, Celent



Digital experience with existing systems



360° Integrated Digital Insurance Ecosystem



Flexibility to Choose Your Products



Modernize Insurance Workflows



Omni-Channel Insurance

REIMAGINE, REALIGN, TRANSFORM

# Cogitate DigitalEdge Insurance Platform

With Cogitate DigitalEdge Insurance Platform, you can build an omni-channel insurance ecosystem to integrate multiple channels, distribution partners, customers and any third-party services to modernize existing processes, simplify distribution and provide an exceptional customer experience.



## Pre-integrated Solutions

Provides out-of-the-box integration with various third-party information services, for data prefill, accurate risk information, claims history, weather updates, geographical maps and other important data sources



## AI and ML enabled

Enables complex applications, from claims fraud identification and prevention, attorney demand letter identification and risk prediction, to more common uses, such as finding the best suited product for customer needs, automatic evaluation of complex risks and customer profiling



## Adaptable API

Cogitate's proprietary API technology accelerates integrations with your existing systems, and with raters of multiple carriers, third-party services and data sources, allowing for a highly functional and efficient ecosystem platform



## OCR and Text Mining

Reduces operational costs by improving process efficiency through automation of document scanning and identification of patterns and critical factors via data received

## Delightful Customer Experience

Cogitate DigitalEdge Insurance Platform includes a variety of digital engagement tools, including mobile apps, AI, chatbots, portals and more. Digital engagement empowers insurance providers to build stronger relationships with customers and channel partners and provide exceptional service through such personalized means. Collectively, these tools enable the modernization of insurance workflows to restructure existing business models for a very pleasant customer experience.



### Low Code / No Code

Enables business users to react quickly to changing markets by providing them with the control to configure (and reconfigure) the system through an easy and intuitive 'Configuration Console' without any help from the IT team



### Microservices Enabled

Microservices-based architecture allows various independent components to communicate through service buses to enable more efficient business functionality, and gives you the flexibility to choose only the components that your business needs

## Digital Engagement

The DigitalEdge platform enables you to modernize existing business processes and customer-facing offerings through built-in digital workflows. The omni-channel on-demand access to information results in greater engagement and a superior experience for customers and channel partners alike.

### Mobile and Chatbots ready

Mobile enabled to provide 'up-to-the-minute' information and a true omni-channel experience to new-age customers. Automates simple processes through AI-based bots and workflows to generate leads, reduce service request volumes and engage customers and channel partner

### Advanced Analytics

Ensures that your data provides valuable insights about customer behavior, customer profiling, product and policy design, risk analytics, predictive models and much more

# Cogitate Digital Insurance

## PRODUCT

Cogitate Digital Insurance is a technology platform that provides insurance carriers, MGAs, wholesalers and program managers with modern ways of conducting business. It offers an array of insurance technologies, from digital sales and service infrastructure, integrated mobile apps and chatbots to artificial intelligence, machine learning and advanced analytics.



## Digital Insurance for everyone

- Digitalise your business with existing systems
- Achieve omnichannel distribution
- Strengthen traditional B2B channels
- Incorporate direct B2C channels to drive growth
- Attract and retain digital-savvy customers
- Provide seamless digital experience to customers



## How Cogitate can help

- Achieve greater reach in distribution
- Increase sales- direct and through agents
- Reduce cost of business by increasing efficiency
- Achieve ease of business for channel partners and customers
- Deliver an exceptional customer experience to build brand loyalty

## Digital Edge in Insurance

Cogitate Digital Insurance helps insurers become more competent, increase speed to market and quickly adapt to the changing needs of customers in a rapidly changing industry. Insurance companies can create their own omni-channel ecosystem to integrate both channel partners and customers.



## Cogitate Rater

Rating a risk is a core element of the insurance business. Cogitate Rater is a sophisticated tool which provides a real-time rate response for any line of business.



## Cogitate Quote, Bind and Issuance

The prime feature of the Cogitate Quote module is Quote in a Minute. It uses Cogitate's Adaptable API technology that allows easy integration with multiple third-party services to pull relevant risk information in order to prefill forms.



