



The Dominion is Canadian owned and operated since 1887 and is one of the largest property and casualty insurers in Canada. The Dominion is fully dedicated to supporting the independent broker/agent to serve the best interests of the customer and to offer them the best coverage for their specific needs.



Commitment to Business Transformation

The Dominion's commitment to operational excellence and high responsiveness to the needs of the brokers are critical factors that led the company to select OneShield® Policy for their core system modernization and platform consolidation initiative.

The implementation of OneShield Policy delivers impressive gains in efficiency for The Dominion, including:

- Automation to reduce manual data entry and the back and forth with the broker — there was a tremendous amount of paper flowing between brokers and The Dominion
- More flexibility around workflows, increasing the ability to be more efficient and productive
- The Dominion had to build controls in the old systems and there were three different policy management systems — all will be streamlined and rolled into OneShield Policy

The Dominion's enterprise policy replacement project is an immense effort with multiple integration points resulting in the retirement of its legacy systems. This transformation will facilitate the ease of doing business for the independent broker distribution network by enabling straight through processing.

"A few things stood out right away for us when we evaluated OneShield. First, it was a solution that would meet the needs for our brokers as well as our internal staff. We wouldn't need to invest in a core system as well as an Agency or Broker System," said Derek Oke, senior information technology architect. "A must for any product selection for The Dominion is to ensure the product is in production already. Not only did OneShield have a track record of implementation successes, but implementation across most of our commercial and personal product lines. We did not want to have to choose a separate system for commercial and personal or for surety, for example."

He added, "The OneShield Policy toolset has facilitated the ease of doing business we strive for with our independent broker distribution network by enabling straight through processing. Today, the majority of new business and policy changes are completed by the broker in minutes rather than days. OneShield Policy allows us to seamlessly integrate into our modern target systems for print, claims, billing, BMS download and corporate and financial reporting applications. We look forward to moving our remaining lines of business from the legacy applications into our new OneShield solution."

Results

- Reduced time it takes to issue a policy — **50 percent of business is going through the same day.**
- **Underwriters can now approve the referrals due in real-time** — no more waiting overnight for batch processing.
- Printing of policies was very manual in old system — **now it is automated and handled in policy production system.**
- Review of submission applications has been **reduced from several weeks to eight days.**
- The Dominion is now able to be **more customer-centric and reviewing of performance metrics has resulted in proactive management of business rather than reactive.**

Increasing Productivity Equals Better Customer Service

The Dominion values relationships with its policyholders, employees and brokers. “We firmly believe long-term relationships play a part in our continued success. Those relationships extend to our software vendors and OneShield is a great example of that,” said Oke. “OneShield is a partner with The Dominion in reaching our goal of full legacy replacement.”

The Dominion is building a modern end-to-end platform for its insurance systems to replace its legacy environment. OneShield Policy’s ‘extras’, such as data transformation, interface support, and job scheduling, allow it to fit very nicely into a larger system landscape.

“The Dominion had some rating assignment rules and premium calculations and we put OneShield to the test on these unique assignments,” said Oke. “OneShield Policy with its configurable data storage, rule definitions and rich rating support passed with flying colors. After that we knew we had found a good match with a system that can adapt to our needs and also provides significant pre-built functionality.”

He added, “Prior to OneShield Policy, we did not have clean data streams coming out of our systems. With OneShield Policy, we have been able to standardize on a transaction-based messaging service that provides

consistent data downstream.”

