

## DigitalEdge Claims

### Insurance Technology by Insurance People

Cogitate DigitalEdge Claims is designed to provide your adjusters and claims professionals with the tools and digital experience to engage and respond with speed, accuracy, and the personalized service each policyholder and claimant deserves.

Our cloud-based microservices architected platform promises scalability, flexibility, and extensibility today and into the future, eliminating concerns of obsolescence. The advanced claims functionality, powerful data analytics, and integration with leading third-party data and solution providers offer enterprise capabilities at a SaaS price. With the efficiencies you gain, you'll reduce claims cycle time and provide the exemplary customer service that defines your commitment to your policyholders at the most critical moments.

Through seamless integration with your policy system, we're not just automating policy and coverage verifications, we're operationalizing your loss data with predictive analytics to enrich underwriting decisions and automate cancellations and non-renewals for flagged risk. It's so rewarding to replace sticky notes and personal reminders with automation and insights! Save time, improve accuracy, remove administrative drag, and focus your team on the claims that need their attention most.

#### Custom Configuration

Cogitate DigitalEdge Claims platform is developed with deep functionality, all of which can be tailored to your LOBs and best practices. From your claims portal and FNOL through adjudication, we'll customize the UI for the most lovable user experience. Our Configuration Hub gives you the tools to configure rules, diaries, claims audit, roles and task-level authorizations for the highest level of security. We're happy to help, but you won't need it!

#### Seamless Integration

Identifying, vetting, and integrating with third-party providers is a significant endeavor for an insurer - which we've undertaken for you. DigitalEdge Claims is pre-integrated with 20+ data and solution providers to supercharge the claims process.

Integrate with Cogitate's Fraud Network Analysis, which uses AI and ML to identify potentially fraudulent claims, and DemandAssist, designed to eliminate labor-intensive processes utilizing OCR and text mining to comb documents for attorney demands.

Integrate your policy system with DigitalEdge Claims and transform your loss data into underwriting intelligence using AI and predictive modeling to enrich risk selection.

#### Unified, Automated Experience

Your adjusters never leave the comfort of DigitalEdge Claims. We simplified the experience with seamless, automated information exchange with vendors and ecosystem partners, enabling reporting, data verifications, automated workflows, and digital payments all unified within our platform. This enterprise system is designed to remove administrative drag, reduce redundancy and errors, speed cycle times, and accelerate payments.

DigitalEdge Claims is leveling the playing field, making enterprise claims management capabilities attainable regardless of your tier - with TCO that supports your growth and financial goals. Your technology shouldn't limit you when policyholders need you most.

#### Capabilities

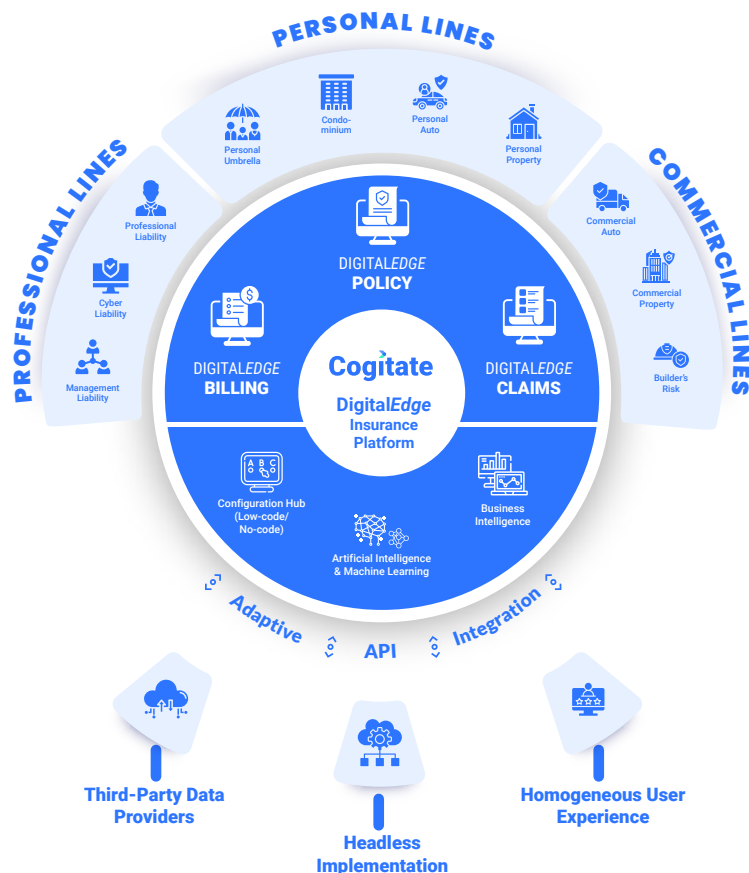
- Re-imagined process
- Unparalleled Security
- FNOL
- Configuration Hub
- Integration with 20+ ecosystem partners
- Financial & Accounting
- Fraud Network Analysis
- DemandAssist
- Auto adjuster assignment
- Task automation
- Powerful search

With Cogitate, your business initiatives are no longer at odds with your technology. Our solutions are designed to operationalize your goals for profitable growth, product innovation, and geographic expansion.

- The DigitalEdge Insurance Platform is a cloud-native, microservices-architected suite that creates a homogenous, user-friendly experience across policy, billing, and claims.
- Extend this superior user experience to all stakeholders across the value chain for streamlined engagement and swift decision-making.
- Harness data from across the unified platform to enhance risk selection and your bottom line.
- With adaptive APIs and web hooks, bring a level of customization to work the way you want and need to, while benefiting from the standardized best practices embedded in our purpose-built solutions.

**Ready, Set, Innovate.**

## Cogitate DigitalEdge Insurance Platform



## About Cogitate

The Cogitate DigitalEdge Insurance Platform digitalizes insurance across the value chain, offering insurance carriers, MGAs, wholesale brokers, and program managers a smooth transition to cloud-native, data-driven core underwriting, policy, billing, and claim applications. The unified insurance platform unlocks the value of your own data and advances the power of third-party data for profitable growth, superior risk selection, and a streamlined, modern user experience.

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

Find out why Cogitate maintains 100% client retention. Contact Cogitate for more information at [sales@kogitate.us](mailto:sales@kogitate.us) or visit our website at [www.kogitate.us](http://www.kogitate.us).



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