OneShield
P&C Solutions | **Claims**

OneShield Enterprise Solutions:
OneShield Claims

Simplify and automate every stage of your claim lifecycle

OneShield Software's robust, flexible and easily configurable enterprise-class Claims solution gives you the capability to automate manual processes, reduce overhead expenses and improve overall efficiencies.

Whether deployed in the cloud or on-premise, OneShield Claims supports all lines of business, and is pre-configured with built-in rules, workflows and content to match your specific claims business needs. Offered as a stand-alone component or as part of OneShield Enterprise suite, our claims administration system offers end-to-end claims process management, along with detailed analytics for continuous improvement.

From reporting First Notice of Loss (FNOL) to the claim file closure, you can quickly and easily customize workflows, business rules, and business content to match your specific claims-related business processes. And, you can ensure your claims department adheres to the standards set by your organization.

At OneShield Software, we're technology experts with deep roots in the insurance industry. Our comprehensive portfolio of business solutions are tailored for insurance industry leaders looking to reduce expenses,improve efficiencies and optimize service delivery, every step of the way. Most importantly, our tools are compatible with existing legacy systems and custom-built to meet the specific needs of your claims organization.

OneShield Claims provides everything you need for efficient claims management, streamlining even the most complex scenarios and freeing up time for the things that are really important – like growing your business.
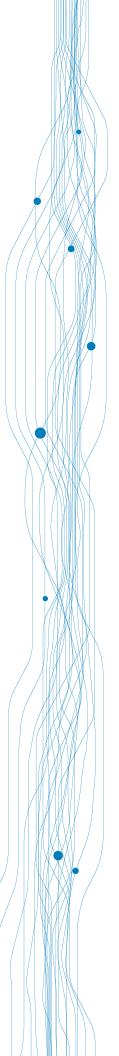

"As-A-Service" (AAS)

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[1].

[1] Source: HFS Research November 2015

Key Features of OneShield Claims

Deployed in the cloud or on premise, OneShield's comprehensive Claims administration solution automates and simplifies the complexities at every stage of the claims lifecycle across all lines of personal, commercial, life and specialty markets.

General Features

- **Incident Management:** With intelligent work flow and context awareness capabilities, OneShield Claims manages individual claims at the level of incident (one level higher than Claims), allowing you to detect fraud, identify and implement loss control more effectively, and deliver a better customer experience.

- **First Notice of Loss:** OneShield Claims allows capture of unlimited number of losses related to the same incident, including multiple people with bodily injury, multiple damaged properties and other loss types.

- **Automated Coverage Identification:** In addition to allowing the adjuster to apply relevant coverages manually, the system identifies and recommends relevant coverages to the adjuster based on loss information and automates this complex process.

- **Automated Claim Assignment:** The system allows for automated (and manual) assignment based on user role, skill set, location, line of business and other criteria.

- **Assignment Administration:** Notification of work assignment to internal and/or external parties through tasks, diaries, notes, etc.

Claims Management Features

- **Recommendations based on historic behavior,** including identifying the right reserves for different coverages, creating intelligent tasks based on the reported losses, recommending loss control measures based on questionnaire answered and adding new incident types based on change in the markets.

- **Supports different reserving types,** including coverage based default reserving, Inspection based reserving, system (past experience) based reserving and manual reserving. Provides comprehensive Litigation Tracking and Management.

- **Claim and Claimant** coverage status management.

- **Party/Property Management,** including bodily injury evaluation and approval of a party for payment.

- **Service Request Management** allowing for potential concierge service, better partner management and improved customer satisfaction.

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

- **Configurable User Dashboard,** allowing each user to begin with a Home Page providing a complete snapshot of bulletins, daily activities, critical alerts, and recently reported claims along with intuitive navigation to work items, claims, incidents, customer, policy & claim number search, partners and reports.

- **Access to claims and/or tasks, including** all open claims, links to recently viewed claims, and direct access to all the details on the claim; based on the user role, the user can access claims and tasks of his/her team members.

- **Rule-based potential recovery identification** means the system can be configured to identify potential recovery of different types such as Salvage, Subrogation, Reinsurance, and deductible, among others.

- **A 360-degree view** of the Claim summary, Robust Business Intelligence capabilities through BI cubes and canned reports representing Incident and Task Data.

- **Document Management,** as well as document storage, categorization and retrieval.

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OneShield Software: Powerful Technology and Tools

Configure Your Own Workflows to Create Efficiencies

- Create your own processes framework by which discrete insurance actions can be configured into work flows for your specific business requirements, including work flows tailored by end-user roles.

- Fully automate underwriting, whether it is STP (straight-through-processing) or intelligent referrals with decision support and traceability.

- Set customizable rules in over 200 diverse contexts, configurable via a powerful toolset.

- Support every line of commercial, personal and specialty business, including professional liability such as medical professional liability 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, 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.

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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 Claims

Leverage Extensive Pre-Built Insurance Content

- OneShield Claims includes a comprehensive pre-built library of business as well as pre-defined and configurable data models, workflows, incident types, loss types, causes of losses, reserve types, payment categories and coverage definitions process.

- Eliminate the time consuming process of defining business content from scratch.
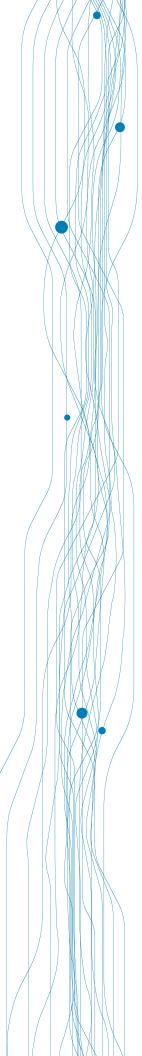
Realizing Advantages of Self Sufficiency

- Performing ongoing maintenance, adding content for existing or new lines of business, modification of workflows - can be done independently.

- The configuration capabilities of our application builder, OneShield Designer, empowers your business and technical users to work collaboratively to configure business processes that are specific to your organization.

Improved Claims Management and Customer Service

- One Shield Claims enables you to manage claims in a cost-effective, customer-centric manner thereby providing a better user experience.

- Through a streamlined claims management process, your claims department will appreciate the improved speed and service quality that comes from a sophisticated claims processing workflow carrying broad set of capabilities.

OneShield 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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