

OneShield Technology: OneShield's Cloud Services

Increase market agility, scale resources up or down as needed, and digitize your business with OneShield's Cloud Services. Proven, cost-effective, secure, robust and compliant, our Cloud Services are deployed to meet the unique needs of the insurance industry.

We already live in a "cloud" world. Cloud-hosted technology and services are revolutionizing how we interact with businesses, governments and each other — storing massive amounts of data safely at a low cost, powering countless software applications, and lowering total cost of ownership with dramatically reduced capital and maintenance expenses for hardware and software.

For the insurance industry, cloud technology adoption is well past the tipping point, with recent surveys showing one-quarter of P&C companies moving one or more core systems to the cloud, and 80% of carriers expecting to digitize core insurance operations in the near future.

By essentially outsourcing your core system infrastructure, on-going maintenance, updates and security, OneShield's Cloud Services allows insurers to benefit from a core system that leverages a cloud-based "As-A-Service" (AAS) platform while focusing on what you do best — offering exceptional services and products to brokers, agents, partners and customers.

The full spectrum of OneShield Software's enterprise-class products, ranging from end-to-end policy management to billing to rating to claims administration, is available through public and private cloud services. Whether the cloud is in your short- or long-term IT strategy, OneShield has the experience to help you simplify your business with a proven implementation methodology, complete configurability, automated processes, and ready-to-go content, rules and workflows.

At OneShield Software, we are technology experts with a deep history in the insurance industry serving the P&C, life and health markets on a single platform deployed on-premises or using an AAS model. Our comprehensive portfolio of business applications are tailored for insurance industry leaders looking to reduce expenses, improve efficiencies and optimize service delivery every step of the way.

"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.

¹Source: HFS Research November 2015

Cloud Business Benefits for Insurers

Cloud environments — basically, a remote fail-safe network of Internet servers securely storing, managing and processing data and applications — offer nimble, efficient and cost-effective benefits for insurers.

Scalable AAS deployments of core systems and key components are highly attractive to insurers. AAS is one of the most effective ways to preempt competitors in target markets, and moving to the cloud reduces overall cost of process delivery. Key business drivers for cloud-based services in insurance include:

- **The Changing Workplace:** Flexible work arrangements are the new norm. The rise in part-time workers, work-from-home arrangements and outsourced business units make cloud-based software critical.
- **Just-in-Time Data Analytics:** When key operational and customer data is centralized in one location and integrated, you can analyze it in richer ways that can drive business objectives.
- **Mobile Marketplace:** Globally, mobile users have overtaken desktop users. Mobile-only Internet use is rising fast, driven largely by millennials and those over 55 years of age are now the fastest-growing mobile-user cohorts. Your core systems need to be available to customers, brokers and other stakeholders everywhere — to stay ahead of competition and customer driven needs and demands.



How OneShield's Cloud Services Can Help Digitize Your Business

Leveraging OneShield's application in the cloud, your insurance operations can have "anywhere-anytime" access to a configurable, flexible and constantly innovating on-demand core system that scales to your needs and budget.

- **Lower Costs with Shared Infrastructure:** OneShield hosts and maintains your core services platform in a private and highly-secure shared cloud infrastructure. You benefit from cost-efficiencies of having OneShield's dedicated administrative support and security expertise, as well as the savings gained in no additional server hardware investments and maintenance costs.
- **Deploy Faster:** Leveraging **OneShield's Cloud Services** allows you to deploy projects faster. Since new environments can be brought online in less time than ever before with virtual technology, the time to deploy a new application drops dramatically. Instead of acquiring, installing and configuring a new hardware server, OneShield can provide a new virtual environment in a short timeframe with virtual servers.
- **Complete Configuration Control:** While your core systems are hosted by OneShield, you still enjoy the full benefits of our highly-configurable product offerings. There is no limitation to the degree of configuration of your cloud-based system and your software is independent of any other hosted applications. With the ability to customize your software platform retained, you still enjoy complete self-sufficiency in developing and maintaining your own user interface, workflows, rates, rules, forms and transaction processing methods.
- **Enhance Internal Efficiencies and Achieve Economies of Scale:** With OneShield hosting your core services, you can do more with fewer people and the learning curve for hardware and software issues is minimal. This means more time to spend working on your core business activities, and less time spent managing logistics and dealing with staff IT issues.

