



Insurance Solutions for Commercial Lines

Core insurance software, purpose built
for your unique business requirements.





Adapt to the changing Commercial Insurance landscape with proven core technology.

Commercial insurers face opportunities such as expanding their product offerings and customer base in a growing market, but they also encounter challenges like increasing competition, regulatory complexities, and a shortage of skilled professionals.

A proven core insurance management platform can help address these issues by enabling data-driven decision-making, automating routine tasks, and enhancing digital interactions with policyholders.

This technology also strengthens cybersecurity measures, safeguarding sensitive customer information. Overall, it empowers commercial insurers to stay competitive, deliver better customer experiences, and adapt to the ever-changing insurance landscape.

That's where OneShield comes in.



Elevate Your Commercial Lines Insurance Operations

Commercial Lines insurers face a dynamic landscape with unique complexities in all the various lines of business. OneShield's Policy, Billing, and Claims Administration Solutions are designed to empower your company with the tools and capabilities needed to excel in this competitive market.

Adapt to the changing Commercial Insurance landscape with proven core technology.

OneShield's platform offers comprehensive policy management capabilities to handle virtually any line of business efficiently. Whether you're dealing with Monoline or Package Policies, our solution streamlines underwriting, policy issuance, and management processes.

Lines of business include:

- Commercial Property
- General Liability
- BOP
- Commercial Package Policy
- Professional Liability (D&O, E&O)
- Commercial Auto
- Commercial Umbrella
- Inland Marine
- Crime
- Cyber
- Workers' Compensation
- And additional frameworks for more specialized products



We have partnerships with AAIS, and ISO ERC for insurance product content, accelerating time to market.

Configuration for Your Specific Needs

While OneShield's solution offers a rich set of features out-of-the-box, we understand Commercial Insurer have unique requirements. We work closely with you to configure the application to align with your commercial insurance processes and business goals.



1

Enhanced Digital Engagement

OneShield's platform includes customer portals that empower policyholders to self-serve. Customers can access policy information, make payments, report claims, and communicate with your team seamlessly.

4

Configurability for Your Brand

Maintain your brand identity and create a personalized customer experience. Our team works with you to tailor the application to reflect your unique brand and customer service approach.

7

Implementation Success

Rapid delivery of a Minimum Lovable Product (MLP) through the effective fusion of our technology and deep insurance domain knowledge, ensuring swift speed-to-value for clients.

2

Multi-Channel Distribution

Our solution supports multi-channel distribution, allowing you to sell policies through agents, brokers, online platforms, and more. Adapt to changing market dynamics and customer preferences with ease.

5

Single Platform

Our robust suite of insurance software solutions, encompassing policy, billing, rating, claims, and reporting capabilities, is seamlessly integrated into a unified platform for streamlined operations and enhanced efficiency.

8

All-Inclusive Pricing Model

Our annual fee includes software licensing, maintenance, hosting, implementation, upgrades, and a managed service plan. This pricing model alleviates variable fees, such as large upfront implementation costs and upgrades, in favor of a predictable annualized price.

3

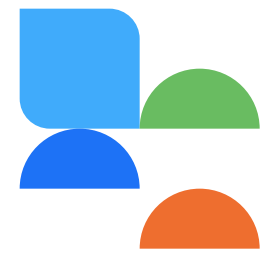
Analytics for Informed Decision Making

Leverage real-time data analytics to gain insights into customer behavior, market trends, and underwriting risks. Make informed decisions and refine your business strategy.

6

Leverageable Content

Supporting to over 90 lines of business, our configurable solution offers prebuilt content and reusable workflows. It adapts to changing business needs while ensuring flexibility for company differentiation. With automated rules and workflows, we streamline the end to end insurance lifecycle for efficient straight-through processing.



Functionality Highlights

OneShield's Policy, Billing, and Claims Administration Solutions provide the following key features tailored to Commercial Lines insurers:

Policy Management:

- Support for admitted and non-admitted products.
- Primary and excess coverage and registration for subscriptions and towers.
- Country-wide model for product definition and maintenance.
- Manages variations required to manage insurance programs.
- Easy maintenance allows for reusability across products and programs.
- Manage customer data at an account and policy level.
- Support full entity management across the policy lifecycle.
- Streamlined underwriting and policy issuance.
- Configurable policy and coverage options.
- Ability to override premiums at the policy, coverage, and rate factor level.

- Endorsement management for policy changes.
- Reinsurance tracking capabilities.
- Tools to streamline the processing of large schedules of assets.

Billing & Accounting:

- Flexible billing options for different lines of business.
- Automated invoice generation and premium calculations.
- Integration with accounting systems for accurate financial reporting.
- Support for taxes, fees, and surcharges including flexible earning methods.

Claims Management:

- Robust claims handling and tracking.
- Integration with claims adjusters and medical providers.
- Fraud detection
- Incident and claim level tracking.
- Efficient claims intake and processing via a web portal, email, or manual entry.
- Automated coverage identification based on loss information.
- Assignment administration to internal and/or external parties through tasks, diaries, notes, etc.

- Rules-based recovery identification across different types such as salvage, subrogation, reinsurance, and deductibles.
- Agency and customer portals for reporting and tracking loss statuses.
- 360-degree claim summary view.
- Robust business intelligence capabilities.
- Catastrophe management.
- Comprehensive litigation tracking and management.

Analytics & Reporting:

- Real-time data analytics for risk assessment.
- Comprehensive reporting for performance analysis.
- Support for informed decision-making and strategy development.

Customer Engagement:

- Enhance customer relationships with self-service portals.
- Personalize communication to policyholders.
- Improve client retention and satisfaction.



“Before making the decision to expand our use of OneShield Policy across our commercial lines, we did extensive research on the latest technologies available within our industry.

It validates that OneShield Policy remains the best platform for our technology transformation and plans for future growth. OneShield provides a robust and flexible platform that is routinely enhanced, offering us an advantage in the industry.”



Timothy Shine,
Vice President, Commercial
Lines Technology



Fireside Chat: Erie Insurance & OneShield discuss digital distribution enablement.

Tim Shine, VP of Commercial Lines Technology at Erie Insurance, sits down with OneShield to discuss their success with their agent delivery model on OneShield Enterprise. In this webinar, Tim shares how continuous innovation, platform flexibility, and collaboration has allowed Erie Insurance to meet a market need with a tailored product and best-in-class user experience for their agent delivery model that has already exceeded expectation.

Agents and underwriters are delighted by the user experience and efficiency they've gained. There is full visibility into the client risk profile and potential cross sell opportunities, and product offerings can be modified with ease to respond to market needs. As a true testament, Erie is embarking upon its next transformative project, conversion of personal lines to the OneShield platform.

Watch the full
webinar by visiting
this link.



[Erie Insurance partners with OneShield Software to advance its digital and product strategy in commercial lines.](#)

About OneShield

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

For more information, visit [OneShield.com](https://www.oneshield.com)



OneShield solves the complex technology needs of Commercial Lines Insurers. Check out how:



[Utica First: Enhancing the digital experience and delighting customers.](#)

See for yourself

Connect with a OneShield Commercial Lines insurance solution specialist to discuss your technology needs, and to schedule a demo.



[Click here to book.](#)

