Digital Platforms

The Insights to Solutions Series

SMA STRATEGY MEETS ACTION

THE DIGITAL INSURER

Cogitate Technology Solutions

Cogitate

Digital Insurance Accelerated

ReImagine the Insurance Experience

1. ***ReAlign*** Expectations for Buying Insurance
2. Customer ***Engagement*** and After-the-Sale Service
3. ***Transform*** Your Core, ***Fast***

Digital Insurance, Accelerated.

ReImagine

The Insurance Experience

Key Takeaways

1

ReImagine the Insurance Buying Experience

- Eliminate manual risk information exchange
- Mobile enabled communication
- 95% bindable quote accuracy with in seconds

2

Automatic Risk Information Acquisition

- Risk information is acquired automatically from various third-party data services
- We retrieve 80+ risk attributes of the property by simply entering the address

3

Pre-integrated Solutions with Adaptive API

- Eliminate long application forms and manual data entry for both Customers and Agents
- Adaptive API feature uses Machine Learning components

ReAlign

The Insurance Experience

Key Takeaways

1

Intelligent Underwriting

- Minimize user inputs while qualifying the risk
- Intelligent Underwriting builds the Policy during the application process

2

Omnipresence of Information

- Reduce human errors, efforts and time in all facets of insurance value chain as risk information is immediately integrated into core systems in all channels

3

ReAlign User Experience

- Complete digital user experience and enhanced service with the elimination of time consuming exchange of data and phone calls

Transform

The Insurance Experience

Key Takeaways

1

Business Analytics Embedded

- Information becomes available for analysis from the moment the first quote is generated

2

Immediate Business User Insights

- Designed as per specific attributes of any line of business
- Immediate knowledge of book risk information

3

Dynamic User Experience

- Easy to use interface for quick or detailed analysis without any help from an IT team

Cogitating Insurance

Knowledge and expertise acquired by managing the insurance business

We think about the opportunities available to us with the type of development technology tools available today.

Futuristic technology for insurance

Using AI and ML, we develop, automate and enhance all aspects of the user experience throughout the value chain from underwriting, claims, business analytics and multiple other areas of the insurance process.

User experience at the centre

We think in terms of the user experience first, especially with the ability to access third-party data to access risk information.

Digital experience with your core system

We bring core systems seamlessly into the digital world, no matter where the channel partner plays the game.

Introducing

Cogitate

Insurance Technology by Insurance **People**

Cogitate was established when insurance industry veterans joined forces with technology experts. Our modern and innovative technology products and solutions help insurance companies transform their business models to create competitive advantage in a time of rapid industry change.