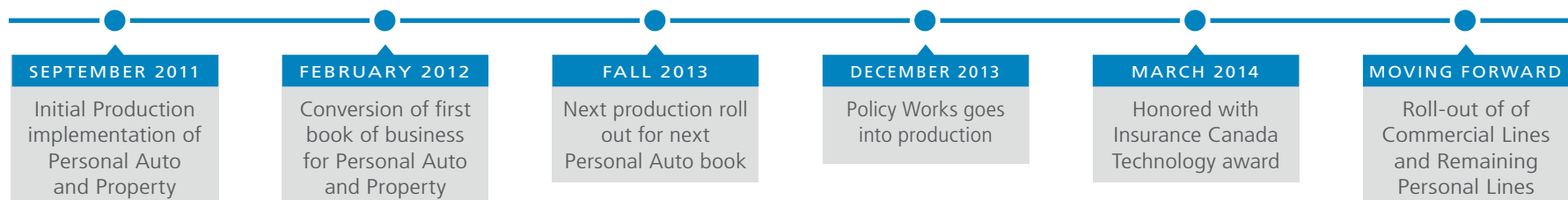
Before OneShield Policy, the time it took to complete an application was measured in weeks. This was not only due to the limitation of the older system, but there was backlog due to the additional maintenance the older system required to enter back date changes, and without an automated UW system and support for task and workflow, everything had to be done outside the system. “Now with the new systems, for applications that do have to be reviewed we have been able to bring the time from weeks down to 8 days,” said Oke. “The new system has reduced the communication and follow-up time significantly and we are left with the time it actually takes for a broker to track down additional data for us.”

“We had one extreme example where due to a variety of reasons a series of changes had to be completed on one policy. The number of changes was not 2 or 3 but 41 changes. In our legacy system, a change like this could have taken up to 41 days due to the lack of straightthrough processing and requirement of an overnight cycle between changes. With the new system, start to finish it took our end user about 20 minutes to complete the transaction. And, it was right the first time!” *continued on page 3*

“OneShield is proving to be a great organization to have as a partner, no small consideration given the significant undertaking to implement a new policy management solution. We have been very impressed with the caliber of the OneShield people, their knowledge of insurance, OneShield Policy and the OneShield Policy toolset, and their collaborative style.”

Janet Babcock, CIO

After the first implementation of OneShield Policy, the evolution of innovation continues:



Increasing Productivity Equals Better Customer Service *continued*

The sophistication of the rating support as well as the pieces of data that can be saved along the way allows The Dominion to review rates and look for contributing factors to risk that it might not have been able to see before since the information was not being tracked.

Oke said, "Automated underwriting is a huge win in our productivity and the goal is continue to increase the percentage of submission that does not require underwriting review."

Prior to the implementation of OneShield Policy, The Dominion's previous policy system did not support the underwriting process of a risk review and every new business submission had to go to an underwriter review desk, which takes time away from the underwriters doing more productive work.

"OneShield Policy has allowed us to configure numerous underwriter rules and by combining that with a Broker Priority Level, we can automate what submissions should be reviewed or immediately issued and therefore reach the goal of straight through processing," he says. "Prior to OneShield Policy, we had to manually move 100 percent of our submissions through our underwriters, now with the underwriting automated in OneShield Policy, we are conservatively referring 50% of our applications to our underwriters, and our plans are to adjust that threshold to lower that number even more."

Since Dragon is a web-based solution, brokers have access to the system so there is an increased ease of doing business with The Dominion. It is no longer a combination of a distributed system and paper-based submission. Now, it is an end-to-end web browser experience for brokers.

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Collaboration is Key to Successful Partnership

"In order to solve business challenges, not only do you need a product that will fit your needs but you need to have good people supporting that product," said Oke. "The people that stand behind the company need to be outstanding, professional and partners in your success. OneShield provides both the product and the people."

OneShield's willingness to co-locate development resources and train The Dominion team has resulted in a close working relationship to ensure the implementation is a success.

"We realized from the outset the magnitude of effort involved in a core replacement project as well as the impact adapting to the change on our organization," said Janet Babcock, CIO. "It was imperative that we not only find the right technology — but the right partner, so we could leverage that experience to our advantage. With OneShield, we found a partner with strong implementation experience and deep insurance knowledge. They worked collaboratively with us throughout our transition. We are very proud of what our team has accomplished. OneShield's commitment and partnership not only made getting to this point possible, but made the journey rewarding."