



## Southern General Insurance Company Launches DigitalEdge, an AI-Powered Insurance Platform for Personal Auto

### Company Description

SGIC sought full replacement of its legacy policy, billing, and claims solutions with the goal of streamlining operations, improving user experience, and reducing premium leakage across the policy lifecycle. The vision for this seamless end-to-end policy lifecycle management, dynamic billing capabilities, and a modern claims processing system would bring 360-degree transparency and data sharing. More importantly, it would eliminate manual work on siloed, legacy solutions and the delays perpetuated by batch processing. With the addition of real-time data and third-party integrations, this unified platform would also eliminate premium leakage with the removal of blind spots in both underwriting and claims adjusting.

Leadership selected Cogitate's platform for its ability to leverage AI, LLM, first-party data, and a rich ecosystem of over 70 integrations with third-party data and solution providers. Seeking automation and straight-through processing, enhanced risk modelling, and automation, SGIC chose Cogitate to fuel profitable growth and geographic expansion.

For SGIC's leadership, the decision to build SGIC's growth strategy around the DigitalEdge platform came down to one primary imperative: scale. But what made this implementation uniquely significant was its scope. SGIC didn't simply adopt a new policy system, they overhauled their entire enterprise platform simultaneously. Payment provider, data providers, mobile app provider, and a depth of integrations that would have been impossible to coordinate across fragmented legacy systems were all replaced and rebuilt within a single migration. It is precisely that complexity. The number of modules, the number of moving parts, the number of vendors replaced - that explains both the timeline of the project and the resulting capabilities. The integrations that made the project complex are the same integrations that made the agent experience effortless. Agents required no formal training, using just a single FAQ document to onboard and begin using. The platform was that intuitive, that ready from day one. For SGIC, that outcome wasn't incidental to the complexity of the build. It was the direct result of it.

## Project at a glimpse

- **Company type:** Regional, non-standard auto insurer with dedicated MGA, Insurance House
- **LOBs:** Non-standard personal auto
- **Solution Ecosystem:** Fully integrated DigitalEdge Policy, Billing, Claims, Distribution Management
- **Integrations Partners:**

Policy: LexisNexis C.L.U.E MVR, TurboRater, CreditScore, LexisNexis, ManageMy, IVANS, One Inc, ImageRight, SIS, DropBoxSign, Datamatx, ISOVIN, IBR

Claims: DataMatx, Wells Fargo, One Inc. LexisNexis, FIS Global, Verisk, Independent Statistical Services, Metropolitan Reporting Bureau, North Carolina Reinsurance Facility, Copart, CCC Intelligent Solution

## How We Rank This Project

### Project Complexity



This was a highly complex legacy replacement involving the migration of 25 years of data. The platform was configured to meet the requirements of SGIC's non-standard private passenger auto, a complex line of business, with a high level of transactions and endorsements, risk complexity, and data intensity.



# Key Results



**47%**

New business growth  
Increase in Policy count in Q1



**3 DAYS**

Faster claims cycle times  
Bringing significant savings



**\$500K**

Legacy system elimination  
Reducing costs across infrastructure



**600**

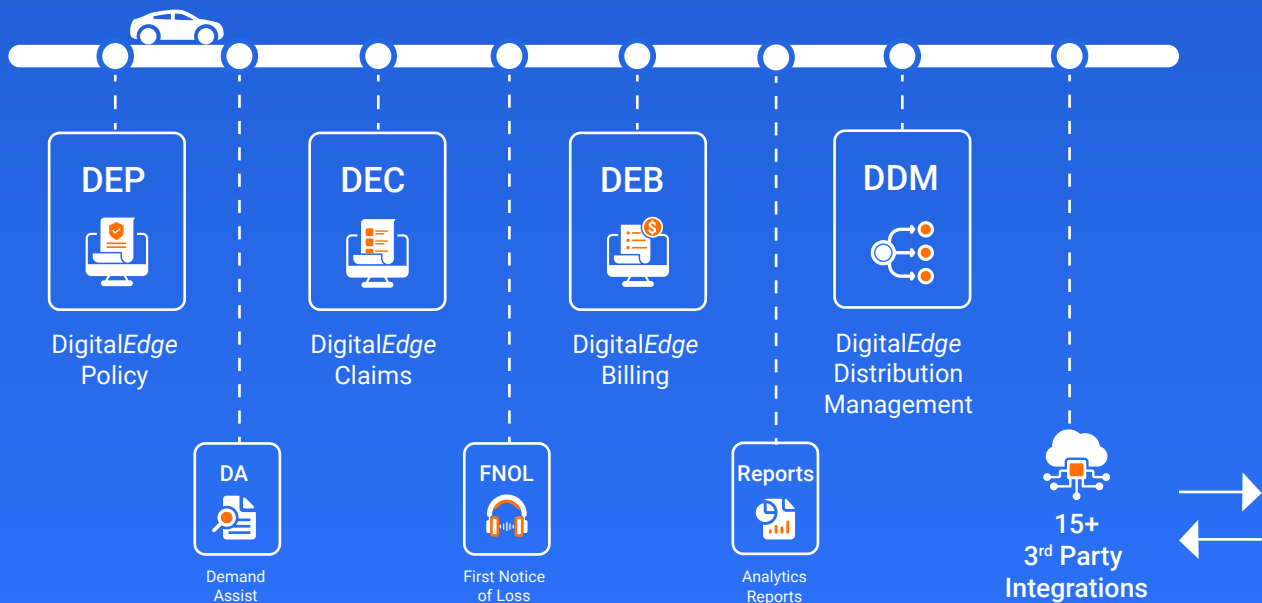
Agents onboarded  
Expanding outreach without added training