Since 2012, Atlanta, Georgia

75 years of comprehensive experience

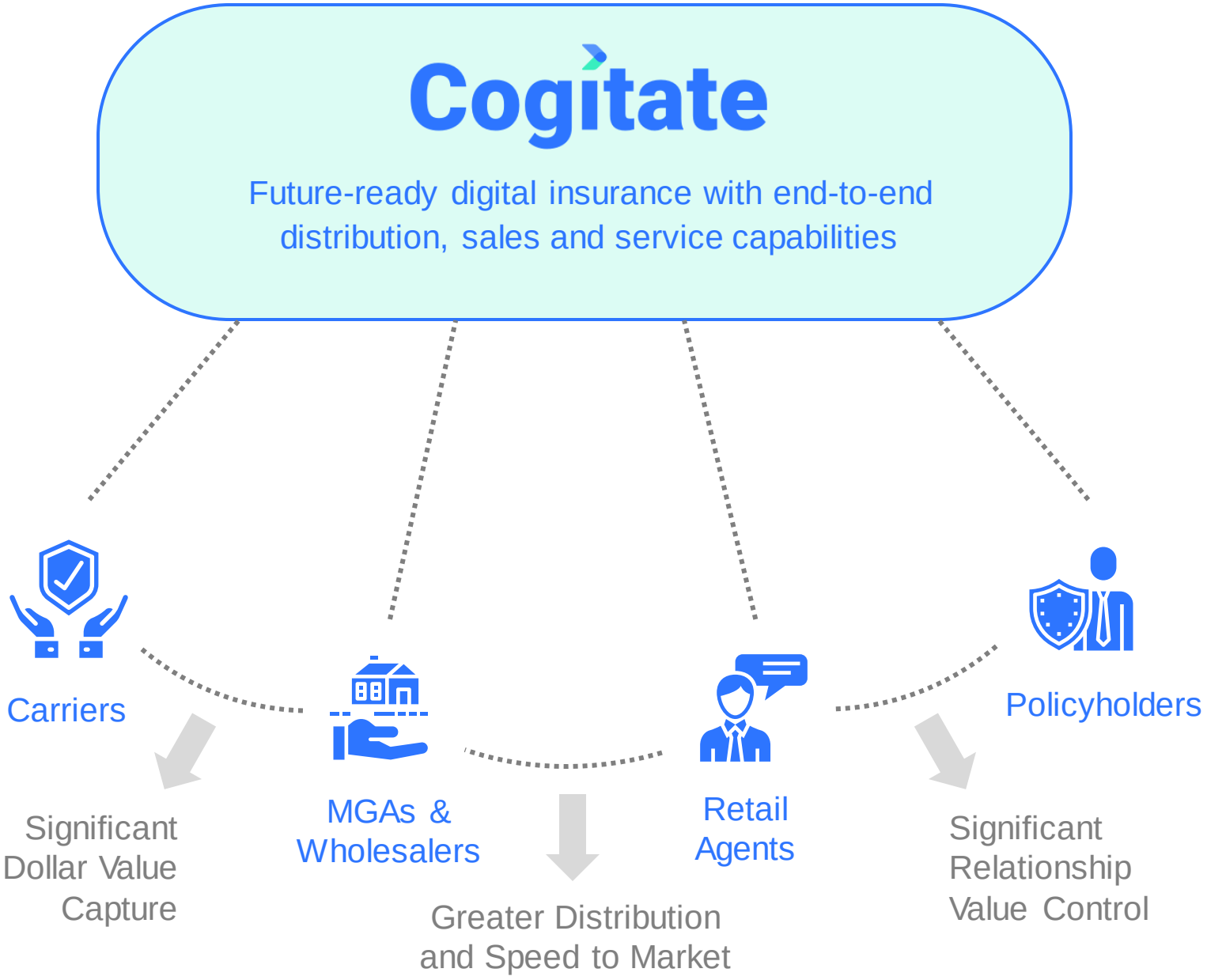
Trusted technology partners to insurers of all sizes

