Reinventing Customer, Employee Engagement Through Gamification

By learning from early adopters in other industries, insurers can apply game mechanics to create a connected customer experience from branding through servicing and create a culture of continuous process improvements while reinforcing business synergies across the value chain.

Executive Summary

Just a few years back, “gamifying” business was considered an oxymoron. Today, nearly every business is exploring gamification as a viable opportunity to engage customers and employees.

Historically, game playing was seen as a pastime activity for fun and entertainment. However, serious games have gained traction within organizations to impart knowledge, offer skills training or spread policy awareness. Gamification has taken this one step further by applying game-design thinking in nongame contexts to engage users and empower innovative thinking.

Google Trends¹ clearly shows how gamification has gained and maintained search popularity in the past couple of years, punctuated by spotlights in the media. Gartner² predicts that by 2015, 40% of Global 1000 organizations will use gamification as the primary mechanism to transform business operations. M2 Research³ predicts that by 2016, direct spending on gamification will rise to $2.8 billion.

Organizations have started to gamify business, with a transformational impact on their marketing, sales, recruitment, products and services enhancement strategies. This white paper provides perspective on how noninsurers have adopted gamification to drive changes in user behavior and posits ways insurers should model these strategies to reap the benefits achieved by early adopters. Importantly, it also throws light on the business processes required to optimize gamification and reach the targeted groups within and outside the enterprise.

Widespread Adoption of Gamification

The power of gaming pivots around player experience, generating positive emotions, exploring personal strengths, establishing social connections, commanding user engagement, practicing healthy competition, attaining status and fame and reaping rewards, either real or virtual. A great example of a serious game along these parameters was launched on LinkedIn, by AXA UK.⁴ The game, a digital version of snakes and ladders, sought to provide education on risk exposures faced by small businesses.

Unlike how it is applied in serious games, gamification is not always about playing actual games. It exploits the game psychology and implants
### Gamification Efforts and Benefits

