

## DigitalEdge Billing

### Insurance Technology by Insurance People

Cogitate DigitalEdge Billing is designed to provide your customer service professionals with the tools and digital experience to service your policyholders with the utmost confidence and flexibility. Through seamless API-based integration with your policy administration system, DigitalEdge Billing creates a comprehensive view of the payor account and transaction history to assist with inquiries and manage full end-to-end billing of direct, combined, and agency billing. Accepting all inputs via API, we support any LOB and any payment plan dictated by the policy.

Built for insurance, Cogitate's cloud-based microservices architected platform promises scalability, flexibility, and extensibility today and into the future, eliminating concerns of obsolescence. Adaptive API technology ensures seamless and highly configurable integrations with policy admin, payment vendors, and general ledger.

#### Custom Configuration

We've embedded LOB agnostic insurance-specific best practices into end-to-end billing workflows - you easily configure the specific billing requirements for your business model. Our Configuration Hub provides the LC/NC tools to customize billing for your LOBs, payment plans, billing and statement fees, state-mandated fees, notifications, and more. Putting security first, use these tools to assign roles and task-level authorizations.

#### Seamless Integration

Identifying, vetting, and integrating with third-party providers is a significant endeavor for an insurer - which we've undertaken for you. DigitalEdge Billing is ready to accept APIs from your policy admin platform to create new business, endorsements, cancelations, reinstatements, and audits while tracking the term of service for each policy term. It also integrates with LexisNexis for mortgage payments, multiple print providers, and payment platforms including ePayPolicy and One Inc. Through these APIs, DigitalEdge Billing maintains the real-time account ledger for all activity for a full 360-degree view of transaction history - from policy, billing, and payment vendors.

#### Transformative Customer Service

DigitalEdge Billing handles the end-to-end billing management complexities of personalized payment plans and provides a platform for exceptional service. Built-in analytics, real-time information access, and a user-friendly interface promise greater agility in managing policyholder requests and challenges. Within the unified platform, allow for payment tolerance, waive and reverse fees, modify minimum amounts due, change policy payment plans, and manage refunds. For non-payment, generate warning of cancellation, rescind, earned premium due, collection letters, assign collection agency, and write-offs.

With many more rich capabilities and features, we invite you to see DigitalEdge Billing in action.

#### Capabilities

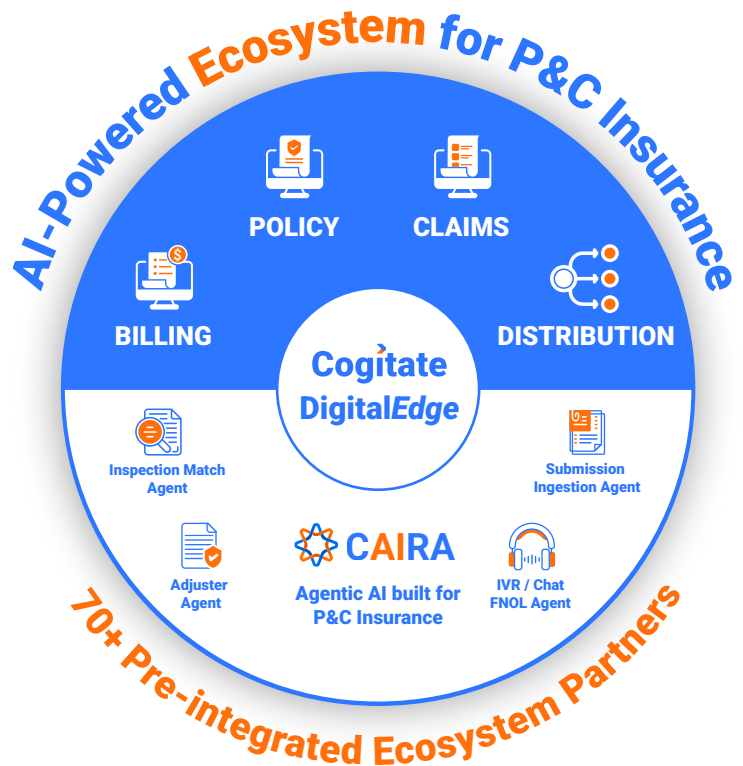
- LC/NC Configuration Hub
- Flexible fee & payment plans
- Integration with third-party solutions
- Accepts policy taxes
- Streamlined cash management
- Receivables and payable tracking in real-time
- Superior customer service capabilities
- Waive and reverse fees
- Modify minimum due amount
- Refunds and write-offs
- 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, and program administrators a smooth transition to cloud-native, data-driven core underwriting, policy, billing, and claim applications. The AI-powered, unified insurance platform unlocks the value of first-party 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.

Contact Cogitate for more information at [sales@cogitate.com](mailto:sales@cogitate.com) or visit our website at [www.cogitate.com](http://www.cogitate.com).



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