**40%**

Overall bind ratio  
Increased from 6% previously

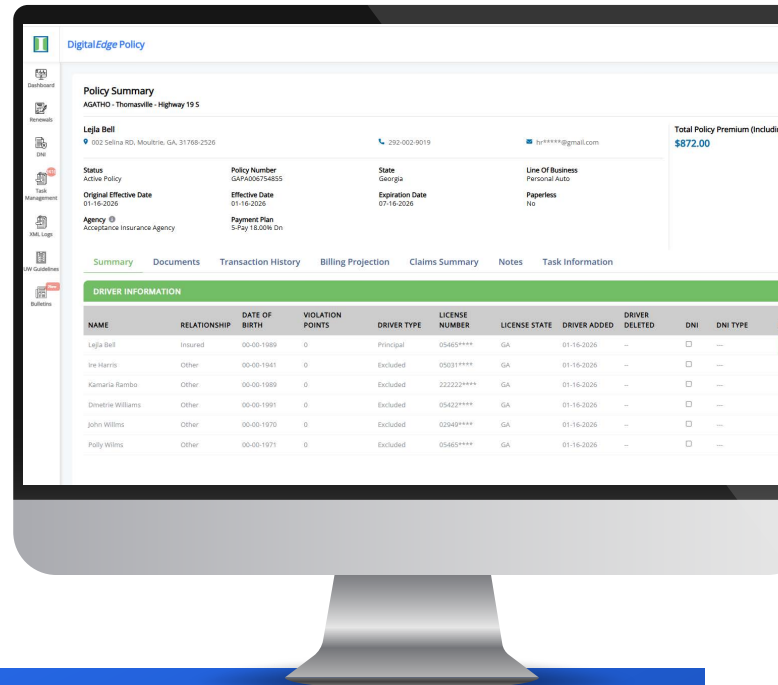
## SGIC Personal Auto powered by the DigitalEdge Ecosystem



# Key Platform Features

## Policy

- Single agent view for active policies, renewals, applications, cancellations
- Agents in multi-location offices can now access all locations under a single user ID, eliminating the need for separate credentials per location
- Payment flexibility designed for non-standard auto includes split payments across multiple cards, Google Pay, PayPal, Venmo, Text-to-Pay, and email payment links, EFT recurring payments, and one-click AutoPay enrollment
- Multiple third-party risk data prefill, including unlisted household drivers and VIN validated, prior loss history, prefilled into the rating application
- USPS address validation to minimize returned mail
- E-signatures with built-in reminders and automated cancellations if incomplete
- Real-time documents, billing schedules, and confirmations at binding
- Agent transparency and self-service include claims summaries with adjuster contacts and claim status visibility to reduce calls to underwriters
- Communication Hub for underwriting memos and task tracking (pending/missing/complete), sharing of Underwriting guidelines and bulletins surfaced to agents



“Moving from our legacy system to Cogitate has transformed how we do business. What used to take days to process now happens in real time. Our agents can quote, bind, and make changes instantly, often while the customer is still sitting in front of them. That speed and ease have dramatically improved the agent experience, which is driving measurable results. The platform is so intuitive that we’ve onboarded over 600 agents in just a few months with minimal training, and it’s empowered them to handle far more on their own. That reduces back-and-forth with our team, improves efficiency, and ultimately creates a better experience for everyone involved. It’s truly a win across the board.”



