



# Smart Insure

Enabling Insurers from being product-centric to customer-centric

IoT-enabled Appian solution leveraging real-time data to generate actionable insights for intelligent processing of personalized motor insurance offers

**Cognizant**<sup>®</sup>



### Key Industry Problems

- High Loss ratios on motor insurance products
- Absence of differentiated product offerings
- High ratio of customer churning
- Lack of insights on customer's driving behavior



### Key Features

- 360-degree view of policy holder
- Dynamic Case Management for seamless renewal/change of plans for accepted product offers
- Automated notifications to update on regular and urgent events
- Seamless integration between external environment and the digital process automation platform
- Leverages Appian's connected system and integration objects



### Solution Highlights

- Capture real time driving parameters by integrating with Telematics devices fitted on the vehicle
- Integration with Cognizant's Real-time Actionable Insights for driving behavior analysis
- Next-Best Action capability for generating personalized product offerings

### Solution Benefits

- Personalized customer service roadmap plan
- Greater accuracy in predictive data modelling
- Optimal product pricing
- Personalized value added notifications to the customers in real time
- Personalized customer reward program

For more details, please contact [AppianCoE@cognizant.com](mailto:AppianCoE@cognizant.com)

### About Cognizant

Cognizant (Nasdaq-100: CTSI) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 195 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at [www.cognizant.com](http://www.cognizant.com) or follow us @Cognizant.

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