



Cognizant Experience

Bridging the insurance AI value gap

September 29, 2026
Mandalay Bay
Las Vegas, NV, USA



Reef Ballroom EF



Are we there yet?

Anyone who’s shared a car ride with a kid has heard the question:
“Are we there yet?”

Many insurance leaders are asking the same thing about AI.
The honest answer is yes, no and it depends.

- ✓

Yes, the tooling is here
- ✕

No, it hasn’t peaked
- ?

And it depends on what you mean by “there”

Our advice: Don’t wait. Find value today.

Your vision may still be a work in progress, but markets and technology are moving faster than ever. Waiting for the destination to come into focus will put you behind.

So today we’re bringing you ideas that can help. Live demos and insurance-specific use cases will show how carriers are industrializing AI, simplifying operations, modernizing legacy tech and building lasting competitive advantage.

Across the Experience Zone, you’ll see how insurers are turning AI into outcomes that matter most: expanding protection, accelerating growth and strengthening retention.

Thanks for joining us.



Craig Weber
Head of Insurance Strategy, Cognizant



Rajamuthiah Nellaiappan, CPCU
Head, Insurance Partner Ecosystem and Offerings Marketplace, Cognizant

Which conversation matters most to you?

Grow premium and customer value	Improve underwriting decisions	Improve the claims experience	Govern AI at scale	Secure the autonomous enterprise	Improve operational efficiency	Scale workforce capacity
Growth Edge ROW	Fleet intelligence World Models in Action	Agentic Claims	Agentic Governance	Cyber Defense	ZeroOps	Frontier workforce

Nine solution stations. Four strategic capabilities.
One goal: **Bridging the insurance AI value gap.**

Let’s engineer **beyond the blur.**

Agenda at a glance

September 29, 2026, Mandalay Bay, Las Vegas, NV, USA

1 p.m.		Intelligence ceded: Cognitive debt in insurance Craig Weber Head of Insurance Strategy, Cognizant	Thought leadership
1:10 p.m.		AI through a human lens: Exploring the implications of cognitive debt and AI-driven decision making Speakers: Tobias Rave , Chief Transformation Officer, Zurich Canada Craig Weber , Head of Insurance Strategy, Cognizant	Executive panel
1:30 p.m.		Artificial intelligence needs human intelligence Patrick Bogan Vice President, IT Strategy and Operational Excellence, CNO Financial Group	Industry standup
1:40 p.m.		Chasing business value in the age of AI Moderator: Ashish Gairola , SBU Head, Insurance, Cognizant Speakers: Aaditya Jain , Partner, Everest Group, Clive Thompson , Senior Vice President, Marsh Re	Executive panel
2:05 p.m.		Engineering beyond the blur: A practical approach to bridging the AI value gap Preview of progressive use cases for 2026 Rajamuthiah Nellaiappan Head, Insurance Partner Ecosystem and Offerings Marketplace, Cognizant	Thought leadership
2:20 p.m.		Progressive use-case solution showcase (Session 1) Explore nine solution stations spanning growth, risk, governance, cyber, operations and workforce.	Experience zone
3 p.m.		Redefining inclusivity for human-ai interactions Stephanie Wan Head of Experience Strategy, Cognizant	Thought leadership
3:10 p.m.		AI barges In: Turning non-human coworkers into real business value Moderator: Bharath Kumar Damalcheruvu , SBU Head, Insurance, Cognizant Speakers: Anu Dixit , Global Chief Customer Officer, Resolution Life Kristin Conley , VP Sales Technology and Business Delivery, CNO Financial Group	Executive panel
3:35 p.m.		Progressive use-case solution showcase (Session 2) Return to the Experience Zone for more live demonstrations, deeper conversations and hands-on exploration.	Experience zone
5 p.m.		Closing reflections and next steps Thank you for joining the Cognizant Experience at ITC Vegas 2026.	Wrap-up

From AI investment to business value

Navigate nine progressive use cases by value chain, capability, stakeholder and business outcome