**Diane Boyer,**  
VP of Operations,  
Southern General Insurance



# Key Platform Features

## Claims

- Embedded AI Agents: AI IVR FNOL Agent and AI DemandAssist Agent to identify and manage attorney time limit demands
- Vendor integrations eliminate manual processes, speed investigation, and automate adjuster assignments
- Ease of automated letter and payment creation
- Self-service for 90% of changes within Configuration Hub
- Claims search options that accelerate efficiency
- Editable notepad within claims to capture all real-time diary entries
- Data insights support superior reserving strategies for attorney demand letters



"Having worked across many claims platforms throughout my 36-year claims career, DigitalEdge stands out as the most capable system I've encountered. Since implementing the platform, we have seen measurable improvement in average cycle time across all lines of business, contributing directly to reduced severity on average paid and meaningfully elevating our customer service outcomes. The depth of vendor integrations keeps adjusters fully within the platform, eliminating the workflow gaps that slow operations and fragment the claims experience.

Cogitate took the time to understand the nuances of non-standard auto and delivered meaningful customizations across the platform to match our business model. Transitioning off legacy systems of that scale is never simple, and this team executed it exceptionally well. Their responsiveness has been outstanding, and the data migration work, particularly the strategic thinking around how to leverage our data going forward, has been first-class.

AI DemandAssist Agent has been equally critical to our operation. In today's litigation environment, working non-standard auto with minimal limits leaves no margin for error on time-limit demands. DemandAssist has effectively eliminated the risk of a missed deadline, while also providing robust internal reporting on cycle time and prioritization of the most time-sensitive exposures, keeping our organization protected and our adjusters accountable."



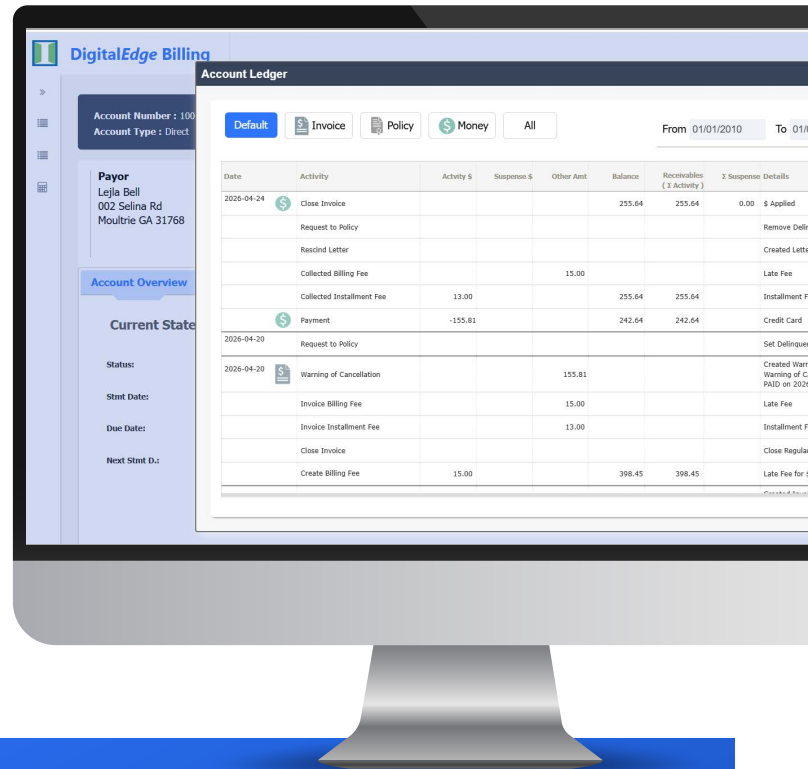
**Christine Ainsworth,**  
VP of Claims,  
Southern General Insurance



# Key Platform Features

## Billing

- Integration with a payment vendor to process recurring payments, automate draft of payments, and send text/SMS messages and other forms of notification of payment reminders
- Current invoices reflect in real-time, including credits initiated during a term
- Insight into customer billing information status for both CSRs and Agents
- Greater flexibility in invoicing, including same day of month at customer request
- Efficiencies in managing policyholder needs, unique to non-standard auto, to improve timely payments, and manage non-payment, cancellation, and reinstatement activity



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"The move to Cogitate's cloud platform isn't just a technology upgrade; it's a fundamental shift in where our resources go. We eliminated roughly half a million dollars in legacy infrastructure and consulting costs that existed purely to keep an outdated system running. That spend is now going into a modern, fully cloud-based platform with real disaster recovery, business continuity, and no tape drives in a data center. In addition, the shift from a cycle-based system to a real-time, cloud-based platform changes how we operate at every level. Data that used to run overnight is available instantly. One of the most meaningful changes has been having a single platform where everything is connected. With our legacy systems, you had to log into separate modules with no data sharing between them. Now, you can be in a claim and see policy information on the same screen, and vice versa. Our agents tell us the same thing: it's intuitive, it's integrated, and it works great."



