

## DigitalEdge Policy

### Insurance Technology by Insurance People

Cogitate DigitalEdge Policy is designed to offer your policyholders, distribution partners, and internal teams the tools and unified digital experience that ensures you retain your clients, grow your book, maximize your talent's capacity and capabilities, and enhance risk selection. Continuous innovation of Cogitate's core platform, the digital experience, and applications of data science are intentional to address industry pressures for transparency, profitability, operational efficiency, and product adaptation.

Our cloud-native microservices architected platform promises scalability, flexibility, and extensibility today and into the future, eliminating concerns of obsolescence. Seamless integration with our growing ecosystem of third-party data partners and best-in-class solutions enables swift accessibility to a rapidly evolving market of niche capabilities and data sources, beyond today's discovery.

#### User Experience

Across the insurance value chain, your stakeholders are operating at various stages of digital maturity. Seize the opportunity to provide unified connectivity with policyholders, distribution partners, and your internal teams on DigitalEdge Policy. Ease of use will define you in the marketplace, build rapid, repeat business, strengthen and speed decision-making, and make working with and for you an exceptional experience. Test drive Cogitate's intuitive, contemporary UI. It's so easy to use, you'll never need a user's manual and while we're always available to train clients, they rarely need it!

#### Data & Analytics

Identifying, vetting, and integrating with third-party data providers is a significant endeavor for an insurer - which we've undertaken for you. We've pre-integrated with a winning line-up of data providers that just keeps growing and we'll also help you unlock the power of your first-party data generated across the DigitalEdge Insurance Platform. You've got valuable information stored in your loss and transactional data that we will operationalize to support smarter risk selection. We also offer you a host of LOB-specific insights and analytics to better understand your exposures, evaluate the impact of potential changes on your book, and monitor the performance of your distribution partners and your internal team members.

#### Custom Configuration

You have your secret sauce to flavor the user experience and risk selection, so we make sure you do it your way with LC/NC configuration tools and API hooks for ease of customization. When it comes to underwriting, you choose the blend of art and science that reflects your best practices. From data prefill, data validation, automated risk selection, and declination, to predictive modeling in support of your underwriting decision-making, Cogitate's DigitalEdge Policy underwriting workbench optimizes and automates submissions and risk selection to the degree your LOBs and business practices require. With the LC/NC Configuration Hub, your team has the flexibility to quickly react to market opportunities and threats by adjusting rules, rates, forms, underwriting questions, and your appetite in minutes. Get the word out in real time with the Communication Hub which allows you to communicate your marketing decisions immediately to your distribution partners.

#### Capabilities

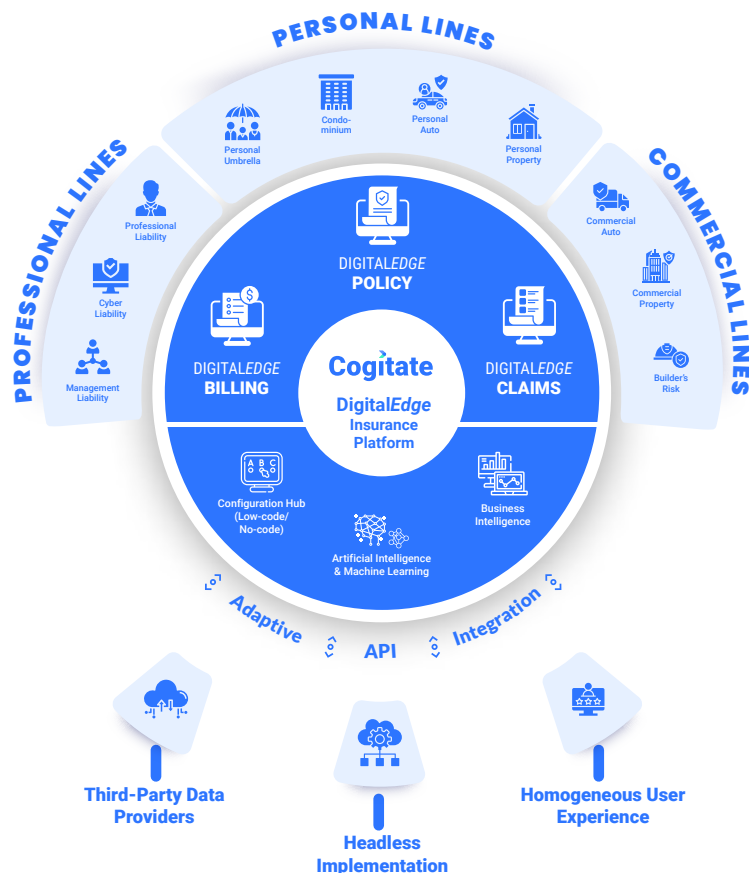
- Submission Management
- New Business - Rate, Quote, Bind & Issue
- Agent/Underwriter Collaboration Portal
- Policy Life Cycle Management
  
- Third-Party Data Integrations
- Underwriting Intelligence
- Analytics & Reporting
  
- LC/NC Configuration Hub
- Adaptive APIs
- Communication Hub
- Authority Management & Workflow

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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