



Vital Coverage Insurance Services

Bringing a first-of-its-kind specialty P&C product to market — on time, at scale, across 12 states.

Company Description

Vital Coverage Insurance Services is a startup specialty program MGU offering Payroll Protection Plus (PPP), a first-of-its-kind P&C insurance product designed for physicians, dentists, and veterinarians. PPP protects practice income, reimbursing practices for expenses including payroll, lease payments, equipment obligations, and practice loans, in the event of a medical event, travel disruption, or medical board disciplinary action.

PPP is written on the P&C side and covers the practice itself (not just the individual), enabling multi-practitioner coverage. Backed by an A-rated carrier and built around a fully digital underwriting model, Vital delivers bindable quotes in minutes and serves practices with up to four practitioners across the country. The product is distributed exclusively through agents specializing in providing insurance solutions to dentists, physicians, and veterinarians.

Project at a glimpse

- **Company type:** MGU
- **LOBs:** Payroll Protection Plus (PPP) — coverage for Physicians, Dentists & Veterinarians
- **States:** 12 state launch into Texas, Wisconsin, Virginia, Louisiana, Mississippi, Illinois, Georgia, Pennsylvania, Florida, South Carolina, Maryland, and Oklahoma, with a goal to be live in all states by Q4 2026.
- **Solution Ecosystem:** DigitalEdge Policy, Distribution Management, Billing, & Claims
- **Integrations Partners:** ePayPolicy, InsCipher, OFAC, DropBox, Google API
- **Time to Market:** Implementation in 5 months
- **Implementation:** Highly customized platform for an entirely new coverage, with bespoke agent UI, workflows, and claims adjuster support.

The Challenge

Vital launched as a lean two-person MGU with an entirely new insurance product, one that had no existing out-of-the-box template in the P&C market. In searching for a technology partner, the founding team needed a highly customizable platform that could:

- Deliver an agent experience so effortless that even the busiest specialist-focused producer could get a bindable quote without training or assistance, in under five minutes
- Handle a niche, highly customized LOB that existing platforms had never configured before (including agent views, payment workflows, and claims adjuster data visibility)
- Go live quickly and validate the product with target agents
- Provide flexibility to rapidly adjust the offering to the market
- Support a lean operational team and promise scale
- Offer self-service features
- Support rapid geographic expansion

Many competing platforms proved too rigid. Vital needed a true build-together partner. In Cogitate, they found a partner with insurance expertise to bring Vital's vision to fruition and accelerate the activation of their business model.

Project Highlights

The implementation was considered complex due to the level of customization of a brand new line of business with a bespoke agent experience. The platform went live across 12 states in five months with multiple integrations embedded natively within the workflows.

Project Complexity



Time to Go Live



Key Platform Features



Full-Suite Unified Platform

DigitalEdge Policy, Billing, and Claims operates as a single integrated system.



Agent-Exit Payment Flow

ePayPolicy and DropBox integrations streamline the checkout process for the agent. Once the agent selects the quote, digital signatures are automatically requested, and the insured receives the payment request with no involvement required of the agent.



Custom Claims Data Capture

A bespoke claims data capture enables claims adjusters to seamlessly gather and review the financial information required to make accurate decisions. This includes practice revenue, payroll details, and other expense data, consistent with the intake workflow.



Multi-State Architecture

Platform architecture designed for seamless state and product expansion as Vital grows.



Instant Multi-Option Quote Display

Custom-built agent display of the quote indication for every possible limit option, for every possible coverage option, with under a minute of data entry.



Surplus Line Taxes and Fees

InsCipher is integrated natively into the quote flow for real-time surplus lines taxes and fees for all states.



Low-Code Claims Configuration

Built-in configuration hub empowers Vital to self-manage claim forms, question flows, subfolders, and letters, with no developer requirement.

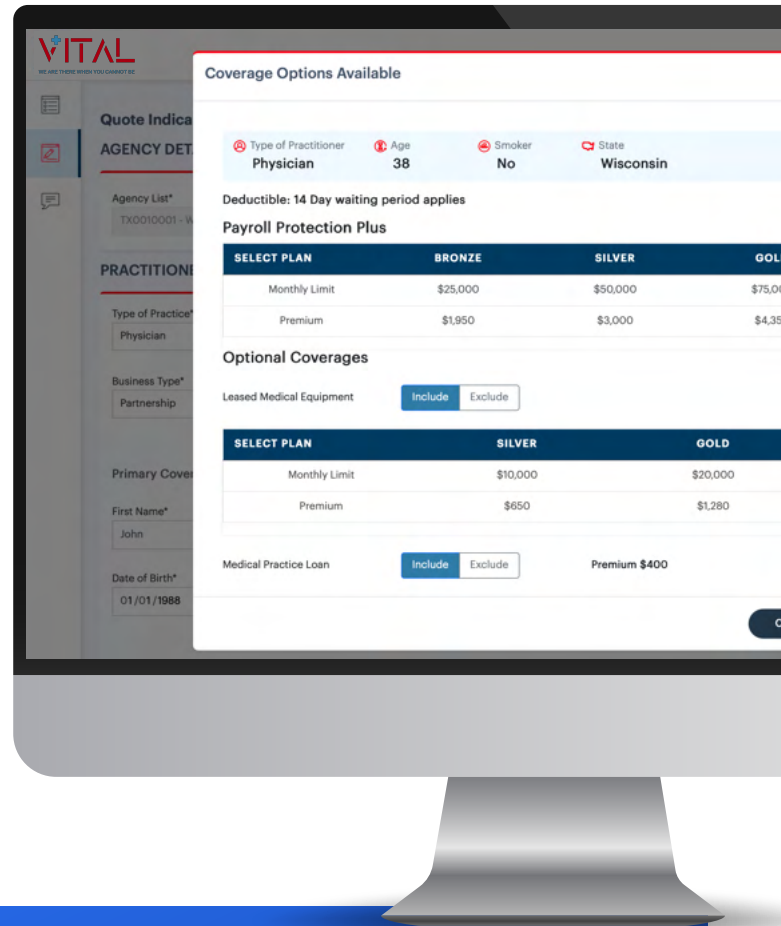


Distribution Management

Offers streamlined registration of agents directly onto the platform.

Key Results Post Launch

- Highly intuitive user interface for agents with self-service support available. Illustrating the ease, one agent learned of the product at a conference, and within 2 days, bound two policies.
- Multi-practitioner rating added and launched in under one month, representing accelerated scope expansion to respond to market feedback after launch.
- Lean operational model validated: Vital's two-person team is managing policy intake, customer support, and claims with minimal offshore resource augmentation.
- Platform architecture confirmed as future-proof for state expansion, product modifications, and workflow evolution, with the addition of 4-5 new states in less than two weeks.



“Working with Cogitate, we were able to stand up a full policy, billing, and claims operation, for an entirely new coverage that has never existed in the P&C market, in record time. What stood out was Cogitate’s willingness to build together and to customize to our niche needs rather than hand us a rigid box. From day one, our focus has been simple: make it incredibly easy for agents to work with us. That means fast, bindable quotes in minutes and hands-on support to help agents successfully bring Payroll Protection Plus to their clients, not just another product they’re expected to figure out on their own. Cogitate worked with us to make that possible for binding, underwriting, and servicing policies.”



Justin Krone,
Chief Operating Officer,
Vital Coverage Insurance Services