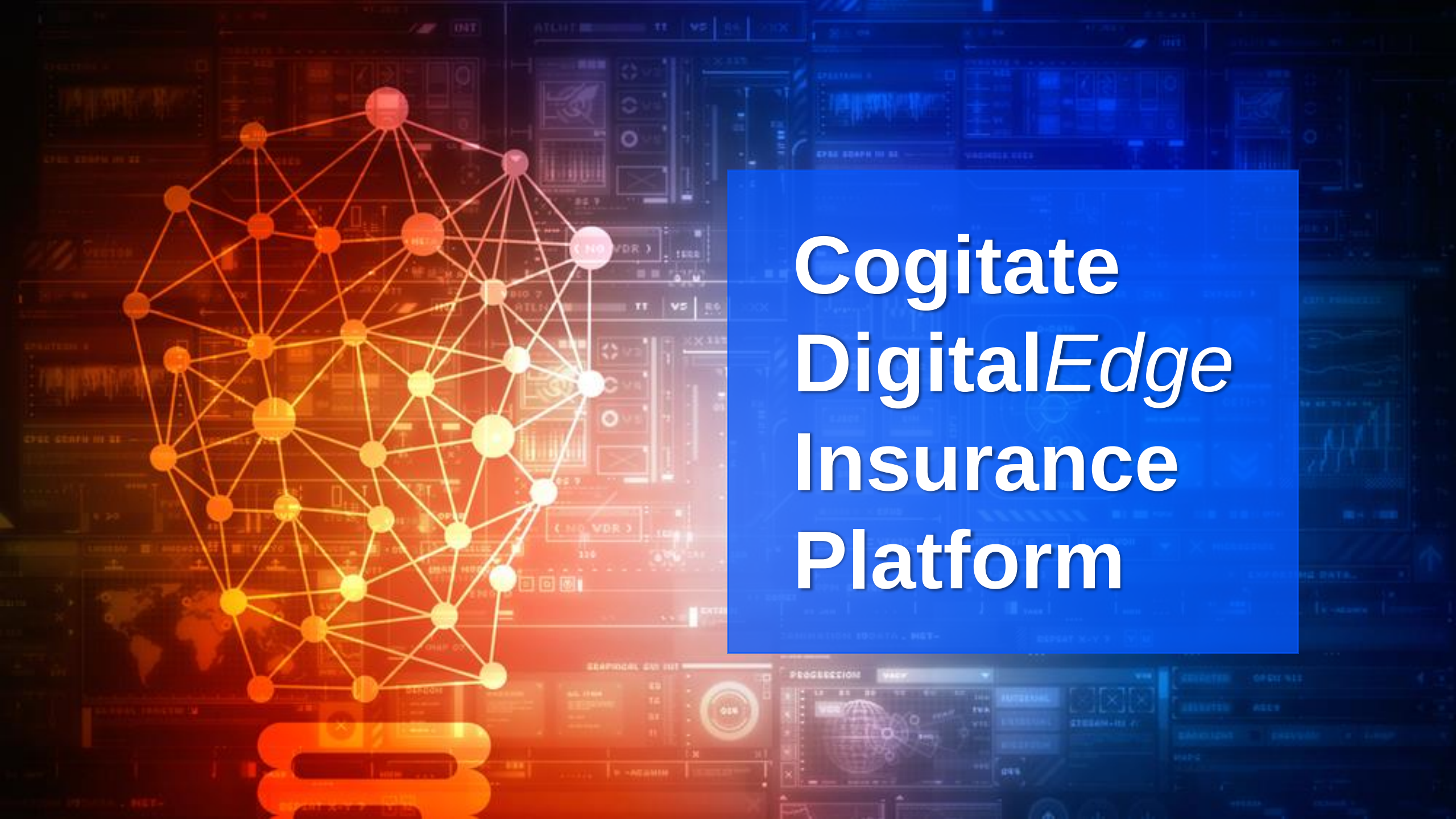
Digital Insurance, Accelerated.

What we do

Digital Insurance, Accelerated.

