

## DigitalEdge Claims

P&C Claims  
Management Solution



### Redefining Claims Operations

Claims management is a crucial function of an insurance organization, as it is responsible for fulfilling the commitments of the insurance contract at the most critical time of need. Claims departments and adjusters are under intense pressure to deliver exceptional experiences to customers and to meet their fast and reliable service expectations.

Claim teams need to efficiently manage all aspects of claims while balancing the growing demand for accuracy, speed, and reliability. However, the lack of automation, limited access to critical information while adjudicating a claim, fragmented data, and operational bottlenecks continue to negatively impact the customer experience and overall Claims operational performance.

Cogitate DigitalEdge Claims is designed and refined by insurance professionals. The result is a highly flexible, seamless system that fits the work process and provides superior claim administration tools to adjusters and managers.

Cogitate's DigitalEdge Claims offers the rich functional depth required to confidently address & manage the entire claims lifecycle, including claim metrics, automated workflows, and legacy migrations across different LOBs. As a result, this solution can meet the evolving demands of your business, customers, and the insurance industry.



#### Overview

Cogitate's DigitalEdge Claims system streamlines the entire claims process. From the first notice of loss to settlement and archiving, DigitalEdge Claims covers all phases of the claim lifecycle. With a proven track record of over 500,000 claims processed annually, across 13 LOBs and \$6 Billion in claim payments, DigitalEdge Claims is engineered for scale & capabilities to manage the complete claim process.



#### Benefits

- Full claim lifecycle management
- Increase claims efficiency
- Effectively engage customers
- Accelerate the adoption of new technologies



#### Features

- Automated assignment (triage) and escalations
- Real-time processes & reporting
- Adjuster centric UI/UX
- Pre-built accelerators with industry leaders

# DigitalEdge Claims

## P&C Claims Management Solution

### Accelerators ready when you are

- ISO – ClaimSearch, CMS, Aplus
- Metropolitan Reporting
- CLUE
- CCC, Copart
- Enterprise , Hertz
- Edigin
- Prizm
- MRB
- ImageRight, LaserFiche

### Adopting New Technologies

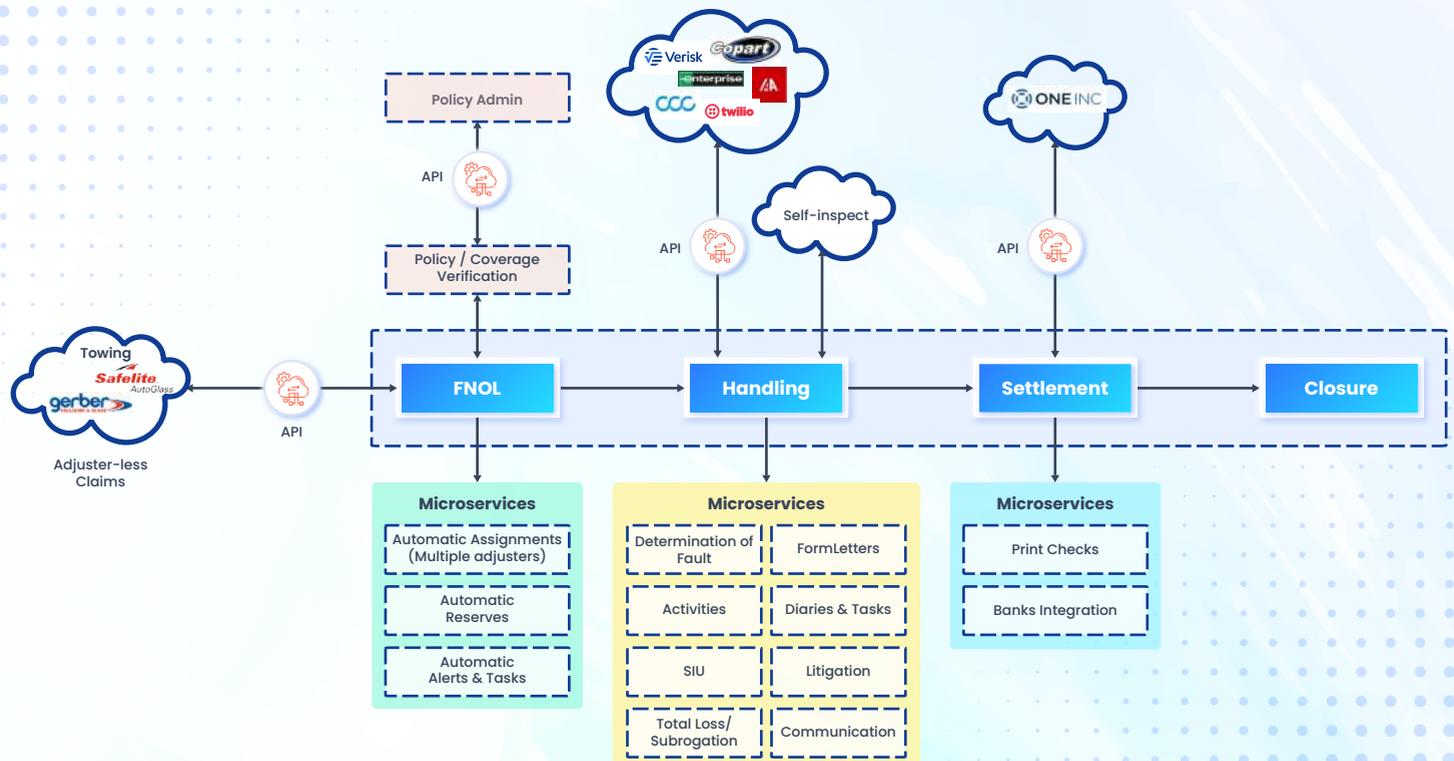
Disruptions are constant in the technology sector, and the insurance industry is undergoing significant changes with cloud computing, automation, and artificial intelligence. These technological advances are revolutionizing the way clients expect to receive service during the claims process.

