OneShield® MARKET SOLUTIONS | **REGIONAL CARRIERS**

A secure, cloud-hosted and configurable end-to-end policy, claims and billing administration solution supporting carriers, agents, customers and lines of business with automated workflows and rules — designed specifically to meet the unique needs of Regional Carriers.

Benefit from a full-featured, enterprise-class core software system while reducing your overhead expenses, improving your operational efficiencies and service quality, and enhancing your business acquisition and product speed-to-market.

OneShield's cloud-based solution works the way you do. Hosted in the cloud, you'll have a fully functioning rating, quoting, and policy and claims administration system, including billing and time tracking, document management, and detailed reporting and analysis.

From submissions to policy renewals, and on to claims intake and file closure, you can quickly and easily customize workflows, business rules, codes, tables, forms and documents to match your processes. For every account or file, you can set specific rules for service level agreements, number of claims handled, pricing, special notification requirements and unlimited other variables.

Most important, you can automate through the Workflow Engine the handling and auditing of all stages of the policy lifecycle with company-specific workflows, specialty rate handling, unlimited billing plans and unlimited other account-specific procedures.

When we ask our clients why they continue to choose OneShield, they say it is the "OneShield Experience" — the positive impact of working with our people, our products, and a decade's worth of proven and successful implementations. They choose OneShield because… we get it.

Lower Your Total Cost of Ownership with OneShield Market Solutions

Significantly Reduce Administration Expenses

If you have a Web browser, you have everything you need to administer the policies and claims for an unlimited number of customers. With OneShield's cloud-based solution, you configure the core system that's right for you, without the need to buy supporting software, or hardware. Available on a per-seat subscription basis or percent of premium, 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. OneShield offers complete technical support to users through Web-based Help files, customer-specific configuration documentation and toll-free numbers. With a hosted solution, you can concentrate on your strengths while having unlimited scalability as your business grows. This solution is also available as a standalone application for in-house installation.

Automate Workflows and Improve Efficiencies

OneShield's Workflow and Rules Engines ensure efficient and consistent policy and claims administration by allowing you to automate many common manual tasks. For example, you can automate and track financial and audit controls — effectively reducing claim leakage and potential human errors. Key to the system's flexibility is the Browser Designer, an easy-to-use component that allows you to configure up to 90% of the user interface. Depending on your choice of installation, our Rules Engine can also replace your difficult-to-maintain database triggers and stored procedures — allowing analysts to use English-like commands to modify complex rules and adapt to your changing business climate.

Enhance Service Quality and Business Intelligence

Your customers and other business partners will appreciate the improved speed and service quality that comes from this end-to-end solution. With real-time data access, your users no longer need to search multiple software systems or manually delve into file cabinets to locate data. All your data is housed in one database structure. This same data can also be made available to customers and agents securely via configurable and built-in Web portals, allowing stakeholders to self-serve inquiries. At the same time, your finance team will appreciate the solution's detailed time tracking module, allowing you to capture precise costs for each customer activity. And, you'll also enjoy better cash management and detailed reporting with the financial management features in OneShield's all-in-one solution.

Single Platform, Multi-Jurisdictional and Configurable
NCCI, ACORD, state-specific and multi-state rating enabled, OneShield's cloud-based solution handles document and policy form generation, cancellations, reinstatements, endorsements, and renewals in a secure user-configured rules-based environment.

Key Core System Features

OneShield empowers your professionals and team members to focus solely on the critical decisions required to efficiently and effectively manage claims.

This solution allows you to dynamically change workflows and business rules, while using an intuitive user-friendly and browser-based interface to present key claim details and any associated modules needed by adjusters.

General Core Features

- **Customer Center** provides a 360-degree view of Customers, Prospects, Vendors, Brokers and Claimants, including collection of demographic data required (FEIN, NAICS, Email, Distribution and Credentialing)

- **Policy Submission Management** is contained within one workflow, guiding your user through a process that enters submissions following a scripted interview or application, and recording the data needed for rating and quoting

- **Flexible Quoting** features allow your users to create multiple quotes with varying components. Users can leverage our standard proposal, and give agents the ability to easily agree and bind the quote

- **Integrated Journal Management**, including one-time and recurring diary entries with automated escalation, system and user-created notes, correspondence generation from templates, and embedded email integration

- **Standard and Configurable Policy Administration**, with adjustable re-rating, changes in billing plans, endorsement handling, renewals management

- **User Administration and Configuration Control Panel** with standard integration to third party applications, including financial and general ledger systems

- **Configurable User Dashboard**, allowing each user to begin with a Home Page providing a complete snapshot of appointments, daily activities, critical alerts, open workflow steps, and recently reported claims. Users also have quick access all open claims, links to recently viewed claims, and direct access to action items, contacts, reports, financials, claim setup, search and administration.

