Core Suite.
Use Case Driven.
One Platform.

OneShield®
ENTERPRISE

Rating

OneShield SOFTWARE | Business Solutions. Simplified.

Real-time calculations of insurance premiums are the expectation to remain competitive. OneShield Software'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.

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.

OneShield Rating can also import any content, including third-party policy systems, and is unique in its use of shared or common product definition data, promoting 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 support new initiatives. Its rating made easy, with a market-tested solution and a seamlessly integrated component of OneShield Enterprise.

At OneShield Software, our strengths lie in our people, deep-rooted insurance knowledge, and our thoughtful technical architecture. 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. OneShield Rating can help offer more competitive pricing, segment markets and test new market opportunities.

Differentiate Your Product Offerings with OneShield Rating

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.

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 score-card support.
- Rate updates 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.

Tools to Empower Insurance Professionals

OneShield Designer: Combining speed, power, and flexibility our intuitive design tool unlocks a world of endless possibilities needed to succeed in a digital insurance marketplace. Enabling self-sufficiency and speed to market, OneShield Designer empowers your business and technical users to work collaboratively to create and modify discrete insurance actions. OneShield Designer allows configuration of virtually every aspect of the system including workflow, product definition, object model, and web-services.

Services Designer: Leverage and extend services from our extensive catalog of coarse- and fine-grained services, supporting SOAP/REST, XML/JSON natively, via configuration, with built-in security in all services as well as periodic service penetration testing. Independent of a user interface, external applications use Services Designer (a service layer) to process transactions and store data.

Package Designer: Provides insurers the ability to package multiple product coverages (personal, commercial, or both) together in a simplified manner. They can customize product offerings to address customer demand and service new markets, through direct or traditional channels.

OneShield Portals: Leveraging responsive and dynamic design OneShield Portals provide internal and external users with a wealth of self-service capabilities. Created with flexibility in mind, end-user roles and permissions can be defined at various levels and rules and workflows configured with the functionality required for each distribution channel.

OneShield Relationship Management (ORM): Enabling expanding ecosystems and 3rd 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.

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

Experience Technology Agility

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 strength of cloud-based "As-A-Service" (AAS) technology; unlimited scalability, ease of upgrades, quicker deployments, 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.

OneShield | P&C Solutions | Rating

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 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.

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.

Enhance Agent and Customer Service: 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.

About OneShield Software:

OneShield Software delivers core business software solutions to the global insurance and broader financial services industry, deployed in the cloud or on-premise. OneShield Enterprise, 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 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 and Canada, OneShield Software has 50+ products in production across the global P&C insurance market.

Visit us at OneShield.com or contact us now to learn how we can help simplify and transform your business.

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