



Cognizant Interactive Exposure Map

Map Exposures. Analyze Locations. Accelerate Decisions.

KEEP CHALLENGING™

Location is integral to every insurance transaction, and property and casualty carriers are looking to harness the power of 'location intelligence' to deliver true business value



Cognizant Interactive Exposure Map™ (IEM) is a breakthrough solution that combines business intelligence with geographical information systems (GIS) to help property and casualty (P&C) carriers make business-critical decisions in the insurance value chain.

IEM creates a visual canvas where Google's unparalleled geospatial and social media data is combined alongside weather, census and

geopolitical information. Layering historical scenarios over active ones, demographics over policy distribution, impact simulation and pre/post catastrophe satellite imagery are some of the innovative options available with IEM.

Backed by a strong alliance with Google, the solution is built on the Google Maps platform, and comes with all the benefits associated with this industry leading solution. IEM is integrated with Google APIs enabling precise geocoding, street view, elevation profiles, styled maps, analytics and an extensive location database.

This technological superiority is coupled with a deep understanding of how our insurance clients leverage mapping solutions, to provide pre-built functionalities. IEM is easily configured based on carrier requirements, across business processes such as underwriting, claims and distribution. Offered as-a-service or on premise, flexible engagement models make the solution suited for all types of P&C carriers.

Applicability of IEM across business functions

Every role in the insurance organization, from the agents, underwriters, actuaries, loss consultants, claims analysts and adjusters can benefit by integrating location intelligence into their business operations. We recognize that no two teams leverage mapping and location intelligence the same way. Our pre-built modules are customized to carrier team specific requirements to address their key challenges.

The claims team - to improve claims servicing and catastrophe management

The aftermath of a natural catastrophe brings severe economic losses and challenges. Cognizant's solution integrates weather related data to allow claims servicing teams to predict catastrophic (CAT) events before they happen, identify potential claimants, drive notifications and implement risk control measures. The solution enables effective workload balancing and adjuster deployment, all leading to improved customer service, and a more responsive claims support process. A mobile-enabled claims adjuster benefits from features, such as route optimization and claims tracking, the use of aerial imagery helps drive claims adjusting within hours of a CAT occurrence.

Catastrophe management

- Monitor weather related incidents
- Perform catastrophe impact analysis (forecasted/active)
- Territory creation for adjuster deployment
- Field based adjusting

The underwriting team - to drive accurate pricing and risk selection

Today, carriers are focused on ensuring superior underwriting performance based on insight and precision. Cognizant's Interactive Exposure Map provides underwriting teams critical tools and spatial capabilities to differentiate good risks from bad, in order to price them accurately. Embedded underwriting guidelines aid in performing submission clearance while aiding underwriting productivity.

Accurate pricing and risk selection

- Distance to hazards/peril prone zones analytics
- Demographic, economic and social data linked to location for effective risk segmentation and profiling
- Submission clearance
- What-if scenario analysis
- Hypothetical impact simulation
- Enterprise wide risk visualization

The product marketing team - to optimize the distribution network

In today's competitive world, knowing 'where customers are' and the most effective channels to reach them can mean the difference between success and failure. With location-based intelligence provided by IEM, you can visualize the spread of producer and channels against your target geographic market. This can help

carriers analyze insurance producers by area, identify underserved areas, and drive alignment of agent investments based on customer and market segmentation and competitive positioning.

Optimize Distribution Network

- Sales channel management
- Analyze producer network and segmentation
- Competition analysis
- Field based adjusting



The analytic power of the Cognizant IEM solution combined with the rich data and intuitive interface can help carriers make informed decisions through a better understanding of the geography of their markets. With Cognizant IEM and Google, decision making across key insurance business processes is enhanced through the use of business intelligence and geographical information systems.



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LET'S TALK

For more information on Cognizant Interactive Exposure Map, please contact ann.stocks@cognizant.com



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Interactive
Exposure Map™

About Cognizant

Cognizant (NASDAQ: CTSH) is a leading provider of information technology, consulting, and business process outsourcing services, dedicated to helping the world's leading companies build stronger businesses. Headquartered in Teaneck, New Jersey (U.S.), Cognizant combines a passion for client satisfaction, technology innovation, deep industry and business process expertise, and a global, collaborative workforce that embodies the future of work. With over 100 development and delivery centers worldwide and approximately 217,700 employees as of March 31, 2015, Cognizant is a member of the NASDAQ-100, the S&P 500, the Forbes Global 2000, and the Fortune 500 and is ranked among the top performing and fastest growing companies in the world. Visit us online at www.cognizant.com or follow us on Twitter: Cognizant.

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