Cogitate

BRIDGE SPECIALTY GROUP

Success Story

Bridge Specialty Group

Launches Digital Marketplace for Superior Agent Experience

Company Description

Bridge Specialty Group (BSG), a division of Arrowhead Intermediaries, is a global wholesale broker operating across personal, commercial, and professional lines. As the organization expanded through acquisition and geographic growth, leadership sought a modern digital platform to simplify the agent experience, accelerate connectivity with carrier partners, and support scalable growth through digital innovation.

Project at a Glimpse

- **Company type:** Global Wholesale Broker
- **LOBs:** Homeowners (DP3, HO3, HO4, HO5, HO6), Builder's Risk, Personal Article Floater
- **Solution:** Digital*Edge* Policy and Distribution Management
- **Integrations:** e2Value, HazardHub, Google Address API, DropBox, Decus Direct, PIPS
- **Implementation Time:** 3 Months to launch "The Bridge" Digital Marketplace

Project Description

- "The Bridge" digital platform is the culmination of an innovative partnership with Cogitate, to bring BSG's vision to fruition — to change the course of insurance distribution. In 2024, Cogitate performed a 12-week rapid implementation in California as BSG's first straight-through processing platform to write homeowners with API-enabled carriers. With the rapid success of this launch, BSG turned to Cogitate to migrate all Personal Lines distribution to a single, unified platform.

- In just 3 months, Cogitate developed a digital platform to aggregate the growing carrier marketplace, characterized by varied rating capabilities across both API-enabled and traditional carriers. This new platform allows agents to see multiple carrier options side-by-side, without compromising each carrier's underwriting approach. Automated workflows remove the friction and delays caused by limited carrier connectivity, enabling a better agent experience, more efficient underwriting, and scalable digital distribution across all participating markets.

- Today, Bridge Specialty Group is uniquely positioned to scale carrier access and simplify distribution for agents nationwide.

Business Impact

The launch of "The Bridge" transformed BSG's quoting and underwriting process into a scalable digital marketplace.

With improved visibility into submissions, binding activity, and opportunities to refine or expand appetite, BSG has greater intent signals to inform strategy and work with carriers to meet market demands.

BSG can also identify where submissions are stalling, where there's an opportunity to engage, and where they are losing deals in order to proactively manage the pipeline.

Submissions arrive more complete and more consistent, improving underwriting efficiency, accelerating cycle times, and enabling faster responses to agents.

The platform gives BSG flexibility in how it integrates with carriers — whether that is a direct API connection or hosting the product within the Cogitate platform itself — so BSG can meet carriers where they are rather than forcing a single model. Onboarding new carriers via API or manual raters is completed without disrupting the agent experience, positioning the organization for sustained growth.

The platform's flexibility enabled BSG to expand into 41 states and continue progressing toward nationwide coverage.

As part of Arrowhead Intermediaries, Bridge Specialty Group continues to invest in digital innovation and automation that make it easier for agents to access specialty markets, secure coverage solutions, and serve their clients with greater speed and confidence.

"The platform started as a targeted response to a market gap in California, where we saw a clear need for an E&S homeowners' solution and worked with a capacity provider to bring something to market quickly. Our customers needed an option, and they needed it fast. Cogitate gave us a way to stand that up in a structured, scalable way without building from scratch.

What became clear pretty quickly was that this wasn't just about one product. Once the foundation was in place, we saw the opportunity to layer in additional markets and create a more unified experience - one where agents could access multiple options through a single, consistent process instead of navigating fragmented portals, emails, and phone calls.

That shift, from plugging a specific product gap to reducing friction across placement more broadly, is what has driven everything since."

— **Nolan Whitenack,**
Personal Lines Practice Group Leader,
Bridge Specialty Group

Key Platform Features

- **Comparative Marketplace Architecture**
  The platform supports API integrations and structured JSON workflows for manual carriers. Quotes from API-rated carriers and BSG's internal platform-supported markets are displayed side-by-side, offering agents immediate comparative visibility.

- **Unified Common Application**
  With the unified common application, a single structured submission can reach multiple markets, and agents get side-by-side visibility into their options without having to track down answers across emails and phone calls. They can move from quote to bind without restarting the process from scratch.

  Underwriters also benefit, as the platform standardizes intake, cutting down on triaging for incomplete information and clarifications before underwriting even begins. The incoming data is clean and structured, enabling BSG's teams to spend less time on administrative processing and more time delivering underwriting, coverage guidance, and responsiveness to agents.

- **Eligibility Indication Module**
  Role and carrier-configured eligibility rules provide early indication of available markets based on risk details and coverage selections.

- **Third-Party Data Prefill & Validation**
  Integrations with e2Value and HazardHub enable automated prefill and risk validation directly within the underwriting workflow.

- **Digital*Edge* Distribution Management (DDM)**
  BSG transitioned from an agency-level permissions model to a centralized, templatized structure. The Day 1 implementation consolidated 1.9 million individual permission records into 33 templates, simplifying governance while supporting over 18,000 users and 5,000 agencies.

- **Security & Compliance Enhancements**
  Multi-factor authentication and structured audit controls provide enhanced login security and operational oversight.

"We're seeing movement in the areas that matter most. Cycle times are down as submissions move through a cleaner, more structured process. Hit ratios have improved as better intake data leads to better market alignment, and our teams can respond to agents more quickly and effectively. The platform is helping us scale alongside growth while keeping our focus where it belongs: serving customers and building stronger carrier and agent relationships.

The metric I'd point to that doesn't show up in a dashboard: engagement consistency. When the process becomes predictable, people use it more. Our internal teams lean on it, our customers lean on it, and that compounding effect is where the real growth shows up over time."

— **Joe Failla,**
Chief Operating Officer,
Bridge Specialty Group

Time to Implement

- The initial platform launched in 12 weeks, offering homeowners (HO3, DP3 & HO6) in California to meet a market need through a new digital rate-quote-bind-issue workflow. This platform established API-driven rating and issuance within the Digital*Edge* Policy framework. The staggering market response to the straight-through processing offered strong market validation to move forward with the expansion of the platform.
- Within 3 months, the new digital marketplace was launched, incorporating more products and carriers through APIs, embedded rating logic, and structured JSON workflows.
- Simultaneously, BSG executed a large-scale Digital*Edge* Distribution Management deployment, onboarding more than 18,000 agents on Day 1. The transition maintained data integrity and system stability despite high operational complexity.
- This complex implementation required integration across multiple carrier rating methodologies, consolidation of legacy systems, large-scale agency migration, and structured governance through Digital*Edge* Distribution Management.

> "In E&S, speed matters. But not at the cost of getting the placement right. Cogitate has helped us do both. They've been willing to build around how our customers actually work, not just how a standard workflow assumes they do. That's a harder thing to find than most vendors will admit."
>
> — **Joe Failla,**
> *Chief Operating Officer, Bridge Specialty Group*

To learn more about Bridge Specialty Group, visit BridgeSpecialtyGroup.com

How We Rank This Project

Project Complexity

Out-of-the-box | Moderate | Complex

Time to Go Live

3 Months | 6 Months | 9 Months | 12 Months

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