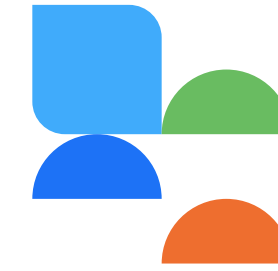




Insurance Solutions for Personal Lines

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





Elevate your Personal Lines insurance business through advanced technology.

Personal lines insurers face a host of challenges in today's insurance landscape, including intensified competition, changing customer preferences, emerging cyber risks, and evolving risk factors. Additionally, the complexity of regulatory environments adds another layer of difficulty. On the flip side, there are opportunities to be found in providing more tailored policies and enhanced customer experiences.

By automating policy administration and streamlining claims handling, it enables insurers to operate more efficiently. Data-driven risk assessment helps in adapting to evolving risk factors.

Leveraging a modern core platform ensures compliance with ever-changing regulations. This technology empowers personal lines insurers to offer customized policies, effectively mitigate risks, and deliver superior customer experiences, reinforcing their competitiveness and resilience in the personal lines insurance sector.

This is where OneShield comes in.



“The OneShield Policy platform has been, in several different ways, crucial to PURE’s growth.

We found the right foundation to add in third-party data and external technology when it makes sense for our business.

The ability to extend your platform to third-party tools and black-box processes is important. Having the self-sufficiency to tweak the system as needed has been very critical to our success.”



Jason Lichtenthal
Chief Information Officer
PURE Insurance

Streamlined Policy Management

Efficiently manage policies for auto, home, renters, and other personal insurance lines. Streamline underwriting, issuance, and endorsement processes, to provide customers with quick and accurate service.

Lines of business include:

- Homeowners
- Personal Auto
- Condominiums
- Umbrella
- Tenants
- Dwelling Fire
- And additional frameworks for more specialized product requirements.



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

Customer-Centric Approach

In the world of Personal Lines insurance, customer satisfaction is paramount. Our solution is designed to enhance the customer experience at every touchpoint, from policy purchase to claims processing.



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.

2

Configurable Policy Options

Adapt to ever-changing customer and market needs with configurable policy options and coverages supported and presented in an intelligent and efficient workflow. Easily manage policy changes, endorsements, and renewals to keep up with evolving customer requirements.

3

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.

4

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.

5

Configurability for Your Brand

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

6

Single Platform

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

7

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.

8

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.

9

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.



Functionality Highlights

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

Policy Management:

- Streamlined underwriting and policy issuance.
- Seamless endorsement management for policy changes.
- Manage customer data at an account and policy level.
- Ability to override premiums at the policy, coverage, and rate factor level.
- Easy maintenance allows for reusability across products and programs.
- Reinsurance tracking capabilities.
- Moratorium and suspension automation.
- Tools to streamline the processing of large schedules of assets.

Billing & Accounting:

- Flexible billing options to accommodate various payment preferences.
- Automated invoice generation and premium calculations.
- Integration with accounting systems for accurate financial reporting.

Claims Management:

- Customer-friendly claims reporting and tracking.
- Integration with third-party claims adjusters and repair services.
- Swift and transparent claims processing.
- Catastrophe management.
- 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.

Analytics & Reporting:

- Real-time data analytics for risk assessment and market insights.
- Comprehensive reporting to monitor performance and customer behavior.
- Data-driven decision-making for profitable growth.

Customer Engagement:

- Self-service portals for policyholders to access information and perform actions.
- Uncredentialed consumer portal for anonymous quoting.
- Personalized communication to enhance customer relationships.
- High customer satisfaction and retention rates.



About OneShield

Systems and strategies that keep P&C Insurers, MGAs and Startups moving forward.

See for yourself

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



[Click here to book.](#)

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 Personal Lines Insurers. Check out how:



[From Startup to Market Leader – The Journey of PURE Insurance.](#)