



# Cognizant | Experience

Creating exponential advantage  
while engineering empathy

October 14, 2025  
Mandalay Bay,  
Las Vegas, NV, USA



# Welcome

Unlock the future of insurance at ITC Vegas 2025 with the Cognizant Experience where emerging technology meets empathy-driven innovation. Join industry leaders as they showcase progressive use cases in underwriting, claims, and customer experience, all designed to create exponential advantage and engineer empathy. Immerse yourself in interactive sessions, discover real-world applications, and network with top partners shaping tomorrow's insurance landscape. The next era starts here, with Cognizant. Are you Ready?

Craig Weber,  
Head of strategy,  
Insurance, Cognizant

Rajamuthiah Nellaiappan,  
Head of insurance partner  
ecosystem and offering  
marketplace, Cognizant

## Rules for today



Power up your network. With all these interesting and knowledgeable people in one room, you should have plenty to talk about.



Jumpstart your future. You're here for great ideas. Some are aimed at tomorrow, others three years from now. In either case, get moving!



Make your voice heard. We've all been to uninspiring conferences. This won't be one of them, as long as you're actively engaging with your best ideas. Let's hear from you!

# Agenda

October 14, 2025, Mandalay Bay, Las Vegas, NV, USA

- 1:00 p.m. Welcome and "Progressing the AI Insurance Use Case"  
Craig Weber  
Head of Insurance Strategy, Cognizant
- 1:20 p.m. Engineering for Growth  
Mykola Hayvanovych  
Global Head of Generative AI, Cognizant
- 1:40 p.m. Engineering for Empathy  
Stephanie Wan  
Head of Experience Strategy, Cognizant
- 2:00 p.m. Next Generation Commercial & Specialty Insurance  
Timothy Queen  
Global Head of Insurance Consulting, Cognizant
- 2:20 p.m. Exponential Advantage in the Age of Uncertainty  
Bharat Rangaram  
Head of Innovation and Ventures, Aflac  
Brad VanMiddlesworth  
Chief Analytics & Data Officer, CNO Financial
- 3:00 p.m. Standup: Utility-Based Closed Block Life Insurance for the Experience Era  
Sudipta Chaki  
Global Head of Insurance Industry Solutions, Cognizant
- 3:10 p.m. Changing the Game: A dive into insurance progressive use cases  
Rajamuthiah Nellaiappan  
Head of Insurance Partner Ecosystem and Offering Marketplace, Cognizant
- 3:30 p.m. Solution Showcase & Networking  
Cognizant and its partners

# Cognizant experience zone

## Floor Zones (for client speed dating):

### Marketing, Distribution & Sales Zone

- 1. Clarity Fuels Confidence: Expert Cyber Insurance for SMBs Where It Matters Most
- 2. Experience-First Orchestration: Transforming Insurance Journeys Across Mobility and Wellbeing

### Underwriting Zone

- 3. Empathy driven innovation: Smarter Insurance for Growers Who Feed the World
- 4. Insight Accelerates Action: Real-Time Risk Decisions with Agentic AI