Modernizing Insurance Value Chain

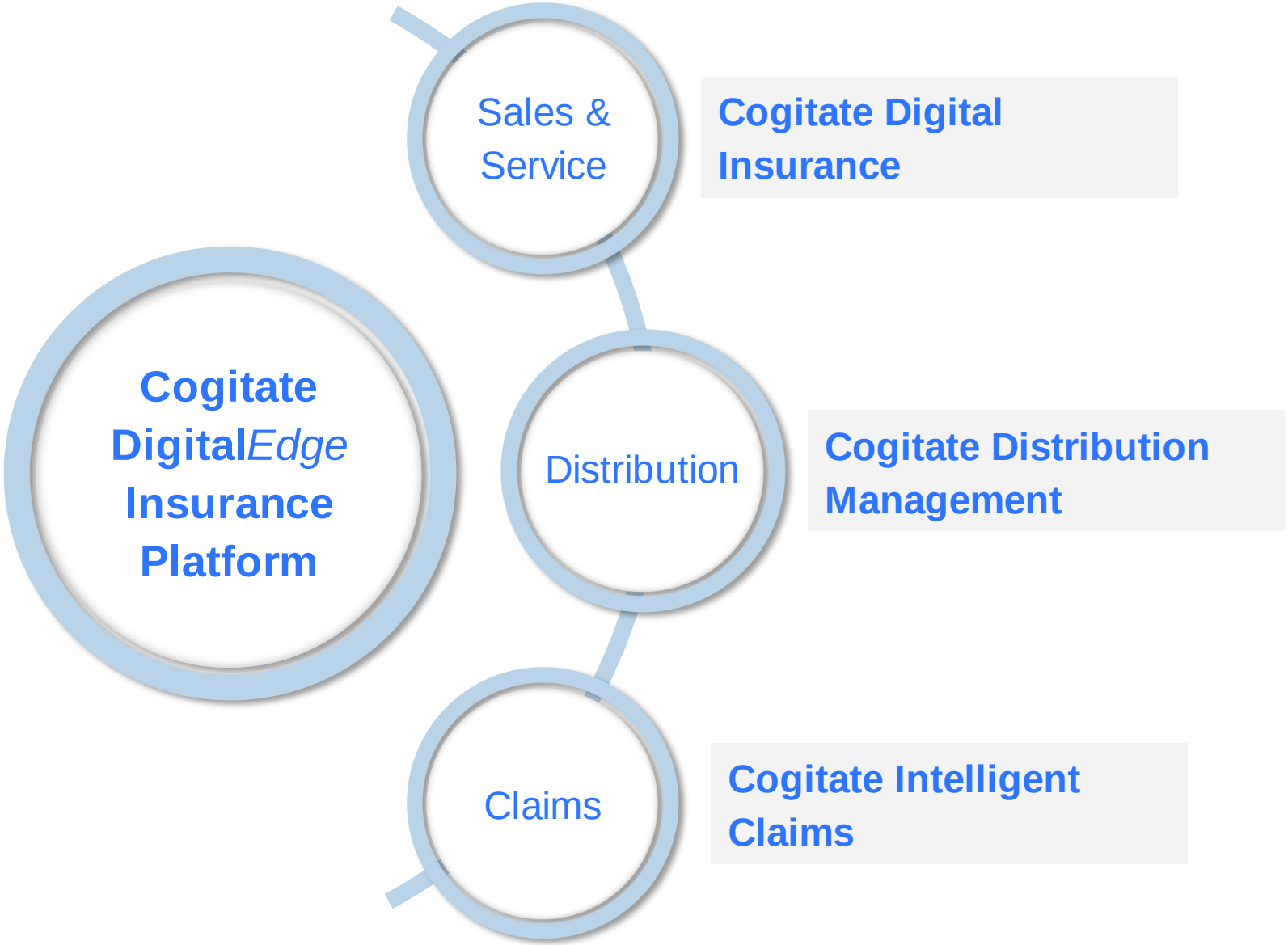



Cogitate
DigitalEdge
Insurance
Platform

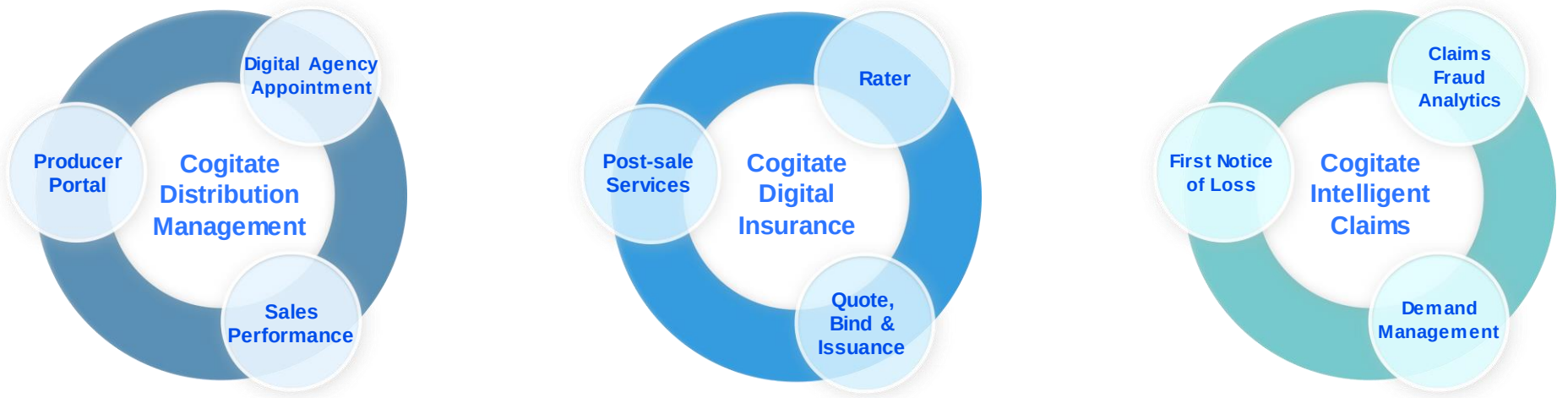
ReImagine
ReAlign
Transform

Now Showing

Digital*Edge* extends your core systems to create a **“Powerful”** insurance user experience.