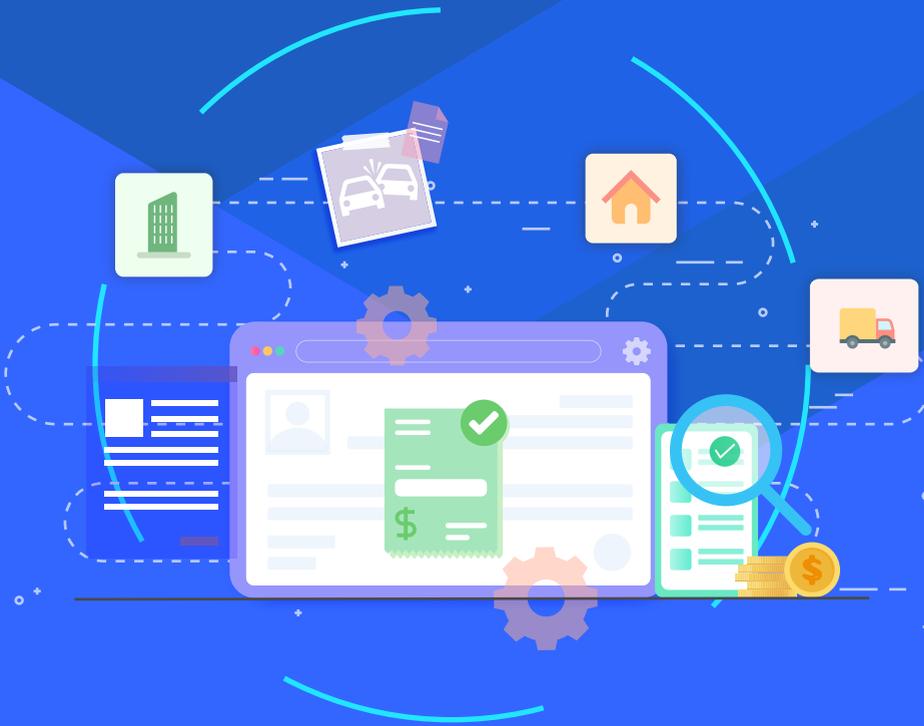
To remain competitive, insurance leaders must embrace these disruptions and adopt innovative technology.

DigitalEdge Claims offers out of the box accelerators that help you take advantage of these technological advancements and provide your claims team with the tools they need to scale with the demands of your business and the insurance industry.

# DigitalEdge Claims

A Comprehensive Claims Management System for the Property and Casualty Insurance Market





# DigitalEdge Claims Highlights

- Intuitive first notice of loss process with built-in alerts and automatic assignment to adjusters
- Supports all lines of business (Personal and Commercial lines except Workers Comp)
- Holds all required financial data, supports bulk payments and receivables, and can be fully integrated with One Inc ClaimsPay® for electronic payments
- Detailed activities, diaries, and tasks
- Accounting module to print checks, create positive pay, bank account reconciliation, and 1099 processing
- Catastrophe handling with bulk CAT assignment option
- Built-in integration for straight-through glass claims from Safelite® and Harmon Solutions®
- A wide variety of canned reports, including Claims Schedule P reports
- User-defined form letters
- User-centric experience offers a feature-rich interface allowing for full and robust claims handling
- Policy and coverage verification (SOAP / XML / JSON)
- Tracks salvage, subrogation, SIU, litigation, no-fault, bodily injury, time demand, etc.
- Highly customizable and integrated claims audit module
- Built-in accelerators for integrations with industry leaders, like ISO® (ClaimSearch and APlus), LexisNexis® (CLUE), Metropolitan Reporting® (request police reports), CCC® (MDU), MCMC® (No-Fault (PIP) bill review), Premier Prizm® (No-Fault (PIP) bill review), Copart® (Total Loss assignment), Oaisys® (Recorded statements), Safelite® (Glass claims and afterhours FNOL), Harmon Solutions® (Glass claims and afterhours FNOL), ImageRight® (Documents management), Enterprise® (Car Rental) / Hertz® (Car Rental), etc.

## Differentiators



### Enable reduction in LAE and Loss Ratios through automated fraud detection

- Intelligent claims assignment and escalation to optimize your adjuster talent pool and reduce cycle time
- Allows for changing key claims attributes without changing the claim number
- Low-code/No-code Configuration Hub helps you easily customize the system to meet your specific needs



### Cover all financial aspects

- Automated reserving (includes adherence to statistical reserves)
- Supports combined and bulk checks
- User-defined upload of large invoices from vendors with direct payment to trusted vendors



### Comprehensive solution for claims includes

- Time demand
- DOI complaints
- Bodily injury assessment and negotiation
- Allows for special handling of employee claims



### Empower & Self-Serve

- Self-Inspect application available for all parties
- Full-service FNOL portal with claim ID generation and intelligent assignment

## About Cogitate

The Cogitate DigitalEdge 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 since it was established in 2015.

For more information about Cogitate, please visit [www.cogitate.us](http://www.cogitate.us)



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