

# OneShield Enterprise Solutions: OneShield Rating

Save valuable time and money  
while eliminating risk

In today's rapidly changing market, real-time calculations of insurance premiums and quotes can be a competitive advantage. OneShield Software's end-to-end rating solution eliminates risk and saves money by allowing insurers across all personal and commercial to build, design and self-configure products with automated underwriting, rate modeling, pricing management and comparison, enterprise incentive management, and more. It's rating made easy, with a solution that's market-tested.

At OneShield Software, we're technology experts with deep roots in the insurance industry. Our comprehensive portfolio of business applications is tailored to insurance industry leaders looking to reduce expenses, improve efficiencies and optimize service delivery every step of the way.

Whether deployed in the cloud or on-premise, OneShield Rating is a comprehensive rating engine for real-time calculations of insurance premiums and quotes. Leverage our pre-populated rules and rates content, or configure your business-specific rules and rates.

OneShield Rating can also import any content, including third-party policy systems, and is unique in its use of shared or common product definition data. This allows for data integrity across all product lines, pre-quote validations based on underwriting rules, multiple calculation methods, blended rates, multiple scenario-based quotes, easy integration with other systems, and full reporting on all aspects of rating data.

OneShield Rating provides everything you need for real-time calculations and quotes. It handles even the most complex scenarios and gives you the results you need for accurate underwriting in a fast-paced world. It helps you avoid risks early in the underwriting process so you can focus on more important things, like growing your business and making it more efficient and profitable.

## "As-A-Service" (AAS)?

**Looking to add organizational agility, operational efficiencies, unlimited scalability, collaborative access, and flexibility to your business?**

Consider cloud-based "As-A-Service" technology: out-of-the-box integration frameworks and functionality, unlimited scalability, workflow automation, disaster recovery and failover protection, 24/7 technical support, and data security.

Working in the cloud with OneShield Software allows your business to be nimble, efficient and cost-effective — eliminating manual-based operations, enhancing speed-to-market, enriching analytics, and improving your bottom line.

AAS is why 95% of IT spending is expected to shift from in-house to the cloud by 2025, why 4 out of 5 carriers want to digitize core insurance operations, and why 66% of insurers are moving to the cloud to reduce overall cost of process delivery<sup>1</sup>.

<sup>1</sup>Source: HFS Research November 2015

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## OneShield Rating

Deployed in the cloud or on-premise, OneShield Rating allows you to support multiple writing and rating companies with complete version control, regardless of the number of active rate books, or single, multi-state and national filing adoptions. OneShield Rating automates and simplifies the complexities at every stage of the rating process across all lines of personal, commercial and specialty markets.



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### OneShield Rating

- Reporting on covered premium calculations, as well as taxes, surcharges, countersignature and other monetary non-premium items.
- Multi-tier rating and score-carding support through the rating engine and business rules editor.
- Updates performed individually or globally on filings or as a bulk load.
- Future effective date filing definition, testing and deployment.
- Out-of-sequence and prior-term rating support.
- Versioning capability and batch functionality empowers product managers and actuaries to perform “what if” analysis down to the attribute level to determine how change will affect a book of business before changes are made — allowing for proper filing documentation, data predictability, and helping identify policies, classes or segments adversely affected so you can take appropriate action.
- Import large schedules easily and quickly.

# OneShield Software: Powerful Technology and Tools



## Configure Your Own Workflows to Create Efficiencies

- **Create your own processes framework** to configure discrete insurance actions into workflows for specific business requirements, including workflows tailored by end-user roles.
- **Fully automate underwriting**, whether STP (straight-through processing) or intelligent referrals with decision support.
- **Set customizable rules** in over 200 diverse contexts, configurable via a powerful toolset.
- **Support every line of commercial, personal and specialty business**, including surety or industry-specific specialty lines, with a responsive, configurable engine and open architecture that improves service and lowers costs.



## Powerful Design Tool and Version Management

**OneShield Designer** - a metadata-driven solution powered by tools and a pre-populated insurance-centric data model, configures virtually every aspect of the software application, including workflow, product definition, and object model, as well as interfaces to legacy and third-party systems.

### Functionality and capabilities include:

- **Version Management** - tracks all design sessions and allows release engineers to identify, track, group, deploy or roll-back changes from development to quality assurance (QA), QA to staging, and staging to production. Version management is a metadata equivalent of a source-code versioning system.
- **Data Transformer** - facilitates data exchange across environments and seamlessly integrates data exchange within the workflow.



## OneShield Solution Add-Ons

### OneShield Portal:

- Enables web browser functionality so you can provide internal and external users with self-service capability on payment options and policy information.
- Various end-user roles and permissions can be defined for anyone involved in processing aspects of insurance transactions.
- Rules can also be configured to define individual user functionality, and what each user can or cannot see, right down to the field level.