Digital*Edge* Platform Architecture



Platform Capabilities

- Sales & Services
- Extended Services
- Business Capabilities
- Engagement
- Analytics

- Adaptive APIs
- Omni-Channel
- Micro-services Insurance
- Technical Capabilities
- Low Code / No Code
- Ecosystem Partnership
- Data Store

- Data Prefill
- O C R
- Chatbots
- Next-Gen Insurance Capabilities
- Machine Learning
- Artificial Intelligence
- Document Rendering

Core System Agnostic Data Hub

Your Existing Systems

Any CORE or Legacy System

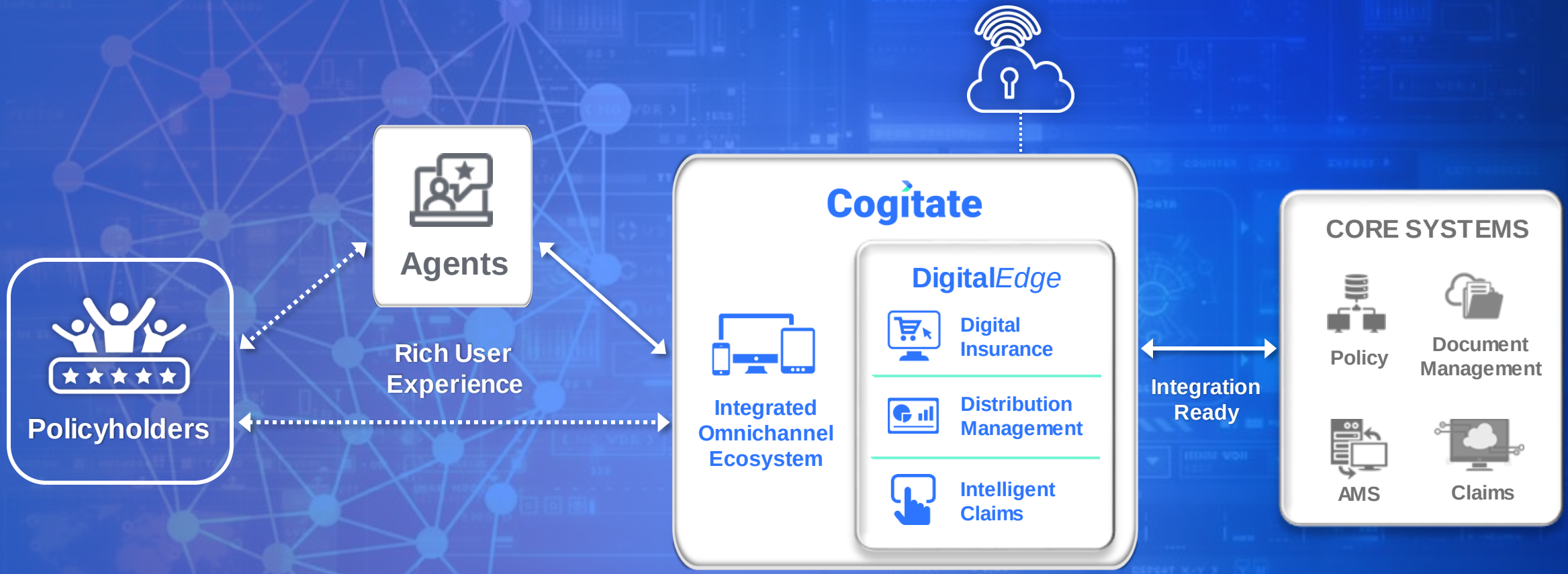
Cogitate Systems

DMS, Databases

Integrate with Third Party Data Providers

Automatic Risk Information Capture and Prefill

Cogitate Digital*Edge* Insurance



Digital*Edge* Clients

Clients Using **Digital***Edge* to Connect the Insurance Value Chain

FARM BUREAU INSURANCE

Munich RE

RPS RISK PLACEMENT SERVICES

Insurance House

Hull & Company

Bell&Clements
A Munich Re company

ABLE Insurance Agency

Brown & Brown INSURANCE

ISG

XL Insurance Reinsurance

Cogitate

The Ecosystem Partner for Digital Transformation

Cogitate Digital*Edge* Insurance Platform enables you with technology foundation to build an insurance ecosystem for your partners and customers and equips you with the tools to respond quickly to the changes in the market.

