

OneShield
Enterprise

Move at the
speed of change.

Rating
Solution Overview





Real-time calculations of insurance premiums are expected to remain competitive.

OneShield's end-to-end rating solution eliminates risk and creates efficiency by allowing insurers across all personal and commercial lines to automate underwriting, rate modeling, pricing management and comparison, and more.

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OneShield Rating handles calculations ranging from simple to very complex scenarios and gives you the results for accurate underwriting in a fast-paced world. It helps you avoid risks early in the underwriting process, so you can communicate your underwriting appetite across distribution channels.

Unique in its use of shared or common product definition data, OneShield Rating promotes reuse and ease of maintenance. This allows for data integrity across all product lines, pre-quote validations based on underwriting rules, multiple calculation methods, blended rates, multiple scenario-based quotes, and full reporting on all aspects of rating data.

Deployed through our full-service SaaS delivery model, OneShield Rating can help you optimize the quoting process by improving turnaround times and rapidly supporting new initiatives. Its rating is made easy with a market-tested solution and a seamlessly integrated component of OneShield Enterprise.



Our strengths lie in our people, deep-rooted insurance knowledge, and thoughtful technical architecture.





OneShield Rating can help offer more competitive pricing, segment markets and evaluate new market opportunities.

OneShield Rating allows you to support multiple writing and rating companies with complete version control, regardless of the number of active rate books or single, multi-state, and national filing adoptions. OneShield Rating automates and simplifies the complexities at every stage of the rating process across all lines of personal, commercial, and specialty markets.

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Rating Administration:

Differentiate your product offerings with OneShield Rating.

Our comprehensive portfolio of business applications is tailored for insurance industry leaders looking to reduce expenses, improve efficiencies, and optimize service delivery every step of the way.

Key Rating Features:

- Ability to report covered premium calculations, as well as taxes, surcharges, countersignature, and other monetary non-premium items.
- Multi-tier rating and seasonal rating.
- Import rates from spreadsheets for easy setup of rating factors.
- Implement complex rate algorithms using the rating configuration engine.
- Define programs within a product to cater to different market segments.
- Rate updates are performed individually or globally on filings or as a bulk load.
- Future effective date filing definition, testing, and deployment.
- Out-of-sequence and prior-term rating support.
- Perform “What if analysis” comparing various premium scenarios or separate quote proposals.
- Import large schedules easily and quickly.



Cloud-based

Tools to empower insurance professionals.



OneShield Designer:

Combining speed, power, and flexibility, our intuitive design tool unlocks limitless potential needed to succeed in today's insurance marketplace. Enabling self-sufficiency and speed-to-market, OneShield Designer empowers business and technical users to work collaboratively to create and modify discrete insurance actions. It allows the configuration of virtually every aspect of the system, including workflow, product definition, object model, and web services.



OneShield Portals:

OneShield's web portals are at the forefront of the digital-first landscape, offering a transformative self-service experience for both internal and external users. Through responsive and dynamic UX/UI design, our portals ensure a user-centric approach that adapts effortlessly to varying needs and devices. Moreover, we prioritize flexibility by allowing you to define user roles and permissions at multiple levels, while configuring rules and workflows to align with your specific distribution channels.



Package Designer:

An add-on to OneShield Designer, Package Designer, provides the ability to wrap together disparate coverages and coverage parts, including those traditionally defined as commercial and personal lines, into a single policy package. Use already-configured Products and Coverages to create a Package Policy without having to reconstruct those elements. Customize product offerings to address customer demand and service new markets.



OneShield Relationship Management (ORM):

Enabling expanding ecosystems and third-party relationships, ORM provides tools to automate and control how you interact with third-party partners empowering them to manage staff, write new business, process address/contact change information, access billing statements, and process monthly reconciliation.



Services Designer:

An add-on to OneShield Designer, Services Designer implements a collection of vendor and product-independent pre-configured APIs, allowing external applications to remotely execute business transactions on the platform. Any processing, traditionally tied to the User Interface, or available solely within the platform, has been de-coupled and made available As-A-Service.



OneShield Reporting:

Actioning near real-time data and reports for informed and timely decisions, OneShield Reporting uses dashboards, pre-defined cubes, standardized reports, and ad-hoc reporting to provide access to client information, system transactions, financial, operational, statistical, and marketing information for running your business operations.

Technology that scales as your insurance business evolves.

Proven technology architecture:

Design, configure, and deploy all from our scalable JavaEE process automation platform. A well-constructed and comprehensive metadata-driven engine powers insurance transaction processing while providing the ability to handle both market and technology change cost-effectively with speed and transparency.

Software from the cloud:

Consider the power of cloud-based “As-A-Service” (AAS) technology; unlimited scalability, ease of upgrades, quicker deployments, disaster recovery and fail-over protection, 24/7 technical support, and data security. Working in the cloud with OneShield 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.



Cloud-based



Lower your total cost of ownership with OneShield Rating.

Automate Processes:

Leverage existing workflows for all users to enhance your business processes. Run policy validation rules before the rating begins to ensure validity. Fully automate rating to support straight-through processing. Multiple rate and rule combinations can be versioned and managed across distribution channels.

Enhance Agent & Customer Service:

Realize the Advantages of Self-Sufficiency: Provide real-time quoting access to customers, agents, and partners for purposes of self-service inquiries and service, new business acquisition, commission, and sales monitoring.

Leverage Extensive Pre-Built Insurance Content:

OneShield Rating comes with pre-built rules that can be adapted easily to your requirements. Users can choose to modify the application using onscreen “wizards” or via a familiar spreadsheet-style interface, and users can test rate and rule changes in real time.

Realize the Advantages of Self-Sufficiency:

Attain self-sufficiency in modifying products and workflows. Improve business agility enabling you to rapidly bring products to market while lowering management and maintenance costs.

About OneShield

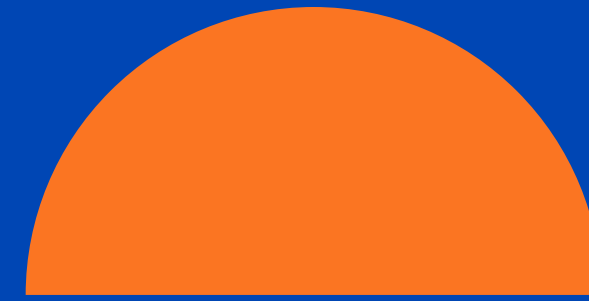
OneShield provides business solutions for P&C insurers and MGAs of all sizes.

Proven Technology Architecture:



Schedule a Demo

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Software from the

OneShield's cloud-based and SaaS platforms include enterprise-level policy management, billing, claims, rating, relationship management, product configuration, business intelligence, and smart analytics. Designed specifically for personal, commercial, and specialty insurance, our solutions support over 90 lines of business.

OneShield's clients, some of the world's leading insurers, benefit from optimized workflows, pre-built content, seamless upgrades, collaborative implementations, and pricing models designed to lower the total cost of ownership. Our global footprint includes corporate headquarters in Marlborough, MA, with additional offices throughout India.

Visit [OneShield.com](https://www.oneshield.com) to learn how we can help simplify and transform your insurance business.

Cloud-based Scalability

Deep P&C Knowledge