**Nevil John Jacob,**  
CIO  
Southern General Insurance

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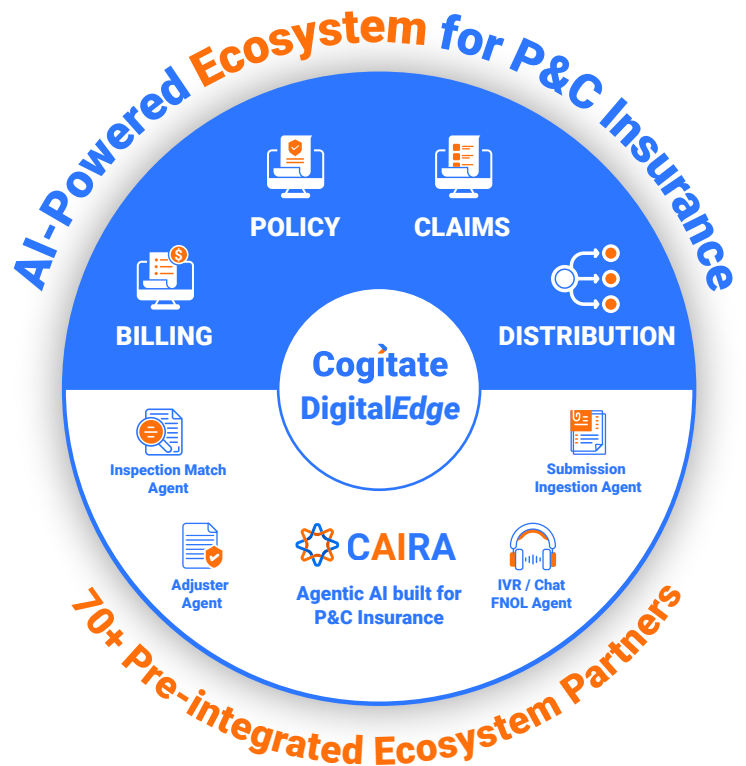
## Results

- Significant new business growth with 47% increase in Policy count in Q1
- SGIC's overall bind ratio has **increased from 6% to 40%**. Some individual agents have moved from single-digit bind ratios to **40–90%**, reflecting ease of use
- User experience, according to agent feedback, rivals and often surpasses national carrier platforms, positioning SGIC to be the carrier of first choice
- Automation, third-party integrations, and real-time data have removed hours of manual processing across the platform
  - Declaration pages are updated instantly with the elimination of the nightly batch process and multi-step process, now taking minutes instead of days
  - Renewals are processed automatically, reconciled with fresh MVR orders, and routed to either a non-renewal or renewal offer
  - If required signatures are not received, the system automatically initiates cancellation without manual intervention, improving compliance and reducing staff burden
- Digital agent enrollment time reduced from **2-3 weeks to just days** with APIs to validate licensing in this paperless environment
- Improved underwriting models have reduced claims frequency related to claims coverage issues by **22%**
- Employing the AI DemandAssist Agent has resulted in zero-missed attorney time demands, reviewing over **29,000 pages per month and saving .84 FTE** in adjuster time
- Overall claims cycle times **reduced by 3 days** bringing significant savings in car rentals, storage, attorney fees and other related claims costs
- AI IVR FNOL has reduced time spent by **4 FTE** staff managing the FNOL process
- Reduction in late payments with improved notification capabilities
- Automated address validation reduced return mail, with a significant decrease in manual hours, postage, and printing
- The initial agent onboarding of **600 agents** far exceeds SGIC's individual representative outreach, illustrating ease of use for agents, without training or instruction
- Elimination of **\$500K** in legacy system support, including data center and IT consultancy
- Cloud native architecture offers superior disaster recovery and business continuity, eliminating nightly back-up. Replacing the legacy system eliminated the delays of nightly batch processing. Now, real-time data is available across the platform, improving response time with real-time processing and data insights

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.

## Cogitate DigitalEdge Insurance Platform



**Ready, Set, Innovate.**

## 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@kogitate.com](mailto:sales@kogitate.com) or visit our website at [www.kogitate.com](http://www.kogitate.com).



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