Cogitate

Digital*Edge* Policy

Insurance, Beyond Speed To Market

Cogitate Digital*Edge* Policy helps insurance carriers, MGAs, wholesalers and program managers modernize their business to become more efficient, increase speed-to-market, and quickly adapt to customers' changing needs.

Cogitate accelerates the digitalization of insurance by integrating with both core and legacy systems and leveraging third-party data integrations to provide added benefits.

Digital*Edge* Policy transforms the channel partner and customer experience by unifying the insurance value chain from agent/broker to MGA/wholesaler/program manager and carrier. Our "low code no code" platform enables quick product launches within weeks and allows for the rapid scaling of operations, with capabilities to expand in new geographies, add new LOBs, and make product changes.

BENEFITS

- More quotes, binders, and closed policies, resulting in increased premiums and revenue
- Intelligent Underwriting with full-scale API accessibility and integration with third-party data providers
- Enhanced user experience for all channel partners, including agents and insureds
- Increased efficiency and productivity with streamlined underwriting, rating, and policy issuance across multiple lines of business
- Integration with existing back-office & document management systems such as AIM & ImageRight

Key Business Functionalities

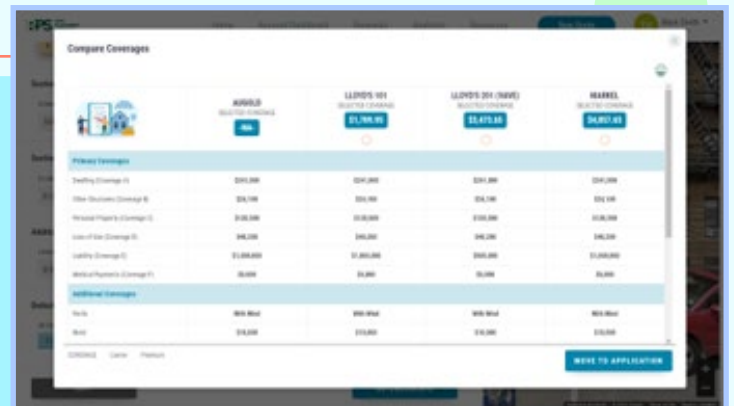|			
Policy Life Cycle	**User & Channel Partner Experience**	**Configuration Hub**	**Communication Hub**
Authority Management & Workflows	**Adaptive APIs**	**Analytics & Reporting**	**E-signature**

INTELLIGENT UNDERWRITING

COMPARATIVE RATER

- Built-in capabilities for comparative rating with multiple carriers
- Ease of adding new carriers to the platform by integrating with carrier APIs
- Supports any line of business
- Easy maintenance and management of rating tables, rules, and worksheets with auto-versioning and book analysis
- Easy-to-use configuration console for business users provides the capability to modify ratings and rules without the help of an IT team

Cogitate's innovative digital platform will further strengthen our ability to offer an unmatched channel partner and end-user customer experience. Built-in workflows for underwriter approvals will make it easy for our channel partners and customers to do business with us.

Personal Lines Leader,
Top National Wholesaler

AUTOMATIC RISK-CAPTURE AND DATA PREFILL

- Integrated with 50+ third-party data providers for acquiring risk information
- Automatic risk capture for faster and more accurate assessment of risk
- Pre-populated forms for accelerated sales cycle by eliminating manually driven data exchange
- Expanding digital insurance ecosystem

DIY CONFIGURATION HUB

- Low/No Code for product management and configuration
- Easy-to-use interface for business users to configure products without writing code or any help from the IT
- Add or modify Rates, Rules, Workflows, underwriting Questions quickly as per the market requirements
- Expand rapidly to new geographies by adding new states
- Add or edit forms within products

Modern, Components-Based Software for:

Wholesalers and MGAs

Program Managers

Insurance Carriers

QUOTA SHARE MANAGEMET

- Built-in features to optimize quota share management
- Lloyd's syndicate cover-holder and reinsurer quota share management
- Contracts comparison with total insurable value (TIV)

We are committed to putting our agents first; adopting software that increases the value that we add to our role in the industry, speeds turnaround time, and enhances the customer experience. We are pleased to work with a technology vendor that truly understands the needs of the modern independent MGA.

President,
Regional MGA

ANALYTICS & REPORTING

- Risk portfolio analysis with dashboards, reports, maps, etc.
- Built-in data warehouse, analytics, and reporting tool mapped to existing databases
- Classification by risk parameter (e.g. protection class, construction type for personal property)
- Line-of-business specific policy analytics reports (e.g. Year-wise transaction count, new and renewal reports, etc.)