 Station	 Value chain	 Capability**	 Use cases	 Stakeholder relevance	 Executive question	 Business outcome
 1	Sales and distribution	SEE	GrowthEdge Premium growth engine for the protection gap era	Chief Distribution Officer, Head of Sales, Marketing and Product Leaders	Where will growth come from?	 Protection gaps become premium growth opportunities
 2	Sales and distribution	TRUST	ROW Autonomous onboarding for lifetime retirement relationships	Retirement Leader, Operations Leader, Distribution Executives	How do we create trust from the very first interaction?	 Faster onboarding builds confidence and strengthens retention
 3	Risk and claims	TRUST	Agentic Claims A micro-agent fabric for the moment that matters	Chief Claims Officer, Claims Operations and Customer Experience Leaders	How do we improve outcomes during insurance's most important moment?	 Microagents reduce friction while adjusters remain in control
 4	Risk and claims	SEE	Fleet Intelligence Commercial auto intelligence platform for exposure, event and liability truth	Chief Underwriting Officer, Fleet Risk, Claims and Risk Engineering Leaders	How do we make better commercial auto risk and claims decisions?	 Vehicle signals become continuous risk intelligence
 5	Risk and claims	SEE	World models in action Seeing risk before it happens	Chief Risk Officer, Risk Engineering and Underwriting Leaders	How do we prevent losses before they happen?	 Risk and mitigation scenarios become visible before exposure becomes loss
 6	Enterprise risk management	DECIDE	Agentic governance Governing autonomous enterprises with confidence	CIO, CRO, Chief Data and AI Officer, AI Governance Leader	How do we govern autonomous systems with confidence?	 Agent autonomy, risk, compliance and economics become decision-ready
 7	Enterprise risk management	DECIDE	Cyber Defense Autonomous defense for autonomous threats	CISO, CIO, CRO, Cyber Operations and Technology Leaders	How do we defend against autonomous threats at machine speed?	 Exposures are prioritized, remediated and governed before attackers act
 8	SmartOps zone	ORCHESTRATE	ZeroOps From human-led to intelligence-led operations	COO, Commercial Insurance Operations Leaders and CTO	How do we eliminate operational friction and revenue leakage?	 Standard paths execute autonomously while people govern exceptions
 9	SmartOps zone	ORCHESTRATE	Frontier workforce The rise of digital worker PODs	CIO, CTO, COO, Engineering and Transformation Leaders	How do we scale with people and digital workers together?	 Digital worker PODs accelerate modernization and resilience

** Refer to Capability Mapping in the Appendix.

Explore the Cognizant ecosystem

1

Cognizant Growth Edge for Insurance (Growth Edge): Premium growth engine for the protection gap era

Capability mapping: SEE
(Engineering foresight in an uncertain world)

Every carrier book holds untapped premium waiting to be unlocked—customers who already trust you with one policy and are simply waiting to be asked about the next. Cognizant® Growth Edge for Insurance (Growth Edge), Cognizant’s premium-growth service turns that latent opportunity into measurable growth while closing the industry’s protection gap along the way; a significant number of auto policyholders carry no renters or umbrella coverage, and many homeowners remain unprotected against cyber risk. GrowthEdge addresses both through five orchestrated engines: Protection Gap Scoring, Life-Event Cross-Sell Journey Agents, Embedded Insurance Channel, Retention AI and Agent Next-Best-Action. Leveraging real-time monitoring of US adults and annual life events, GrowthEdge fires personalized, omnichannel cross-sell journeys (through Genesys, Floatbot.ai LEXI, Salesforce Financial Services Cloud and Adobe Experience Manager, depending on insurer landscape) at precisely the moment a customer is most receptive, before they think to shop elsewhere. Platform-agnostic and carrier-ready, GrowthEdge orchestration engine layers over Guidewire, Duck Creek or standalone, with a Phase 0 MVP delivered under 12 weeks. The result: a single managed growth SLA that turns existing relationships into new revenue while helping carriers close protection gaps, deepen customer trust, create timely moments of relevance, strengthen retention and protect more households along the way.

Partner ecosystem:



A journey of progressive use cases

2

Cognizant Retirement Onboarding Workbench (ROW): Autonomous Onboarding for Lifetime Retirement Relationships

Capability mapping: TRUST
(Engineering trust through moments that matter)

Retirement onboarding is often the first and most important moment in a long-term client relationship, yet it remains burdened by fragmented processes, manual handoffs, limited transparency and compliance complexity. Cognizant Retirement Onboarding Workbench (ROW) demonstrates how agentic AI can transform onboarding from a fragmented process into an orchestrated journey of trust. Powered by seven autonomous AI agents, AURA proactively guides sponsors, validates information, coordinates workflows, reconciles data and ensures compliance across the onboarding lifecycle. By reducing operational friction, accelerating time-to-active and delivering continuous transparency, AURA helps retirement providers address the trust gap, protect against operational and regulatory risk, enable growth through faster onboarding and improve long-term sponsor retention—transforming onboarding from an operational necessity into a strategic differentiator.