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<tr>
<th>Business Objective</th>
<th>Gamification Initiative</th>
<th>Business Impact</th>
<th>Gamification Approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase Speed to Market</td>
<td>Threadless, a Chicago-based T-shirt company, crowdsourced T-shirt designs through weekly contests. Customers vote on the designs and winning designs are manufactured each week.</td>
<td>Threadless tapped into 100,000 graphic designers and achieved 3 million to 4 million monthly visitors.</td>
<td>User-centric</td>
</tr>
<tr>
<td>Increase Brand Awareness</td>
<td>Nike+ sensor in the shoe tracks data about the workout activities such as running speed, distance covered, calories burned, etc. and syncs with iPod/iPhone. Fitness data is processed and reported at NikePlus.com. Users can connect with friends and enter challenges, too.</td>
<td>Nike+ has become a unique product category and pushed competition to emulate its success. Nike+’s online community has more than 2 million active members. All members have run over 120-million miles, achieved 240,000 daily goals and earned over 220,000 achievements.</td>
<td>User-centric</td>
</tr>
<tr>
<td>Improve Customer Engagement</td>
<td>Buffalo Wild Wings restaurant and sports bar franchise launched a 12-week campaign for visiting guests to participate in competitions by downloading a location-based gaming app – namely, SCVNGR for smartphones.</td>
<td>Deep consumer engagement was achieved with 184,000 unique players participating at 730 locations. In the first month, 334,000 challenges were completed, generating 100 million social impressions on Facebook and Twitter.</td>
<td>User-centric</td>
</tr>
<tr>
<td>Improve Sales Conversion</td>
<td>iActionable has integrated its Engage gamification app with Salesforce.com to apply game mechanics to traditional sales. The gamified app allows managers to define goals and milestones and inserts visual progress displays on Salesforce.com pages.</td>
<td>Customer service objectives such as driving more calls, lowering lead response times and improving conversion rates were met. Achieved at least an 88% increase in overall Salesforce.com activity.</td>
<td>Process-centric</td>
</tr>
<tr>
<td>Drive Innovation</td>
<td>U.K. Department for Work and Pensions (DWP) created Idea Street to generate ideas from the 120,000 people across the organization.</td>
<td>The DWP credits Idea Street with more than 1,000 implemented ideas, and estimates it generated benefits valued at approximately £20 million.</td>
<td>Process-centric</td>
</tr>
<tr>
<td>Improve Employee Wellness</td>
<td>NextJump, an offers and rewards company in New York, built its own internal health application that split the company into five teams and rewarded the winning teams for regularly exercising by depositing cash in each team member’s health savings account.</td>
<td>About 70% to 75% of NextJump’s employees work out regularly. This saves the company millions of dollars in work attendance and insurance costs, and makes the workplace healthier and happier.</td>
<td>User-centric</td>
</tr>
<tr>
<td>Effective Problem Solving</td>
<td>Microsoft used gamification on top of its bug testing engine to encourage non-QA staff to do bug testing. The company also used gaming for language translations in software localization efforts and to publicize top contributors.</td>
<td>4,500 participants reviewed 500,000 dialog boxes; 170 bugs were addressed. Microsoft Japan took just a single day to weed out all localization errors.</td>
<td>Process-centric</td>
</tr>
<tr>
<td>Enhance Customer Service</td>
<td>Chile-based Arcaris has revamped its call center interface, “Playcall,” – recently branded as “PlayVox” – to include gaming mechanics where agents can view their relative rankings, customer satisfaction index, supervisor feedback and other KPIs. They are rewarded based on achieving performance KPIs.</td>
<td>Helped in quick diagnosis of under-performing agents. Focused training to those agents, and thus improved customer satisfaction index.</td>
<td>Process-centric</td>
</tr>
<tr>
<td>Improve Employee Engagement</td>
<td>OneCognizant is Cognizant’s internal employee engagement platform that uses game mechanics to engage, reward and motivate its employees through leaderboards and badges. It facilitates business process orchestration through an internal app store and improves employee productivity.</td>
<td>The 10 million user hits, 100,000 likes, 300-plus apps in app store, enablement of 102 business processes and five engagement channels in play have contributed to a modest increase in employee satisfaction score, with three key business processes doubling in user compliance.</td>
<td>Process-centric</td>
</tr>
</tbody>
</table>
the intrinsic and extrinsic motivational factors in a routine task that is performed by a user in a nongame context. Therefore, gamification involves proper application of game mechanics, dynamics and aesthetics with significant consideration of user experience and behavioral motivators. Leveraging these techniques, some businesses have experimented with gamification and have achieved tremendous success in engaging their customers.

Recently, gamification experiments have surfaced in several domains. Figure 1 (on the preceding page) depicts a number of the significant gamification initiatives undertaken across various industry sectors, highlighting their approaches with associated business objectives.

**Gamification for Insurers**

As for any industry, embracing a gamification strategy is essential for insurers that wish to ensure a connected customer experience from branding through servicing. In fact, similar tactics need to be in place to engage underwriters, claims adjusters, field representatives and call center representatives to create a culture of continuous process improvements and to reinforce business synergies across the value chain. Insurers should also extend gamification techniques to motivate their sales forces, from captive agents and independent agents through brokers, to optimize outcomes across the producer-based marketing and distribution system.

Gamification platforms can generate voluminous and valuable data for predictive and pervasive analytics, allowing insurers to gain better understanding of customer behaviors and risk profiles.

Figure 2 (on the following page) highlights the insurance industry's external- and internal-facing areas where gamification applies. While external facing refers to engagement with customers and prospects, internal facing refers to engagement with the internal employees — agents, brokers, call center representatives and other partners/vendors.

**External Facing**

With the advent of emerging technologies, traditional loyalty and reward programs are becoming less relevant. Rather than creating a one-time flat reward experience as part of a routine transaction, gamification can help insurers support long-lasting engagement by rewarding in layers across multiple touch points. All of these touch points should seamlessly integrate into a unified brand reward program. For instance, the rewards program should encourage the customer to participate in a social community ideation, provide an online review or feedback on a product and/or finish a policy purchase in a mobile channel to accumulate points toward completing a featured quest or challenge.

