Cogitate

Digital*Edge* Distribution Management
Insurance Technology by Insurance People

Digital*Edge* Distribution Management (DDM) simplifies the management of your agent and agency relationships. Easily access and navigate agency information for real-time response, service requests, and status changes. At your fingertips, we've unified all aspects of your business arrangements with your agents and agencies – agreed business terms, assigned products, quick validation of agents by location, clarity on payments, product validation, commissions, and more. You know first-hand how quickly agency ownership is changing – so we've made sure you can swiftly reflect agency sales and mergers & acquisitions to map book transfers or stop activity in real time.

Look, managing relationships can be hard – but managing your agency partnerships doesn't have to be. With DDM you can easily manage complex relationships for faster response times, better outcomes, transparency, and measurability. Better relationships translate to better business.

Real-time data

DDM manages data on your agents, agencies, and locations for real-time authentication of agencies and their working staff in servicing policies on your policy administration system. DDM stores all relevant information on agencies, agency locations, and staff in each location of an agency. This includes agency details, location details, broker code, banking, and tax information. DDM supports multiple locations for an agency. Editing and adding new locations is easy!

Mapping of staff

The staff of an agency may require mapping to a specific location or staff type. This supports authentication to your policy administration system by staff type, allowing you to place controls on the types of products a staff member can service.

Commission management

Manage the commission rates for each agency, by-products, coverages, and location. Through seamless integration with your policy system, calculate the commission being paid on each premium.

Agency Sales and Mergers & Acquisitions

Easily manage agency transitions with a smooth book transfer. Ensure data integrity and compliance of product mapping, and facilitate efficient staff transfer with a rich audit trail.

Restrictions & Exceptions

You define the specific conditions, set criteria of restrictions, and allow or block agencies from servicing specific products. Micromanage locations from doing business with flexibility on selected criteria according to business interests. Experience efficient search and sorting options and enhanced usability.

- Data organized by primary and branch locations
- Manage the commission rates by products, coverages & location
- Commission statement generation to reflect agency payout
- Authenticate policy system access by user type and location
- Manage agency relationships through ownership transitions
- Reflect sale, mergers & acquisitions of location/agency
- Seamless staff transfer of location/agency
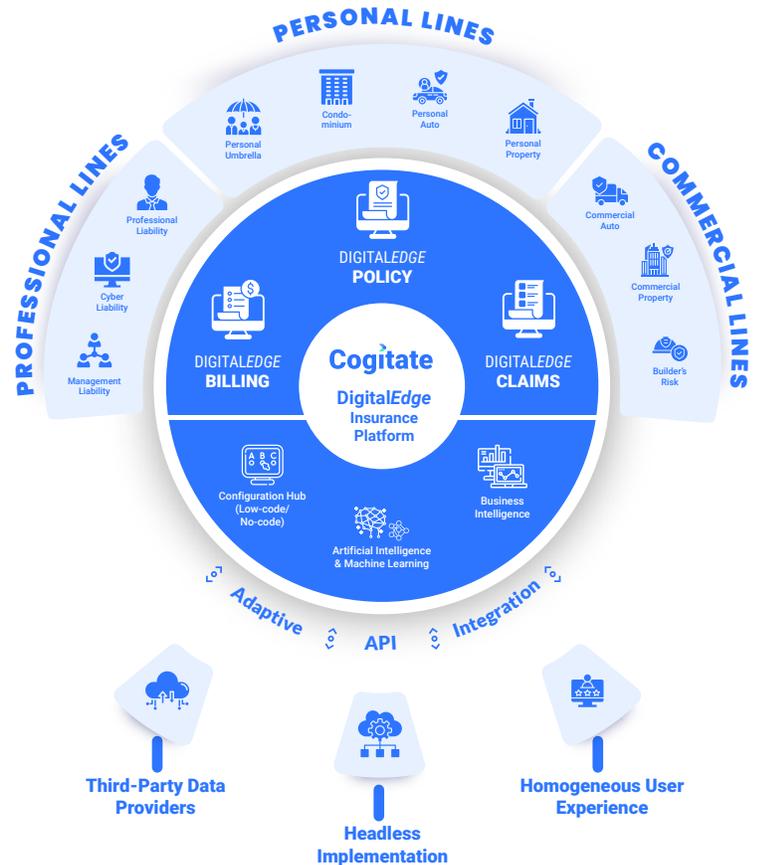- Set restrictions at agency or location level

DDM is available for integration with your current policy system, but ask us about Digital*Edge* Policy for a data-driven, powerful combination!

Cogitate

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 Digital*Edge* 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 Digital*Edge* Insurance Platform

Circular platform diagram with the following labels:

PERSONAL LINES: Personal Umbrella, Condominium, Personal Auto, Personal Property

COMMERCIAL LINES: Commercial Auto, Commercial Property, Builder's Risk

PROFESSIONAL LINES: Professional Liability, Cyber Liability, Management Liability

Center: Cogitate Digital*Edge* Insurance Platform — DIGITAL*EDGE* POLICY, DIGITAL*EDGE* BILLING, DIGITAL*EDGE* CLAIMS, Configuration Hub (Low-code/No-code), Artificial Intelligence & Machine Learning, Business Intelligence

Adaptive API Integration

Third-Party Data Providers, Headless Implementation, Homogeneous User Experience

About Cogitate

The Cogitate Digital*Edge* 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@cogitate.us** or visit our website at **www.cogitate.us**.

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