FLEXIBLE ADAPTIVE API–BASED INTEGRATION

Powered with Cogitate's Adaptive APIs to easily integrate with any existing systems – core and legacy such as

- Policy administration systems
- Document management systems
- Agency management systems
- Claims management systems
- Carrier Raters and APIs

ISSUANCE & COMMUNICATION

- Form factory for instant policy generation
- E-signature for authentication
- Email, Text (SMS), and push notifications
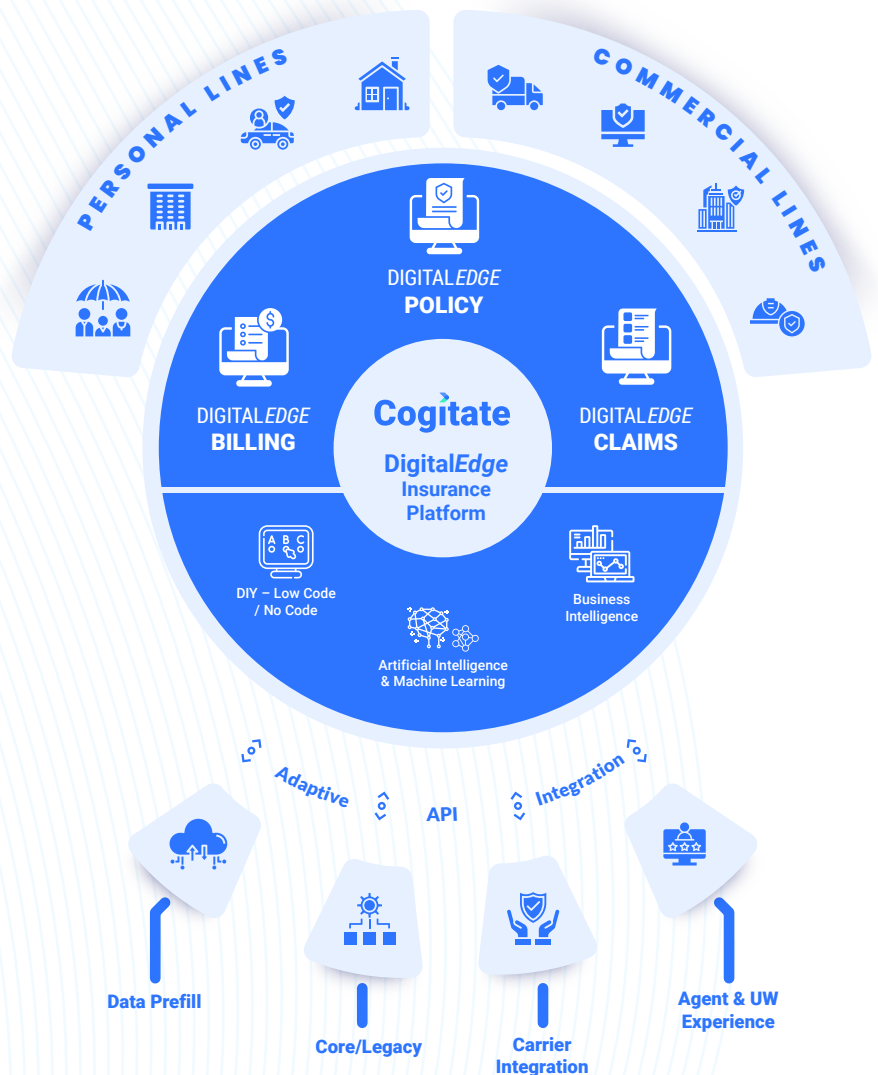
MODERN POLICY LIFECYCLE

- Digital underwriting with an integrated value chain for faster distribution
- Out-of-sequence endorsements

Cogitate Digital*Edge* Insurance Platform

- **Reimagine**
- **Realign**
- **Transform**

to create a "Powerful" insurance user experience.

Cogitate Digital*Edge* Insurance Platform enables insurance providers to grow and scale without the need to change existing back-office systems. In addition, with an integrated P&C Suite of Policy, Billing & Claims, Cogitate DigitalEdge provides an option to completely modernize & simplify Client's application landscape.

PERSONAL LINES

COMMERCIAL LINES

DIGITAL*EDGE* POLICY

DIGITAL*EDGE* BILLING

Cogitate Digital*Edge* Insurance Platform

DIGITAL*EDGE* CLAIMS

DIY – Low Code / No Code

Artificial Intelligence & Machine Learning

Business Intelligence

Adaptive   API   Integration

Data Prefill

Core/Legacy

Carrier Integration

Agent & UW Experience

About Cogitate

The Cogitate Digital*Edge* Insurance Platform digitalizes the insurance value chain from insurance carriers, MGAs, wholesale brokers, and program managers powering a smooth transition to cloud-native data driven core Underwriting, Policy, Billing and Claim Applications.

Backed by more than 100 years of comprehensive experience and domain knowledge, our products are uniquely designed to meet the needs of insurance businesses of every size.

As a trusted technology partner, Cogitate strives to go beyond speed to market and deliver strategic value by improving operational performance for its customers. Cogitate maintains 100% client retention.

For more information about Cogitate, please visit **www.cogitate.us**

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