Beyond loyalty and reward programs, a gamification platform can drive insurance customers to undertake sound measures to minimize risks. Recently, Evogi, a usage-based insurance service provider, announced the launch of its new game-driven, user-based insurance (UBI) platform for auto insurance companies where customers receive immediate feedback on their driving behavior in a virtual 3-D live map. Such initiatives reinforce the benefits of better driving habits and simultaneously let customers take full advantage of behavior-based pricing. Gamification platforms can generate voluminous and valuable data for predictive and pervasive analytics, allowing insurers to gain better understanding of customer behaviors and risk profiles.

**Increase Brand Awareness and Sales Conversion**

- **Branding:** Like other consumer-oriented companies, insurance carriers should explore gamification to foster better participation by their customers. With gamification initiatives in place, customers can connect to the brand at a personal level. Insurers must aim to convert their customers into brand ambassadors to promote the brand image of the carrier’s products and services by motivating them appropriately. This could simply range from including game-like features in the carrier's Web site to attract frequent visits, encouraging a “Like” in a Facebook fan page or enrolling the existing policyholders in featured quests or sweepstakes. The ultimate goal is to increase brand visibility through a behavior-based engagement approach.

- **Marketing and sales:** Given the varied dynamics of marketing and distribution systems and the nature of the commodity being sold, insurers face huge challenges in engaging directly with customers in ways that foster enduring relationships. Figure 3 (also on the following page) illustrates the high-level steps for developing tailored customer engagement strategies embedding gamification elements in direct versus producer-based marketing and sales systems.
Insurers can create targeted advertising campaigns that let customers play games, accrue points and convert them into tangible or virtual rewards. This strategy works particularly well with audiences who favor mobile and social gaming. Insurers can also reward existing policyholders for referring friends and colleagues. For example, insurers can replicate Groupon models that encourage customers to hunt for big discounts while enrolling a specific number of customers into their communities to buy similar coverage.

For instance, if a family member purchases individual life coverage and encourages at least five members of his household to purchase similar coverage, they could enjoy privileged customer status or access premium services. Rather than rewarding them for this deal alone, the insurer should encourage the family to accumulate points and cross multiple levels in their mission to consistently top the leader-board. From there, insurers can identify cross-sell and up-sell opportunities by encouraging the users to share additional content, particularly in their social channels. Performing social analytics on top of the increased user-generated content can help insurers to spot referrals and sales conversions.

**Improve Customer Engagement, Loyalty and Service**

- **Customer education**: Gamification can be used by insurance carriers to educate their customers on risk exposure management, safe driving measures and safe maintenance of vehicles, personal financial planning, smart investments, retirement planning and selection of the right coverage. This could be a serious game or a quiz hosted online, mobile or on a social channel. Upon completing the game, customers should be awarded badges. Completion of certain assignments can be tied...
back to transactions by providing discounts. For instance, traditional rebates such as “good student discounts” can be applied to gamification to improve customer engagement (i.e., where students can be encouraged to submit evidence of improved grades or other academic accomplishments and be rewarded with premium decreases). Top ranking students can be publicized. On a similar basis, consistent safe driving and setting of driving improvement goals can be incentivized.

- **Customer feedback:** Insurers must develop innovative means of collecting feedback from customers through gamification. Any meaningful feedback that customers share about carrier products or services can qualify for incentives. A gamification approach might help to encourage customers to provide feedback compared with traditional feedback forums.

- **Customer retention:** Retention of customers is among the critical goals for an insurer; gamification can be of service by creating a sense of belongingness. Nexercise\(^\text{18}\) aims to cement user activity levels like burning calories and reward them with points that can be redeemed on “healthy choice” deals. Insurers can create similar initiatives that focus on reducing hazards that will help with retention.

- **Market research:** Traditional market research surveys launched with an aim to provide enhanced customer-centric service involving consumer participation can be replaced with game-like survey questionnaires. (For example, Nexercise’s game-based survey that offers rewards to motivate consumers to lose weight.) Customers can be incentivized based on valuable feedback. Crowdtap\(^\text{19}\) reduced research costs by 80% for key clients by offering consumers gamified rewards to complete research tasks and thereby converting customers into brand advocates. The company raised $1 million in revenue and enrolled 100,000 users in just 90 days.