## Cogitate Post-sale Services

In insurance, post-sales service is as important as sales to enhance customer experience. Cogitate Post-sale Services digitalizes the workflows of policy services required by the modern customer.

IMPROVE EFFICIENCY, REDUCE COSTS, AND INCREASE REVENUE

# Cogitate Distribution Management

## PRODUCT

Modernizing your distribution strategy can transform your business. Cogitate Distribution Management platform enables carriers, wholesalers and MGAs to rapidly expand their distribution network and manage existing channels more effectively.



## Powerful, Modern, Scalable Insurance Distribution Management Platform

- Enhanced User Experience
- Agency Self- service
- Greater Reach and Speed



### Producer Portal

Provides out-of-the-box integration with various third-party information services, for data prefill, accurate risk information, claims history, weather updates, geographical maps and other important data sources



### Sales Performance Management

Cogitate's proprietary API technology accelerates integrations with your existing systems, and with raters of multiple carriers, third-party services and data sources, allowing for a highly functional and efficient ecosystem platform



### Digital Agency Appointment

Provides out-of-the-box integration with various third-party information services, for data prefill, accurate risk information, claims history, weather updates, geographical maps and other important data sources



# Cogitate Intelligent Claims

## PRODUCT

Cogitate Intelligent Claims solutions for insurance include a bouquet of modern technology products that streamline claims processing to reduce processing costs and time, and helping in the early detection of possible fraud to mitigate the risk of potential losses and litigations.



## Modernizing Claims: from Customer Experience to Fraud Detection

- Efficient Claims Handling
- Superior Customer centric solutions
- Identify fraud and reduce financial loss



### Demand Management

Cogitate Demand Management is a unique solution that enables adjusters to easily and quickly identify attorney demand letters and track progress throughout their life cycle. This solution also enables the monitoring of negotiations with attorneys to ensure that any important deadline is not missed.



### Claims Fraud Network Analysis

Cogitate Claims Fraud Network Analysis (CFNA) allows proactive protection to insurance providers against fraudulent claims, using artificial intelligence, machine learning and advanced analytics. It is a futuristic solution that enables to quickly identify deliberate attempts to submit claims of a fraudulent nature.



### Claims FNOL

Cogitate Claims First Notice of Loss (FNOL) is a digital claims reporting tool for the convenience of policyholders, agents and insurers. With the help of this solution, insurance carriers, MGAs and wholesale brokers can enable their customers and agents to report the first notice of loss through web portals and mobile apps.



Cogitate's vision is to be a leading insurance technology innovator by developing transformative digital insurance products and service delivery solutions throughout the insurance industry value chain.

## THE TEAM

# Leading Through



### Arvind Kaushal

**Co-Founder & CEO**

Arvind began his career as a software consultant in Mumbai, India with Wipro in 1996 where he provided consulting services to many of Wipro's global clients including Bank of London, Singapore Airport Authority, ABB, and Canon.



### Jacqueline M. Schaendorf

**CPCU, Co-Founder & Director**

Jacque also serves as the President and CEO of Insurance House, which is a leading regional insurance intermediary and insurance carrier serving the Mid-Atlantic and Southeastern United States.



### Jill K. Jinks

**CPCU & ASLI, Co-Founder & Director**

Jill also serves as the Chief Executive Officer of Insurance House Holdings, Inc. Jill has been involved in multiple leadership roles in the insurance industry, including serving as the President of the GAPCIC, Past President of the Georgia Chapter of the Certified Property & Casualty Underwriters Association



### Keith Lewis

**Vice President of Sales**

Keith began his career in insurance in 2004 and has been in various leadership roles like Director of Communications and Business Development with Hylant Group, Inc. in Toledo, OH; VP of Sales with Zander Insurance Group in Nashville, TN, and as Director of Sales, with Vertafore, Inc. He has led various initiatives that helped revamp existing systems to improve the efficiency and profitability of organizations.



[www.cogitate.us](http://www.cogitate.us)

## Want to Learn More?

See Cogitate in action



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