

Built for the Complexity of Farm Insurance



A modern, unified platform that simplifies underwriting, policy, billing, claims and distribution management – purpose-built for farm, ranch, and rural risks.

The Challenge

How can we make Farm insurance easier for agents and underwriters when a submission can include multiple structures, properties, diverse occupancies, rural exposures, and complex mortgagee relationships?

The Solution

Cogitate has purpose-built the platform to streamline submissions, pre-fill vital property data, and offer advanced visualization to underwriters. The workflows and features have been built with and for Farm Insurers.

| CAPABILITIES OF DIGITALEGE INSURANCE PLATFORM



Advanced Mapping & Satellite Imagery

Visualize farm properties with satellite-level accuracy within the workbench. When you enter an address, the API integration with Google Maps pulls in the map and places a pin at the location, drawing a quarter-mile radius circle around the property. Viewing the entire property, you can adjust the pin manually as desired. Once satisfied, confirm the location, and the system locks and saves the GPS coordinates. This applies to each individual location on the policy.



Pre-Integrated Farm Data Ecosystem

Pre-integrations to property, weather, and hazard data providers include HazardHub, e2Value, OFAC, and Google Maps. The Underwriter Workbench displays the full prefilled data pull for each location - peril scores, fire protection, TIV indicators, and other risk attributes. Choose from a list of best-in-class data providers, or bring a new partner to our ecosystem. As long as APIs are available, we are ready to partner.



Multi-Mortgagee & Loss Payee Management

Map multiple mortgagees and loss payees to individual dwellings, structures, and equipment across complex farm property schedules. Loss payee or mortgagee can be assigned to a specific piece of equipment or structure on the property. Use pre-loaded list of secured parties for name consistency, or add manually. Integrations with partners like Lenderdock and Insvista support the workflows.



Bulk Upload of Property Details

Agent submission is streamlined with templates, making it easy to upload large farm policies with many locations, structures, and equipment. After upload, any record with missing data will be flagged in red to assist the agent. Choose your level of automation based on the rules you require, from the underwriting questions required to the determination of underwriter assignment or straight-through processing.



Configurable for Any Farm Program

Farm Property, Farm Equipment, Ranch & Rural Estates, Homeowners – multi-state, multi-LOB on one platform. With over 500 coverages pre-engineered into the platform, customization focuses on your business model, desired workflow, API partners, rules, rates, and forms. With our Configuration Hub, you have the ability to make future changes with ease.



AI-Powered to Amplify User Experience & Efficiencies

Embedded CAIRA, orchestrates intelligent, automated workflows. From submission intake, to property inspections, to first notice of loss, Cogitate is creating AI agents to support your team across the policyholder lifecycle.

From first-time program builds to legacy modernization — technology that moves at the speed your business demands.

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Launching on Cogitate’s full-stack platform will transform the way we manage the insurance lifecycle. From quote to claim, Cogitate’s unified system will support increased efficiency, improve customer service, and drive smarter business decisions. Additionally, the system will enable rolling out new programs faster through our agent network.



Kevin Mosley,
President and CEO,
Farmers Mutual Insurance Company of Macon

Business Impact



30–50% faster
 program launch
 and quote-to-bind
 timelines



Reduced manual touchpoints
 across
 underwriting and
 policy operations



Streamlined FNOL and claims workflows built for agricultural complexity



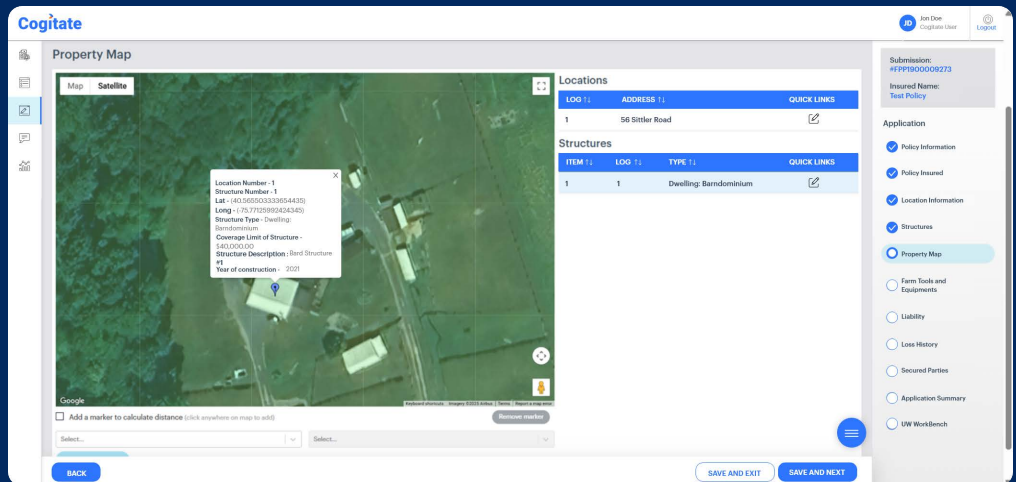
Access to data and reports for reinsurance and business analysis



Enhanced agent & policyholder experience from day one

PRE-ENGINEERED FOR FARM INSURANCE.

Cogitate DigitalEdge:
 A cloud-native, AI-powered core insurance platform.



Ready to build or modernize your farm program?
 Talk to our team at cogitate.com