**Gain Competitive Advantage**

- **Ideaion innovation:** Insurers should look to crowdsourcing ideas from customers on product development and reward top contributors. They can invite the customers to come up with new product ideas based on changing lifestyle patterns. Recently, a UK-based company, ALLOW,\(^\text{20}\) introduced a “social media insurance” product with the intent of protecting customers from reputational damage, account jacking and other forms of identification theft. Such innovative ideas can be pooled from the customer community through gamification strategies to launch niche products in the market. For instance, Fiat launched its Fiat Mio\(^\text{21}\) project Web site by inviting people to help create a car for the future – in effect, designing the world’s first crowdsourced car.

**Internal Facing**

Often, insurance company employees are subjected to tasks that are tedious and labor-intensive. For example a junior underwriter in commercial lines might need to collect huge sets of data, resulting in user fatigue. Or an agent could be de-motivated in his pursuit of stiff annual sales targets.

By applying gamification techniques such as progress bars and badges, such employees could better understand their performance and compete against themselves and their peers to achieve personal and business goals. They can be provided with timely tips and the means to achieve those targets based on their current performance.

Importantly, gamification, if applied correctly, can induce behavioral changes that enhance employee productivity. Overall, employees, the sales force in particular, gain a sense of pride, belongingness and accomplishment when recognized for smaller tasks that contribute to a larger business objective.

**Improve Employee/Partner Engagement and Productivity**

- **Employee collaboration:** Gamification is often considered a means of inducing competition. The head fake is that gamification can become an effective tool to enhance collaboration and maximize business value.

Gamification is often considered a means of inducing competition. The head fake is that gamification can become an effective tool to enhance collaboration and maximize business value.
each other if they are continuously reminded that the agency is well positioned to bag top honors for achieving the best sales conversion rate. Apart from personalized targets, setting up team goals by grouping teams based on department or region and indicating their progress and visibility to the end result on a periodic basis through a gamification platform can yield richer dividends.

- **Process improvement:** Gamified tools deployed to track tasks and daily assignments engage employees better than the traditional task tracking systems. Gamifying mundane work performed by call center representatives or junior underwriters should be a key focal point. For instance, a call center representatives who attends to the first notice of loss calls from customers can be motivated if he is allowed to track his SLA through a gamified platform. Reps could track their performance relative to the other team members and also receive badges for completing tasks on schedule, receiving customer testimonials, accurately capturing all relevant information, avoiding round-trip time for the claims adjuster or helping a fellow employee by answering queries. This should drive productivity gains and encourage collaboration to share best practices across the call center team.

- **Performance management:** Gamification can be effectively applied to the context of performance management if goals and key performance indicators are captured upfront and fed into the design of the platform. A leaderboard dashboard can be seamlessly linked with activities that contribute to performance goals, while others might help employees qualify for mere badges but not contribute to the actual KPIs. Figure 4 illustrates a sample leaderboard for agents.

Typically, leaderboards contain a visual dashboard that reflects the activities pertaining to the logged-in user. The progress bars are used to provide real-time feedback and influence user behavior by indicating employee progress against goals.

For example, a claims estimator would be able to ascertain which scheduled tasks can earn him points by being completed on time, what expert queries he can answer to accumulate more points and his ranking relative to his team, region and global standings. Similarly, an agent can view his relative rankings, check progress in terms of accomplishing the quarterly or annual sales target, see featured sales challenges that can earn him more points, check on recent badges that he has won, etc.

### Gaming Performance

![Gaming Performance](image_url)
Figure 5 highlights the sample list of activities, points and badges that an insurance agent leaderboard can award and track.

For instance, SAP\textsuperscript{23} displays the number of closed deals of every region as app race scores rather than pie charts. They have an interesting visualization of sales analytics. Nitro\textsuperscript{24} for Salesforce helps foster healthy competition within its sales teams by providing motivational challenges, contests and quests. Such leaderboards can be designed by insurers to institute a performance management system that increases employee efficiency.

### Reduce Operational Costs

- **Recruitment:** Gamification was recently leveraged by certain companies for recruiting skilled professionals. The knowledge of agents, for instance, can be virtually tested through interview questionnaires that include game mechanics. They can also be encouraged to bring references from their existing clientele list to prove their credibility. For a carrier that is looking to attract fresh talent, gamification can be included to encourage referrals from the existing employee pool. Similar to crowd-sourced ideas, crowdsourced recruitment is an innovative approach where existing employees are effectively engaged to attract high-performing talent from the market.