### Claims Zone

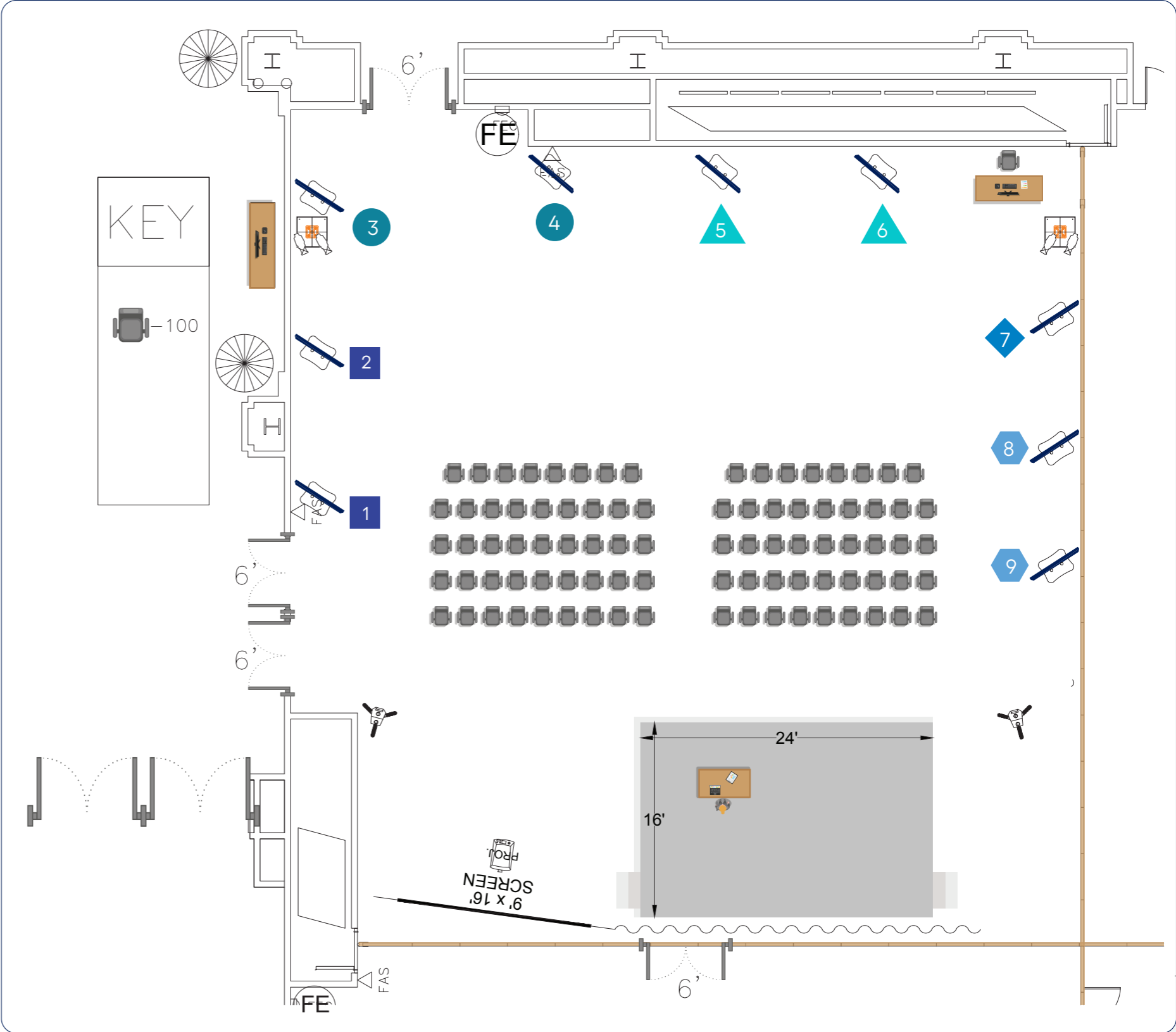
- 5. Smart Insights Builds Trust: Transforming Insurance with Connected Intelligence
- 6. Transparency Accelerates Recovery: Transforming Claims with AI Video, Liability Automation, and Legal Intelligence

### Enterprise Risk Management

- 7. Crafting Resilience in Chaos: Smarter Cat Strategies for Insurers and Reinsurers

### Smart-Ops Zone

- 8. Cultivating Engineering Certainty: Smarter Legacy Transformation for Insurance Leaders
- 9. Empowerment with Empathy: Redefining Endorsement Operations



# Explore Cognizant ecosystem: A journey of progressive use cases

## 1 Clarity Fuels Confidence: Expert Cyber Insurance for SMBs Where It Matters Most

As cyber threats intensify, accurate risk selection and dynamic pricing have become essential for carriers and reinsurers. Large corporations and small to medium-sized businesses (SMBs) remain highly exposed. Nearly 70% of uninsured SMBs report that a major cyberattack could critically impact their operations, yet most lack both sufficient protection and meaningful coverage. While adoption is growing, cyber insurance coverage remains limited, as industry data suggests that fewer than 30% of SMBs globally have policies in place. Many of those are underinsured relative to the average ransomware or business email compromise (BEC) loss. This protection gap creates both urgency and opportunity. That is where CyberCog, Cognizant's progressive offering powered by Cyberwrite, delivers a competitive edge. By using realtime data, AI-based risk models, and proven frameworks, CyberCog helps SMBs identify their vulnerabilities, understand financial risks, and make smarter buying decisions. It also enables carriers to improve underwriting, lower losses, and grow in underserved markets. The progressive offering is integrated with Duck Creek and supported by AWS and Microsoft. CyberCog empowers insurers and the businesses they serve to make confident, data-driven decisions about cyber risk and coverage.