Partner ecosystem:



3

Cognizant Agentic Claims Orchestration (Agentic Claims): A micro-agent fabric for the moment that matters

Capability mapping: TRUST

(Engineering trust through moments that matter)

Claims decisions are rarely simple. Adjusters spend valuable time interpreting coverage, validating invoices, reviewing documentation and stitching together information from multiple sources before they can make a decision. Cognizant Agentic Claims Orchestration (Agentic Claims) brings together specialized micro-agents such as Coverage Validator and Smart Invoice Processor to do the heavy lifting. Coverage Validator interprets policy language, endorsements and exclusions, while Smart Invoice Processor validates invoices, identifies discrepancies and accelerates financial workflows. Together, they surface contextual insights and explainable recommendations directly within the claims process. For more complex scenarios, the same micro-agent fabric extends into total loss claims, where specialized agents collaborate across claim evaluation, settlement guidance, customer communications and next-best actions while keeping adjusters firmly in control. The result is faster claim resolution, reduced manual effort, improved consistency and greater transparency—helping carriers create trust, deliver empathy during moments of loss, strengthen retention and transform one of the most critical moments in insurance into a defining moment of confidence.

Partner ecosystem:



CLAIM GENIUS



GIGAFORCE

GRADIENT AI
Powering a better return on risk



NVIDIA

SHIFT

4

Cognizant Commercial Fleet Risk Intelligence (Fleet Intelligence): Commercial auto intelligence platform for exposure, event, and liability truth

Capability mapping: SEE

(Engineering foresight in an uncertain world)

Commercial auto liability claim severity increased by more than 90% in the last decade, even as claim frequency declined, creating growing pressure to improve underwriting precision, reduce claims leakage and proactively manage fleet risk. Most telematics programs tell insurers where a vehicle was and when a driving event occurred. Cognizant Commercial Fleet Risk Intelligence (Fleet Intelligence) establishes vehicle truth by combining GPS/ELD data, CAN-bus telemetry, OEM intelligence, operational signals, synchronized video where available and agentic AI analytics to show what happened, why it happened, what exposure is truly being insured and what action should follow. It provides evidence-based liability insights even before drivers have finished exchanging information at the scene of a loss. For commercial auto insurers, Fleet Intelligence creates a continuous intelligence layer across underwriting, claims, risk engineering, maintenance and fleet operations. It validates exposure beyond declared schedules, monitors vehicle health and duty-cycle stress, identifies emerging risks and continuously measures fleet behavior throughout the policy lifecycle. When a crash or significant incident occurs, Fleet Intelligence automatically assembles a digital evidence package, correlates telemetry, environmental conditions, policy context, vehicle history and available video; it also initiates FNOL, estimates severity, surfaces liability indicators and generates a machine-assisted first assessment within minutes. Unlike conventional telematics programs focused on mileage validation and driver scorecards, Fleet Intelligence exposes vehicle-native intelligence—including engine hours, fault-code recurrence, ADAS effectiveness, braking performance, component health and pre-impact crash dynamics. The result is continuous vehicle truth intelligence—helping insurers improve pricing accuracy, reduce leakage, prevent losses, accelerate claims, strengthen fleet relationships and deliver faster, more transparent experiences during moments that matter.

Partner ecosystem:



esri

Microsoft

verizon

5

Cognizant Insurance Risk Simulation: World model in action (Seeing risk before it happens)

Capability mapping: SEE
(Engineering foresight in an uncertain world)

Insurance buyers often struggle to understand the true extent of their risk exposure or the effectiveness of proposed mitigation strategies. Traditional static communication mediums (such as written reports) limit the insurers' ability to communicate risk and risk mitigation effectively to its clients. Cognizant Insurance Risk Simulation (World model) solution introduces a simulation-led approach to understanding and evaluating risk by generating immersive, scenario-based visualizations of real-world environments. It transforms traditional static reports into dynamic 2D simulations of "as-is" and "to-be (mitigated)" risk scenarios, enabling clearer representation of risk events and mitigation outcomes. At the core of the solution is our novel Shabdabodha-based meta-prompting technique, which decomposes intent, reduces semantic ambiguity and enforces logical consistency to generate coherent, multi-scene video simulations. This approach has been validated across four diverse high-exposure risk scenarios, where model outputs achieved up to 65% effectiveness in conveying risk insights. By making risk more visual, intuitive and explainable, the solution lays the foundation for simulation-led risk engineering and enhances client engagement.