- **Onboarding, training and decision-making:** While serious games are already quite popular for onboarding and training, publicizing the top and consistent performers through leaderboards can motivate employees to consistently upgrade their skills. One way insurers can leverage such platforms is to onboard/train their employees, agents, brokers, sales representatives and call center representatives. Another application is to provide a gamification platform for underwriters, claim representatives and risk engineers to simulate decision-making scenarios.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Type</th>
<th>Quantity</th>
<th>Points</th>
<th>Qualify for Leaderboard</th>
<th>Qualify for Badges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer testimony</td>
<td>Kudos badge</td>
<td>1</td>
<td>50</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Supervisor/peer appreciation</td>
<td>Kudos badge</td>
<td>1</td>
<td>25</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Completion of internal training and certification</td>
<td>Academy badge</td>
<td>1 per program</td>
<td>100</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Completion of external training and certification</td>
<td>Academy badge</td>
<td>1 per program</td>
<td>150</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quarterly challenges</td>
<td>Challenger badge</td>
<td>1 per challenge</td>
<td>150</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Completing 5 years of service with agency</td>
<td>Long service badge</td>
<td>1 per 5 years</td>
<td>1000</td>
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<tr>
<td>Answering expert queries in community forum</td>
<td>SME badge</td>
<td>1 post</td>
<td>50</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Number of leads generated</td>
<td>Main KPI</td>
<td>1</td>
<td>50</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>New business sales deal closed</td>
<td>Main KPI</td>
<td>1</td>
<td>200</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Renewals sales deal closed</td>
<td>Main KPI</td>
<td>1</td>
<td>75</td>
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<tr>
<td>Up-sell</td>
<td>Main KPI</td>
<td>1</td>
<td>100</td>
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<tr>
<td>Cross-sell</td>
<td>Main KPI</td>
<td>1</td>
<td>150</td>
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<tr>
<td>Custom product ideas</td>
<td>Main KPI</td>
<td>1</td>
<td>200</td>
<td>Yes</td>
<td></td>
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<tr>
<td>Achieving annual sales target</td>
<td>Main KPI</td>
<td>1</td>
<td>500</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Retaining 90% clientele from past year</td>
<td>Additional KPI</td>
<td>1 per year</td>
<td>250</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Figure 5
Increase Speed to Market

- **Product development:** Insurers should look to gamify their current product development initiatives to better engage their employees. Resulting product development ideas can be evaluated based on their feasibility, uniqueness and business value, and the contributors can be recognized. Those who contribute consistently can be rewarded annually so employee engagement is persistent and seamless. The result: agents, brokers and the associated sales force are persuaded to remain close to the customer. As such, insurers should encourage all associates to participate in product development initiatives to build self-esteem and increase speed to market.

- **Ideation/innovation:** Analogous to the customer context, insurers should crowdsource ideas from internal employees to drive and sustain innovation. This will help in effective problem solving and exploring fresh territories, and it will serve as a creative outlet for employees to stay motivated. A few breakthrough ideas from the workforce on the ground could be a market differentiator.

Looking Ahead

Gamification provides ample opportunities for P&L and life insurers to strengthen customer relationships, engage their employee workforce and motivate their sales people. Apart from this, insurers can generate useful content and conversations among internal and external audiences active on the gamified platforms.

By applying advanced analytics on top of these conversations, insurers can garner business intelligence insights that can generate new product ideas or reveal sales promotion opportunities. Gamification drives users towards systems of engagement and persuades them, either consciously or subconsciously, to achieve targeted goals with improved effectiveness and efficiency. These techniques seed long-term relationships, increase customer loyalty, reward individual actions that roll up to achieve a larger business objective and provide instant feedbacks.

While gamification has clearly proven to be an effective engagement tactic, insurers should be mindful, prior to implementation, to deploy gamification as a means to solve business problems rather than merely identifying areas to apply gamification. Interactive design, knowing the target audience and clear definition of the rules of engagement also play a crucial role in ensuring success. By adopting best practices from other industries on the gamification front, insurers should be able to capitalize on business opportunities before it is too late in the game.

Footnotes

1. http://www.google.co.in/trends/explore#q=gamification.
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