### Partner ecosystem:



## 2 Experience-First Orchestration: Transforming Insurance Journeys Across Mobility and Wellbeing

With 40% of higher churn rates due to below-median customer experience scores, insurers face a pressing challenge: fragmented customer journeys, lack of personalization, poor claims handling and legacy systems continue to erode trust and slow service delivery. This joint progressive framework between Cognizant, Google, leading insurance platforms (Salesforce, ServiceNow) and Soul Machines introduces a unified digital avatar-led solution that reimagines both Auto Insurance servicing and Long-Term Disability (LTD) claims. Leveraging Agentic AI and conversational insights, customers and claimants are guided through complex processes—from policy renewals and telematics enrolment to disability claim initiation and tracking—via intuitive, empathetic interactions. Salesforce integration enables dynamic profile updates, personalized engagement analytics, and cross-sell opportunities, while ServiceNow automates backend workflows for device fulfilment, medical review coordination, and support escalation. The result: With 38% easier to use, 26% reduction in live call and significantly improved customer satisfaction and cross-sell & up-sell avenues. Discover how this scalable, cloud-native solution delivers compassionate care and operational excellence across life's pivotal moments—whether on the road or during recovery.

### Partner ecosystem:



### 3 Empathy driven innovation: Smarter Insurance for Growers Who Feed the World

Global Agriculture Insurance, valued at \$61 billion in 2024 and projected to reach \$100 billion by 2033, has reached a crucial inflection point as the industry looks to battle external factors like climate change and increased government scrutiny. With the need for high quality data sets, advanced analytics, and flexible digital capabilities becoming the status quo, the industry is struggling to evolve. The partnership between Cognizant and Farmers Edge propels the industry forward by introducing an innovative solution set that leverages precision agriculture tools, IoT, satellite imagery, real-time data, and predictive analytics to reimagine how farm equipment and crop insurance is underwritten, serviced, and adjusted. This digital solution empowers accelerated (75% reduction in manual processing time), more accurate underwriting through automated farm equipment inventory & usage tracking, enhanced policy servicing with a digital UI & Alerts, and 3X faster claims settlement powered by forensic data—both machinery (location, engine temperature, etc.) and crop (growth stage, yield prediction, etc.). Ultimately, this represents a transformative experience for all stakeholders—insurers, growers, and agents alike. Discover how this solution can be integrated with Guidewire, utilizing AWS and Google technologies, and explore real-world case studies.

#### Partner ecosystem:



### 4 Insight Accelerates Action: Real-Time Risk Decisions with Agentic AI

Underwriting inefficiencies such as manual reviews, static pricing, and fragmented data can extend policy issuance times by up to 20% and inflate loss ratios by 15–25%, costing insurers billions annually. Cognizant’s Underwriting Assist solution addresses these challenges with a multi-agent AI framework purpose-built for insurance. Specialized agents—including Intake, Rating, Requirements Support, Decision Support, and Case Closure—automate document validation, data assimilation, risk scoring, and recommendation generation. This agentified approach streamlines workflows, reduces turnaround time, and enhances decision accuracy, while preserving underwriter oversight. Powered by cloud-native platforms including AWS, Google, Microsoft, Databricks, and Snowflake, this solution redefines underwriting with speed, precision, and empathy. While focused on underwriting, this blueprint can extend across claims, servicing, and fraud. Discover real-world examples and results from case stories that demonstrate measurable impact and operational gains.

#### Partner ecosystem:



**5 Smart Insights Builds Trust:  
Transforming Insurance with Connected Intelligence**

Over the past seven years, Catastrophe (Cat) ratios and reserve volatility in the U.S. P&C insurance industry have tripled due to intensifying natural catastrophes and growing claim uncertainty. Cognizant’s connected geospatial business intelligence framework streamlines natural hazard insurance workflows through a sensor-light approach, enabling remote damage assessments and insurer response within 24–48 hours. By leveraging satellite, aerial, and drone imagery alongside hazard datasets, this framework eliminates the need for onsite visits and expedites claim validation. AI/ML models and expert judgment work together to detect natural hazard risks, assess property conditions, and generate actionable reports— leveraging ESRI’s ArcGIS platform and Cognizant’s Curation Data Services for automated address validation, damage scoring, and claims prioritization. The framework also supports predict-prevent claim intervention and broader asset management through its sensor-heavy mode, achieving up to significant cost savings through claim avoidance. Its cloud-agnostic architecture enables analytics across entire portfolios, improving valuation accuracy and risk mitigation.