Partner ecosystem:



Cognizant Agent Governance for Insurance (Agentic Governance): Governing autonomous enterprises with confidence

Capability mapping: DECIDE
(Engineering confidence in autonomous decisions)

As insurers deploy a growing network of agentic solutions, gen AI applications and machine learning capabilities across underwriting, claims, distribution, servicing and operations, the challenge shifts from building AI to governing it at scale. Cognizant Agent Governance for Insurance (Agentic Governance) introduces a cloud-agnostic control tower that provides continuous visibility into model and agent health, performance, compliance, business value and cost across the AI ecosystem. Through a unified observability fabric, leaders gain real-time insight into agent lifecycle across operational risk, model drift, responsible AI controls, agent autonomy levels, human-in-the-loop requirements, token consumption and unit economics by transaction, workflow and line of business. By creating transparency across autonomous systems, the platform helps insurers protect trust, optimize AI investments, accelerate adoption and ensure responsible growth. Governance controls can be calibrated to each agent's level of autonomy, risk exposure and economic impact—enabling insurers to determine not only whether an agentic solution is safe and compliant, but whether it delivers sustainable value at scale. The result is a future-ready governance model that enables insurers to scale autonomous operations with confidence—transforming AI governance from a compliance function into strategic enabler of profitable growth.

Partner ecosystem:





Cognizant Frontier AI Cyber Defense (Cyber Defense): Autonomous defense for autonomous threats

Capability mapping: DECIDE

(Engineering confidence in autonomous decisions)

Frontier AI can identify exploitable vulnerabilities in hours. Insurers still take 50–70 days to remediate them. Every day in between is exposure—across policyholder data, claims platforms, distribution ecosystems and critical underwriting systems. And the same AI-accelerating defenders are helping adversaries weaponize vulnerabilities first. Cognizant Frontier AI Cyber Defense (Cyber Defense) closes that discovery-to-fix gap through three modular capabilities. Scan and prioritize brings AI-augmented discovery across the technology estate into a single risk-based, exploitability-scored backlog, orchestrated by Neuro[®] Cybersecurity as the risk intelligence engine. Remediate closes exposure at machine speed—proactively against existing backlogs or through a zero-day operations center—with critical findings targeted for closure within four hours or less. Scale and govern sustains remediation velocity through continuous, auditable, policy-driven control. The differentiator is not another scanner, dashboard or advisory report. It is autonomous remediation: one orchestration layer, one prioritized backlog and security moving at the speed of the threat—reducing exposure, protecting policyholder trust and enabling insurers to innovate with confidence.

Partner ecosystem:



Cognizant Zero Ops Insurance Transformation (Zero Ops): From human-led to intelligence-led operations

Capability mapping: ORCHESTRATE

(Engineering autonomous enterprises at scale)

Insurance operations have historically scaled through people, process optimization and labor arbitrage. Cognizant Zero Ops Insurance Transformation (Zero ops) represents a fundamentally different model—one powered by intelligence orchestration. Leveraging Cognizant's BASIS framework and context-aware process engineering, a unified agentic operating layer enables specialized AI agents to autonomously execute the standard path, while humans focus on judgment, exceptions and governance. Early MVPs across commercial lines, including premium audit and quote-to-issue, are projected to deliver 55%–60% efficiency gains while preserving auditability, transparency and control. As organizations progress through the A0–A4 agentic maturity journey, new roles emerge—such as Frontier Certified Engineers, who design and build agentic capabilities and Frontier Business Operators, who oversee governance and production performance. The outcome is a future-ready operating model that enhances trust through governed execution, reduces operational risk, accelerates business outcomes and improves employee experience by shifting work from repetitive tasks to higher-value decision-making. Ultimately, it enables organizations to move beyond traditional time-and-materials delivery toward outcome-based, tokenized value creation.

Partner ecosystem:



9 Frontier workforce:
The rise of digitalworker PODs

Capability mapping: ORCHESTRATE
(Engineering autonomous enterprises at scale)

Insurers have invested heavily in technology, yet many remain constrained by legacy architectures, fragmented engineering processes and increasingly sophisticated cyber threats. Frontier workforce introduces a new model for technology transformation where Frontier Certified Engineers, Frontier Business Operators and AI agents work together across application engineering, modernization, security and business operations. Whether orchestrating underwriting decisions, uncovering business logic trapped in legacy systems or detecting, remediating and validating vulnerabilities at machine speed, specialized agents continuously augment human expertise across development, operations and security. The result is an intelligence-led technology enterprise that accelerates modernization, strengthens resilience, increases delivery velocity and enables insurers to move from managing technology to continuously evolving it—creating trusted foundations for innovation, protecting critical business capabilities and delivering faster business outcomes.

Partner ecosystem:



Appendix

Capability mapping	Description
 SEE	Engineering foresight in an uncertain world Convert hidden signals into actionable insights before the moment passes.
 DECIDE	Engineering confidence in autonomous decisions Transform intelligence into explainable, governed, high-confidence action.
 ORCHESTRATE	Engineering autonomous enterprises at scale Move from disconnected workflows to coordinated autonomous execution.
 TRUST	Engineering trust through moments that matter Transform critical journeys into loyalty-building experiences.

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Cognizant (Nasdaq: CTSH) 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 cognizant.ai or @cognizant.

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