Key OneShield Cloud Services Features

- Out-of-the-box functionality.
- Unlimited scalability.
- Automate key operational data reports and trends.
- Disaster recovery and failover protection.
- 24/7 support.
- Secured log-on for users and third-parties.
- Data-centric with a stateless Java EE enterprise-class architecture for fast and simple changes.
- Built-in tools to configure, test, version, release and transform data without coding.
- Easily exchange data with third-party applications.



How OneShield's Cloud Services Keeps You Secure

We know you're concerned about feeling secure in the cloud. OneShield understands security is paramount to AAS solutions and we deliver a full range of security features, including:

- **Authentication:** Authentication services are key to controlling who has access to systems. We can implement it directly against your existing LDAP or Active Directory repository. Multifactor Authentication (MFA) is also supported with a range of modern security factors.
- **Web Service Security:** All web service integrations with external systems are built using full transport confidentiality, server authentication, user authentication, transport encoding and message integrity. Web services are also encrypted via TLS with certificates from trusted providers, and digital certificates for files and documents.
- **Single-Sign-On (SSO):** Our SSO portal uses the financial sector's SAML 2.0 integration for access to applications and secure identity management.
- **Authorization:** Establish specific role-based authorization for access by users and groups — right down to the level of every business object.
- **Transaction Security:** We provide native support for TLS encryption and run-time validation of user actions, as well as a built-in SOA framework for integration with external authorization and custom authorization rules.
- **Secure Client Data:** Data masking is used to hide original data in configurable fields to protect personal information.
- **Logs and Audit Trails:** All logs and audit trails are secured and maintained for as long as the customer requires, and accessible for forensic investigations.
- **Employee & Vendor Validation:** Employee and third-party access is secure at authentication, authorization, auditing with encryption and expiry. You grant secure access only to those employees and partners you trust.
- **Data at Rest:** Data at rest or data stored in persistent storage is encrypted using the Advanced Encryption Standard (AES).
- **Firewalls:** Next-Generation and Web Application Firewalls (WAF) are provided with enhanced levels of filtering and control. Intrusion detection system (IDS) and intrusion prevention systems (IPS) monitor all traffic to and from the application.
- **Latency:** Worldwide data center support for our OneShield implementation allows us to meet region-based regulatory requirements and lower latency for global customers.
- **Regulatory Requirements:** Regulators around the world are hyper-aware of threats. We stay fully abreast of pertinent existing and changing regulations to ensure we offer a strengthened security strategy.

OneShield Software offers its applications through a best-of-breed ecosystem centered on Amazon Web Services, with other best-in-class partners supplying hosting, security and threat management, identity management, and disaster recovery and fail-over protection. With extensive industry and technology expertise, OneShield Software serves as a single point-of-contact for clients in its role as application and service level agreement (SLA) provider.

Lower Your Total Cost of Ownership



Deliver Self-Service to Improve

- Enabling self-service for external partners and customers gives authorized users the ability to securely manage their account for routine tasks and transactions, such as requesting a quote or confirming payment options.
- Free staff members to focus on other tasks, and deal with more complex partner and customer matters.
- OneShield AAS applications are all configurable, supporting evolving self-service options in future, as businesses undergo changes.



Leverage a Single System Approach

- You no longer need to rely on third-party consultants to code solutions, worry about complex coding or API hooks to access data from your core system.
- User interface screens are dynamically generated by our system platform in the user's Web browser.
- No coding is involved.
- All you must do is decide which features, tasks and types of transactions each user or "actor" can access in the system.



Manage Multiple Lines of Business

- Launch and manage multiple lines of business, with each one serving a specific target market or audience.
- Create multiple web portals to serve existing or new customers, agents, insurers, affinity groups, third-party administrators, lawyers, reinsurers, garages, inspection agencies, and other stakeholders.
- Each custom portal allows authorized parties to log directly into your OneShield environment and transact business relevant to their interests.

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, life and health 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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