**Partner ecosystem:**



**6 Transparency Accelerates Recovery: Transforming Claims  
with AI Video, Liability Automation, and Legal Intelligence**

In today’s \$269 billion global home insurance market, inefficiencies continue to hinder the claims process—from excessive manual reviews to missed subrogation opportunities and rising fraud rates (in Insurance) account for nearly 10-15% of total payouts. Traditional workflows fail to deliver the speed, transparency, and data precision needed to optimize outcomes. This session unveils how Cognizant and Gigaforce (powered by Google and AWS technologies) are redefining claims intelligence, beginning with Cognizant’s AI video underwriting tool while leveraging Gigaforce’s Subroforce platform once the claim is filed. Starting at First Notice of Loss (FNOL), policyholders can submit video documentation that is automatically matched against pre-underwritten home inventories to validate ownership, condition, and value. This reduces fraud, accelerates settlements, and improves adjuster efficiency. Beyond initial processing, Gigaforce’s platform brings advanced liability analysis and automated legal packet generation into the workflow—identifying third-party product liability, incorporating recall and defect history, and producing subrogation-ready documentation in minutes. This empowers insurers to recover up to 25% more on eligible claims while reducing reliance on manual claim processes. Attendees will gain insight into realworld applications and measurable results already being realized by carriers deploying this solution.

**Partner ecosystem:**



## 7 Crafting Resilience in Chaos: Smarter Catastrophe Strategies for Re/Insurers, Brokers, and the ILS Market

Insurers and reinsurers face mounting challenges from climate volatility and cyber threats, each growing in frequency and severity. Climate-related catastrophes have caused over \$4.2 trillion in losses over the past two decades, while cyber incidents—especially ransomware and business interruption—are rising by more than 30% annually. These risks are traditionally modeled in silos, limiting underwriting accuracy, slowing catastrophe bond (Cat bond) issuance, and complicating InsuranceLinked Securities (ILS) market alignment. Cognizant’s progressive offering framework, powered by Google DeepMind and Cyberwrite, delivers forward-looking insights tailored to each domain. For climate, predictive analytics improve ceding accuracy and accelerate Cat bond structuring. For cyber, Cyberwrite’s proprietary dataset of 320+ million businesses enables precise underwriting and transparent ILS outputs. These distinct solutions help insurers and reinsurers anticipate specific incidents, optimize retention strategies, and align capital allocation with realistic event footprints. By addressing climate and cyber risks independently yet proactively, organizations can build resilience and investor confidence in an increasingly volatile risk landscape.

### Partner ecosystem:



## 8 Cultivating Engineering Certainty: Smarter Legacy Transformation for Insurance Leaders

Insurance carriers face mounting pressure to modernize legacy systems that hinder agility, innovation, and customer experience. Over 70% of insurers still rely on legacy platforms—mainframe, .NET, Java—that are costly to maintain, with technical debt growing YOY (owing to outdated technology and inadequate documentation etc). These systems are difficult to scale and slow to adapt, making reverse-engineering legacy logic and forwardengineering future-ready platforms a business imperative. Cognizant’s AI-powered solution meets insurers where they are. Our HumAI framework, powered by partner technologies such as AWS, Google, Microsoft, Bluedrop, ai and proprietary tools like Flowsource®, Skygrade®, and Neuro AI Engineering® enables seamless modernization. We start with tailored assessments and proof-of-value pilots, then scale with precision. The results are transformative: up to 5× faster delivery, 50% cost savings, and 50% productivity gains. Insurers benefit from reduced risk, accelerated time-to-market, and enhanced customer experience. See it in action. Explore real-world case stories and discover how Cognizant is reshaping software engineering at scale with AI.

### Partner ecosystem:



## 9 Empowerment with Empathy: Redefining Endorsement Operations

In the complex world of commercial insurance, endorsements often present a silent challenge. These processes are manual, prone to errors, and demand nearly ~40% of our total operational efforts. Moreover, with 15-20% of requests falling into the “Not in Good Order” (NIGO) category, this challenge not only burdens our operations but also affects the overall customer experience. We are excited to introduce a purpose-built solution that embodies empathetic engineering. This GenAI-powered offering was identified through intelligent discovery using process mining tools to uncover inefficiencies and pinpoint high-impact automation opportunities across our extensive portfolio. Seamlessly integrating with our existing workflows and communication channels, this solution automates data extraction, dynamically validates, and classifies inputs, manages outbound communications, and updates systems of record—all under human-in-the-loop oversight to ensure trust and accuracy. The solution is powered by a cloud native architecture scalable across AWS, Azure, and GCP. This enables scalable infrastructure, intelligent orchestration, and deep process insights. Designed specifically for endorsements, this solution reflects engineering empathy by automating thoughtfully with care, reducing friction, and empowering our teams—while also offering a blueprint that can be extended to renewals, new business, and claims. The results are impressive: insurers can expect 30-40% gains in operational efficiency, 50% faster turnaround times, and a 25% reduction in endorsement rework. More importantly, our customers can enjoy 10-20% improvements in Net Promoter Scores (NPS).

### Partner ecosystem:





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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](http://www.cognizant.com) or [@Cognizant](https://twitter.com/Cognizant).

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