

cognizant®

Insurance offering

Empathy driven Innovation: Smarter Insurance for Growers

Business context

Crop production is inherently volatile, exposing farmers and insurers to significant financial risk. Yet, the current ecosystem for capturing and sharing machinery and crop risk data remains fragmented, manual, and time-intensive—placing undue burden on growers, brokers, and carriers alike.

Despite the high value of farm machinery, underwriting decisions are often made with minimal data. This lack of granularity leads to undifferentiated risk ratings—treating identical equipment (e.g., a 2020 400hp 4WD tractor) as equal, regardless of its condition, usage, or exposure across different farms. Growers increasingly voice concerns over fairness and transparency, as high-risk assets are inaccurately priced and inadequately protected.

On the claims side, the absence of forensic-grade data impedes timely and accurate loss assessments. Adjusters frequently rely on subjective judgment, resulting in prolonged cycle times, disputed settlements, and diminished trust.

Is there an efficient way to address these issues, capture this data, standardize it, complete analytics and expose it to underwriting and claims process to increase efficiency for all stakeholders?

Solution overview

A joint solution by Cognizant and Farmers Edge™, powered by the FarmCommand® platform

Crop Insights is transforming the way insurers approach underwriting and claims for crop insurance. Developed through a strategic partnership between Cognizant and Farmers Edge™, this solution leverages the advanced capabilities of the FarmCommand® precision agriculture platform. The result is a seamless integration with core systems such as Guidewire, enabling insurers to modernize their operations with greater transparency, accuracy, and efficiency.

At the heart of Crop Insights are two powerful solution components. The first, Automated Risk Profile, uses telematics data to dynamically generate machinery schedules and support underwriting models that enable more precise risk pricing and usage-based rating. Farm machinery information is shared with FarmCommand® either through third-party data aggregators or via CANbus devices licensed to insurers by Farmers Edge™. This automation not only reduces manual effort but also enhances the insurer's ability to assess and price risk with confidence.

The second component, Claims Forensic Reports, transforms raw telematics data into actionable insights that support claims adjusters during the loss assessment process. These reports help validate claims quickly and accurately, accelerating settlement times and improving the overall customer experience

Data flows into the system effortlessly. The platform automatically ingests critical crop risk profile data from the insured—such as geolocation, acreage, crop type, and planting dates—and integrates it directly with core systems like Guidewire.

Once captured, this data is processed through advanced AI and machine learning models, generating deep analytical insights that support both underwriting and claims functions. The result is a smarter, more agile insurance process that delivers measurable value to insurers and growers alike.

Business benefits

Machinery underwriting

Farm machinery underwriting has not changed in decades despite massive advancement in technology and data availability. FARMCOMMAND® by

Integrating with core systems like Guidewire change how data is captured and enhances underwriting capabilities benefiting service models and pricing accuracy.

- 70% reduction in data capture time
- Enhanced underwriting and improved loss ratios
- Advanced customer/risk segmentation for customer discounting and market differentiation

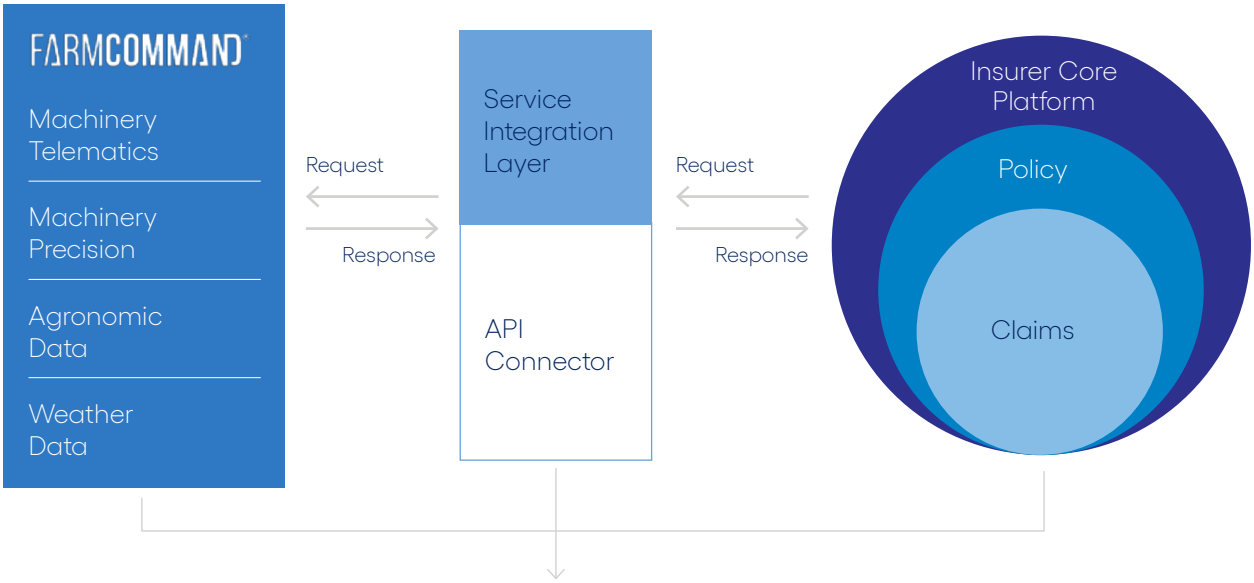
Claim forensic reports

Claim processes are in desperate need of Improvements. Technology solutions like FARMCOMMAND® can be positioned with core system provider like Guidewire to make those needed Improvements.

- Increase claim efficiency by 40% and potentially reduce combined loss ratios substantially
- Provide transparency and validation of settlement to the customer using dataw

Telematics & Forensic Reporting

Enhance underwriting and claims with FarmCommand's automated agricultural risk data, streamlining crop and machinery insurance for superior customer experience



Key capabilities

- Customer's Data Sharing Authorization
- Automated Machinery Schedules
- Usage based enhanced Underwriting
- Machinery Loss Forensic Data Report
- Automate Field Level Precision Ag Crop Data Capture
- Field Level Crop Loss Forensic Data Report
- Forensic Reports Attached to Claim File

Telematics & Forensic Reporting

Farm machinery underwriting has not changed in decades despite massive

Why Cognizant

We offer a comprehensive engagement model designed specifically for your organization. Our four-step framework helps uncover process bottlenecks and accelerates the launch of new solutions

Assessment & Design, Execution, Evaluation, Scale

While timelines can vary based on individual business needs, most clients move from initial assessment to full-scale deployment within 8 to 12 weeks.

Speed Without Compromise: We help you hit the ground running. With prebuilt tools and streamlined integration, setup is quick and hasslefree. Plus, we collaborate with leading insuretech partners to ensure you get the best solutions, fast.

Built for Today, Ready for Tomorrow: We understand that transformation isn't a one-time event. Our modular solutions are already delivering results across the industry—and we're here to support you for the long haul

cognizant

Cognizant (Nasdaq-100: CTSH) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how at **www.cognizant.com** or **@cognizant**.

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