



Property & Casualty Insurance Solutions from CCS Technology Solutions

CCS Technology Solution presents OneTimePortal® (Powered by WEBSHERE), Web-based software platform for property and casualty insurers that are seeking to reduce transaction costs, improve responsiveness and enhance the profitability of their agency channel. Our standards-based approach leverages industry standards such as ACORD XML, AL3, PDF, and Web services coupled with best-of breed rules engine technology, and our underlying java-based framework to provide an agency portal that is cost-effective, rapidly deployed, and easy to maintain and modify to meet changing market conditions.

Benefit

OneTime is a software platform that substantially reduces the time and cost of rating, quoting, underwriting and binding of policies for carriers and agents. Insurance carriers benefit by reducing transaction costs and underwriting errors, increasing employee and agent productivity, and creating a competitive advantage with agents.

Technology Overview

Utilizing Java and XML technologies, OneTime Portal is a set of applications and components that gives insurance carriers the ability to deploy and manage secure agency portals easily and cost effectively.

By offering an out of the box capability to integrate with policy administration systems, the OneTime Portal enables property and casualty insurance companies to rapidly and cost-effectively deploy agency portals and integrate seamlessly with their existing IT infrastructure.

The OneTime Portal has been developed in Java and runs within any J2EE environment. It has been designed as an out of the box solution, simplifying deployment.

A suite of tools allow you to adapt the portal's look and feel to fit your organization's standards. And since portal functionality is driven from specific business rules from a centralized rules repository, OneTime Portal allows you configure and maintain all business rules through one interface. This gives you, as an administrator, the ability to customize OneTime Portal to meet the needs of your organization, users, and user groups.



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OneTime Portal Key Features

The Agency Portal provides you a flexible, full functioning agency portal solution. By enabling you to pre-underwrite based on your enterprise rules and rates, make decisions based on aggregated exposure data, (Choicepoint) and streamline the workflow between agent and underwriter, the OneTime Portal offers a rich set of powerful features. Each of the services within the OneTime Services Suite is offered as a stand-alone component and can be leveraged as Web services to interact with other systems within your enterprise.



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Open, versatile framework

Built using standard Java technologies, the OneTime Portal solution includes an open framework of JSPs, Servlets, Services and subsystems. It has been designed to maximize re-usability and create an architecture that is easy to extend, support and maintain. Conforming to the J2EE specification, the framework is platform and database independent.

ACORD XML compliant

The heart of the OneTime Portal is ACORD XML. Used as the back-end data model and the format for interfacing with internal services and subsystems, ACORD XML is utilized throughout the Portal solution.

With ACORD XML embedded as the native data format, the Agency Portal is able to integrate with agents, agency management systems.

Application integration

OneTime software is designed to allow companies to leverage their existing infrastructure. By offering a number of integration approaches, the OneTime Portal gives you the flexibility to avoid the replacement of existing IT investments, avoiding the headaches of dual-maintenance and support of rules and rating systems.

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Rules & Rate management

At the core of any rule-centric approach is the ability to separate business rules and related processes from the application code. OneTime Portal is designed so business rules and product specific data elements are accessed from a rules engine, separate from the application code. The Agency Portal can leverage rules already existing in an enterprise rules repository

First and foremost designed to access product rate data and logic embedded in your existing operating environment, OneTime Portal provides XML based request/response architecture to access your rating system.

Web services

As Web services become the predominant method for making information and applications available programmatically on the Internet, portals need to allow for integration of Web services as data sources and as remote application components. CCS Technology Solutions OneTime Portal integrates support for Web services in the following ways:

- *Servlets running on the Agency Portal server can access a Web service to obtain information or invoke remote methods provided by the Web service.*
- *Other systems can access OneTime Portal services via SOAP calls.*

Security

The OneTime Portal utilizes a native security subsystem that allows administrators to manage access to resources by setting up restrictions on who can do what with the system. Within the Portal, the security subsystem controls bind authority levels and pricing tools. The security subsystem also supports LDAP calls to third-party or single sign on authentication services.

The Agency Portal supports all lines of business. Lines of business that are currently built and available out of the box are listed below:

OneTime Services

The OneTime Services Suite provides a number of java components Suite designed to work as a group within the Agency Portal or as stand-alone Web services. The following is a summary of each component:

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The Agency Portal ships with an interface to your rules engine via the JSR-94 Java Rule Engine API (the Java Community Process Specification for Java Rules Engine API). This API provides a standard mechanism for accessing and using a rule engine in J2EE environments. The OneTime Portal provides an implementation conforming to this specification and can be used with other rules engines such as PegaSystems, ILOG, Blaze and others.

PDF Engine

The PDF engine is a suite of java components designed to translate ACORD XML into PDF representations of ACORD forms or company specific documentation such as policies, invoices and forms.

Email Server

The Email Server is a java component designed to poll the data store for events and to communicate to underwriters, agents and administrators based on portal activity.

Policy Admin API

Using ACORD XML, the Portal Solution can process several transactions with your policy admin system. Leveraging ACORD XML, OneTime Portal formats and presents data collected in the portal to your policy administration system in the form of a bound (or issued policy), a policy, billing or claims inquiry, or as a request for a quote.

Quote/Rating Engine

Primarily designed to access rate data and logic embedded in your existing operating environment...between agency management systems and their Web systems, making "doing business" with your company portal, easy.

Since many of the transactions that insurance companies are pushing out on the Web involve customer data that agents have resident within their agency management system, CCS Technology Solutions has developed AgentOneTime to give agents the ability to upload data to the carrier's Web platform and when finished, download policy data back to their systems, eliminating re-keying of information.

This is a completely new way of doing business with agents. By letting agents leverage the data in their agency management system, insurance companies take a step toward the SEMCI promise and significantly boost agent adoption of their Web offerings.

AgencyConnect is an out-of-the box software product that combines a server side translation engine with an extensive XML to Database mapping library to enable the real-time translation of XML formatted data to ACORD XML.

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Functionally, AgencyConnect:

- Automates the extraction of XML data from many different agency management systems. It currently supports FSC. (More to come later)
- Provides a transformation engine that translates XML data into ACORD XML, a common, useful format for consumption by downstream systems
- Includes client side components to streamline the upload process from the client perspective.

Conclusion

The OneTime technology platform provides an innovative; Web based approach to streamlining traditionally inefficient insurance transactions.



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