Digital Experience on Core Systems

- Enhanced user experience keeping existing systems
- Omnichannel information availability

Increase Speed-to-Market

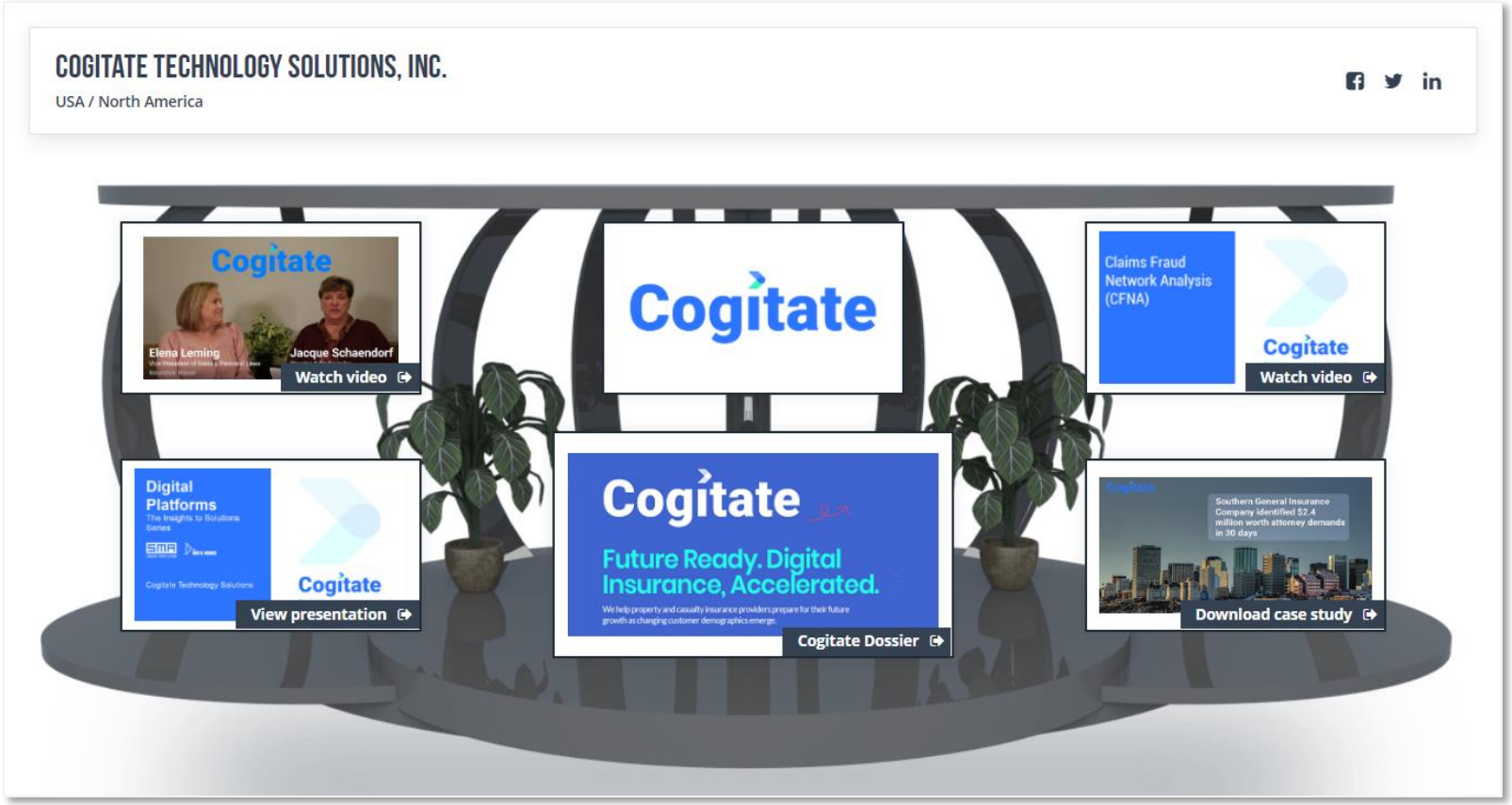
- Enhanced product penetration
- Business user driven product management

Reduce Operational Expenses

- Automation of business workflow and processes
- Enhanced efficiency

Cogitate

Digital Insurance Accelerated



www.cogitate.us

sales@cogitate.us