



OneShield Market Solutions: Workers' Compensation

Simplify your business operations,
lower costs and reduce IT complexity
leveraging an As-A-Service solution
designed for Workers' Compensation
organizations

OneShield Software's Workers' Compensation solution allows you to manage the entire policy lifecycle from application processing to final payroll audits and from incident intake to final adjudication and closure.

Providing a solution configured specifically for processing workers' compensation policies this fully functioning end-to-end software platform, handles submissions, rating, quoting, policy management, claims administration, billing and accounts receivable, time tracking, document management, self-serve Web portals, and detailed reporting and analysis.

OneShield's As-A-Service software solutions are designed to automate business workflows and process highly customized policy and claims systems. Most importantly, our tools are compatible with existing legacy systems and custom-built to meet the specific needs of insurers and administrators.

Adaptable, integrated and secure, OneShield's Workers' Compensation cloud based solution puts an end to rising IT costs and leaves you with more time to focus on business priorities like customer service, growth and innovation.

"As-A-Service" (AAS)?

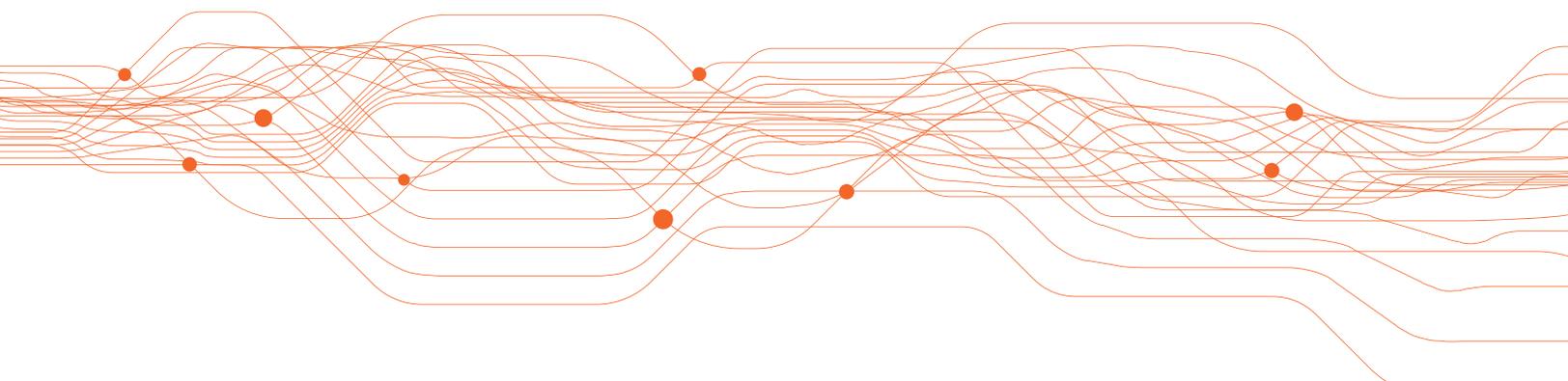
Looking to add organizational agility, operational efficiencies, unlimited scalability, collaborative access, and flexibility to your business?

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 delivery¹.

¹ Source: HFS Research November 2015



Key Core System Features

OneShield's cloud-based Workers' Compensation solution works the way you do — any time, anywhere. Hosted in the cloud, it's an end-to-end policy and claims administration software platform, including submissions, rating, quoting, billing, claim intake and adjudication, accounts receivable, time tracking, document management, self-serve web portals, and detailed reporting and analysis.



General Features

- **Customer Center** with a 360-degree view of customers, prospects, vendors, brokers and claimants, including collection of demographic data required (FEIN, NAICS, email, distribution and credentialing).
- **Task Management**, including one-time and recurring diary entries with automated escalation, system and user-created notes, correspondence generation from templates, and embedded email integration.
- **User Dashboard** provides a complete snapshot of appointments, daily activities, critical alerts, open workflow steps and recently reported claims. Users also have quick access to a list of all open claims, links to recently viewed claims, and direct access to action items, contacts, reports, financials, claim setup, search and administration.
- **User Administration and Configuration Control Panel** with standard integration to third party applications, including financial and general ledger systems.
- **Detailed Reporting** access near real-time data and reports for making informed and timely decisions. Our feature-rich reporting module provides dashboards and a wide variety of standardized reports. The reporting module fully supports configuration of all management, financial, operational, statistical and marketing reports. It also has the ability to generate regulatory reporting as required by a customer or governing body.
- **Medical Case Management:** Leverage our add-on module for providing the capabilities to track medical events, coordinate services among providers and compare recommended treatment plans with accepted protocols. With this module your team will have a holistic view across all their cases.



Policy Management

From policy submission, rating and quoting to renewals, new product launches and audits, OneShield Software automates every stage of the policy lifecycle through its workflow engine. The system gives you the capability to:

- **Work multiple submissions and active files** in real-time with producers, employees, insureds and third-parties for quoting, binding, issuing and servicing of all transactions within the lifecycle of a policy.
- **Customize rates** using your own rate filing to supplement NCCI or state rates, add-on tier rating or your own specialized credits/debits, and include rules and workflows to accurately rate your quote/policy.
- **Define and manage your own underwriting rules**, as well as any type of actionable outcome, including straight-through processing via a robust table-driven engine.
- **Create multiple quotes** to enable insureds or brokers to choose from different limits, deductibles or options.
- **Create and store your own billing options and generate policy invoices** based upon the billing plan selected.
- **Enter and track cash management** for premiums, dues, fees and other collection items.
- **Produce standard NCCI & State forms**, easing distribution to your customer.
- **Standardize output** for reporting financial transactions to accounting or general ledger systems .
- **Process policy endorsements**, including out of sequence endorsements.
- **Perform exports to NCCI or other regulatory bodies.**
- **Manage estimated, actual and audited payrolls.**
- **Automate renewals.**



Claim Administration

From the First Notice of Loss (FNOL) through to file closure, you can quickly and easily customize workflows, business rules, codes, tables, forms and documents to match your desired processes. And you can manage your business to the standards set by you and your customers.

- **First Report of Injury (FROI)**, including automated coverage validation at intake.
- **Standard and Configurable P&C Claims Administration**, including financial transaction management (reserves and payment management, recovery and subrogation) and automated user authority limit validation.
- **Custom Claims Adjudication** with embedded Rules and Workflow Engines.
- **Litigation Management, Medical Case Management and Return to Work (RTW) Tracking**
- **Assignment Administration** (notification of work assignment to a third party).
- **Claim Summary and Detail Screens.**
- **Subrogation and Time Tracking Components.**
- **Automated fraud scores and identification.**



System Requirements

OneShield's cloud-based environment means technology requirements are simple. A secure URL and login algorithm gives users easy access, based on a security profile that defaults to their rights and privileges within the system.

OneShield's cloud platform is hosted in an SSAE-16 Type II certified data center, delivering 24/7/365 availability along with the peace of mind that your data is safe and secure. The hosted platform removes the expense of server hardware, supporting and maintaining networks, and database software.

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 or contact us now to learn how we can help simplify and transform your business.

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