



Turn every renewal into a reason to stay

AI-powered, underwriter-led
commercial insurance renewals with
Cognizant® Policy Renewal Accelerator

Renewals should protect relationships, not test them.

Many commercial insurance teams spend valuable time gathering information, reviewing underwriting notes, updating policies and completing last-mile checks. Data sits across disconnected systems. Underwriters step in at nearly every stage—including cases that never needed them. Decisions slow down and brokers wait, asking the only question that matters. Where do we stand?

Cognizant® Policy Renewal Accelerator changes this by bringing AI, automation and underwriting control together to streamline the renewal journey. It gathers and validates information, supports risk assessment, guides next actions and gives teams a clear view of every case, helping them spend less time chasing data and more time making confident decisions.

What is holding renewals back?

Commercial policy renewals are effort-intensive, requiring teams to reassess risk, validate information, update terms and ensure continued coverage. The problem isn't the work, but that much of it is manual and fragmented, raising some common challenges such as the following:

- Scattered information: Prior policies, claims history and underwriting notes often live across multiple systems
- Duplicate, manual effort: Straight-through and as-is renewals loop through reviews, updates and handoffs
- Limited visibility: Teams lack a timely, role-based view of priorities, progress and pending actions in one place
- Customer impact: Delays and uncertainty can weaken the renewal experience when responsiveness matters most

Bring every renewal into one intelligent flow

Purpose-built for property and casualty (P&C) insurance, Cognizant Policy Renewal Accelerator turns scattered tasks into one connected flow. It automates data aggregation and validation, reconciles CRM and policy records and pulls market signals and loss data into the decision process. Human review remains central, so underwriters can assess recommendations, accept or reject them and pass clear instructions forward.

From renewal queue to confident action

- Prioritize the work. A task queue ranks every case by priority, helping users focus attention where it is needed
- See the full picture. A policy dashboard brings relevant renewal information into one clear view
- Gather and validate. The solution aggregates data from prior policies, claims history and underwriting insights, then checks for any gaps
- Create a single source of truth: Information is aligned across CRM and policy systems to support consistency and reconcile data
- Turn data into direction. Built-in AI analyzes market signals and loss data to generate recommendations and strengthen decision support
- Keep underwriters in control. Underwriters review recommendations, accept or reject them and provide clear processing instructions.
- Handle volume intelligently: An AI-assisted chatbot supports bulk transaction processing based on defined guidelines
- Stay on top of every renewal. Real-time, role-based dashboards provide visibility for underwriters and renewal teams

Turn operational gains into renewal impact

Insurers achieve:

Up to

40% productivity improvement

Up to

15% improvement in customer experience

The impact is more than operational. By reducing manual effort, improving transparency and helping teams act sooner, Cognizant Policy Renewal Accelerator supports a renewal experience that feels clearer and more responsive for brokers and customers. Renewal teams gain capacity while underwriters retain the judgment and control needed for more complex cases.

Built to help insurers move forward



Less time spent collecting and reconciling information



Faster access to renewal insights and recommendations



Clearer handoffs between underwriters and processors



Better visibility into priorities, progress and pending actions



Scalable support for straight-through, as-is and bulk renewals



A more transparent and efficient experience for customers

Treat renewal as a growth moment

The future of commercial insurance renewals will not be defined by how quickly teams move information between systems. It will be defined by how effectively they turn information into action. And that's where Cognizant Policy Renewal Accelerator helps insurers transform renewals from a manual process into an intelligent business capability, enabling teams to operate with greater speed, confidence and control.

Ready to reimagine renewal operations with AI? Contact:

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Cognizant (Nasdaq: CTSI) is an AI Builder and technology services provider, bridging the gap between AI investment and enterprise value by building full-stack AI solutions for our clients. Our deep industry, process and engineering expertise enables us to build an organization's unique context into technology systems that amplify human potential, drive tangible outcomes and keep global enterprises ahead in a fast-changing world. See how at www.cognizant.ai or @cognizant.

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