### OneShield Partner Relationship Management:

- Tools allow you to automate and control how you interact with third-party partners, enabling them to manage staff, write new business, process address/contact change information, access billing statements, and process monthly reconciliation.

### OneShield Reporting:

- Provides near real-time data and reports for informed and timely decisions.
- Feature-rich reporting module provides dashboards, pre-defined cubes, standardized reports and ad-hoc reporting based on subject areas, such as quotes, policy transactions, tasks and referrals.
- Along with standard reports, cube and ad-hoc functionality allows for hundreds of customized reports, and fully supports the configuration of all management, financial, operational, statistical and marketing reports — including the ability to generate regulatory reporting as required by a client or governing body.



## Proven Technology Architecture

- **Scalable and data-centric**, OneShield uses stateless **Java EE** enterprise-class architecture for fast and simple changes to product definitions, workflows, rating and the object-model.
- **Built-in tools let you configure, test, version, release, and transform data** for integration and analysis without writing code — easily **exchanging data** with dozens of applications using a variety of transport mechanisms and protocols.
- **Our proven implementation model** includes full training and support, plus a unique mentoring approach for ongoing assistance.

## Lower your Total Cost of Ownership with OneShield Rating



### Configurable Rules, Processes and Workflows

- OneShield Rating comes with pre-built rules that can be adapted easily to your workflows with a user-friendly configuration tool that allows staff members and actuaries to modify every aspect of the rating and quotation process.
- Users can choose to modify the application using onscreen “wizards” or via a familiar spreadsheet style interface — saving your organization time and money deploying rates, rules, forms and workflows.
- Users can test the rating rules/changes set in the rating engine in real time.



### Gain Efficiencies Through Quote Validation Before Rating Begins

- Using OneShield Rating’s interface, all policy validations can be completed before rating even begins, so you know it’s a valid quote before you put it through.
- Our engine handles the most complex rating algorithms, including multi-variant rating.
- The system includes several different rating methods, including anniversary rating, as well as predictive modeling and versioning features.
- With versioning, you can manage multiple varieties of similar products across distribution channels.



### Data Integrity and Consistent Application of Underwriting Rules

- OneShield Rating can help you avoid risks you don’t want early in the underwriting process, saving your underwriters valuable time.
- It can be invoked at any point to price-out risks outside your tolerance or rules.
- The rating engine can also be used to calculate data to drive underwriting rules and/or system behavior.



### Leverage Existing System Investments or use with OneShield Policy: It’s Your Choice

- OneShield Rating can be configured as a best-of-breed, stand-alone solution to your existing system or as a part of the OneShield platform.
- It even works in parallel with other rating platforms, allowing you to save time and operational costs by leveraging previous technology investments.

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## Ready to Simplify Your Business? It Starts with a Conversation.

OneShield Software delivers core business software solutions to the global insurance and broader financial services industry, deployed in the cloud or on premise. Our portfolio of standalone, subscription, and cloud-based software products includes enterprise class policy management, billing, claims, rating, product configuration, business intelligence, and analytics solutions that leverage a tool-based open architecture and single data model platform to streamline your business. OneShield Software automates and simplifies the complexities of core systems with targeted solutions, seamless upgrades, collaborative implementations, and lower total cost of ownership.

With corporate headquarters in Marlborough, MA and offices in India, Canada, and Australia, OneShield, Inc. has a total of 46 products in production across the P&C and Life insurance markets.

Visit us at [OneShield.com](http://OneShield.com) or contact us now to learn how we can help simplify and transform your business.

Toll-free: 888 663 2565  
Phone: 774 348 1000  
Email: [info@OneShield.com](mailto:info@OneShield.com)

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### OneShield Software Global Locations

#### OneShield Corporate Office

62 Forest Street  
Marlborough, MA  
01752-3028  
United States

Toll Free: 888 663 2565  
Fax: 774 348 1001  
[info@oneshield.com](mailto:info@oneshield.com)

#### OneShield Australia

Level 26 44 Market Street  
Sydney NSW 2000  
Australia

+61 2 9089 8708  
[infoau@oneshield.com](mailto:infoau@oneshield.com)

#### OneShield India Pvt Ltd

Unit 401, 402, 4th floor, Tower A,  
Unitech Cyber Park Sector 39  
Gurgaon, Haryana Pin 122002  
India

+091 124 4856100  
[hrindia@oneshield.com](mailto:hrindia@oneshield.com)

#### OneShield Canada

888 663 2565  
[infoca@oneshield.com](mailto:infoca@oneshield.com)

#### OneShield United Kingdom

+001 774 348 1000  
[infouk@oneshield.com](mailto:infouk@oneshield.com)