Claims Management Features

Users can view all aspects of the claim lifecycle, including FROI, customer information, reserving, third-party provider management, and payment/recovery processing — all on one screen and administered with one click. This solution also links to any external financial or industry standard package.

- **Configurable Claims Administration**, including financial transaction management (reserves and payment management, recovery, subrogation, and salvage tracking) and automated user authority limit validation

- **First Notice of Loss** (FNOL)/**First Report of Injury** (FROI), including automated coverage validation at intake

- **Litigation Management, Medical Case Management** and **Return to Work** (RTW) **Tracking**

- **Assignment Administration** (notification of work assignment to a third party)

- **Subrogation/Salvage** Module

- **Time Tracking** Module for accurate billing of chargeable activities on behalf of other parties

- **Loss Prevention** Module, giving users the ability to track and record site surveys, training and other activities

Financials and Business Process Management Features

OneShield uses automated workflows with client-defined rules to control results for each financial transaction entered into the system. Every transaction must pass standard business edits before it is accepted and "processed" — otherwise, it is "held" for review and approval. Other features include:

- **Financial Summary** screen showing accumulated claim totals for reserves, paid-to-date, recoverables, recoveries, and total incurred amounts for each loss and expense category

- **Dynamic drill-down capability** from any total amount in the Summary section to its composite transactions displayed in the Details section

- **Accounting Support** for reserves, reserve changes, manual and computerized issuing of payments, capturing expected recoveries, recording receipts/refunds/recoveries, reserve history adjustments, and scheduling of repetitive payments (with or without benefit calculations)

- **Automated policy limit checking** and **user authority limit validation**

- Configurable **Reserve** and **Sub-reserve Categories**

- **Bulk Payments and Bulk Receipts**

- **Web portals** to provide and access role-appropriate information related to a claim, as well as a B2B Portal for business partners (repair shops, contractors, medical providers etc.) allowing access to and sharing of information and actions for supply chain partners

- **Automated fraud scores and identification**

Detailed Reporting

Access near real-time data and reports for making informed and timely decisions. Our feature-rich reporting module provides dashboards, standardized reports and ad-hoc reporting. 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.

System Requirements

For the cloud-based solution, the technology requirements are simple — any Web-enabled workstation can access the system. A secure URL and login algorithm presents users with easy access, based on a security profile defining their rights and privileges to the system. OneShield can also accommodate clients who need a local instance of this solution — providing options for Oracle or Microsoft SQL Server.

OneShield, Inc. delivers core business software solutions to the global P&C and General Insurance industry. Our portfolio of standalone applications, and subscription- and cloud-based software products includes enterprise-class policy management, billing, claims, rating, product configuration, and business intelligence and analytic solutions that leverage a tool-based open architecture and single data model platform to streamline your business.

OneShield Insurance Software automates and simplifies the complexities of core systems with targeted solutions, seamless upgrades, collaborative implementations, and lower total cost of ownership.

OneShield, Inc. has a combined 44 products in production across all commercial, personal and specialty lines of business.

OneShield®

To learn more about how we can help your insurance business succeed, visit www.oneshield.com.

OneShield Global

Corporate Office
62 Forest Street
Marlborough, MA
01752-3028
United States
+1 888 663 2565
+1 774 348 1000
info@oneshield.com

Australia
Level 26, 44 Market Street
Sydney NSW 2000,
Australia
+61 2 9089 8708
infoau@oneshield.com

OneShield India Pvt Ltd
Unit 401, 402, 4th Floor, Tower A
Unitech Cyber Park Sector 39
Gurgaon, Haryana Pin 122002
+91 124 485 6100
infoin@oneshield.com

Canada
+1 888 663 2565
infoca@oneshield.com

United Kingdom
+1 774 348 1000
infouk@oneshield.com

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