

Client Spotlight

Creating a Smarter, More Connected Insurance Ecosystem:

How OneShield and Upland Specialty Insurance are Transforming Policy Data Access Through API Integration.





Modern insurers face growing pressure to move faster, reduce friction, and stay nimble in an increasingly digital market. At OneShield, we are committed to helping carriers and MGAs achieve those goals by designing systems that work in harmony across every function. That vision is being realized through our work with Upland, where we are building a robust, integrated data ecosystem powered by APIs.

Over the past six months, our teams have partnered closely to integrate with Upland's tools using OneShield Market Solutions' (OMS) API integration suite that makes OMS the single source of truth for all policy-level information. These APIs enable real time synchronization between OMS and Upland's internal tools, streamlining the flow of data across their entire organization.

You'll discover how this connected ecosystem operates through five key API groups outlined ahead.

1. Party Management
2. Submissions
3. Quoting and Rating
4. Policy Details
5. Documents and Emails

Five API Categories with Real-World Impact

To ensure we tackled the most critical areas first, we focused our integration efforts on five key categories. Each one supports a specific use case that is helping Upland improve speed, visibility, and efficiency



1. Party Management

- **Business Objective:** Enable accurate, centralized management of contact information for broker contacts, broker locations, insureds, underwriters, underwriting assistants, and more.
- **Outcome:** API-driven logic ensures consistency in contact information, such as broker details, across Upland's technology ecosystem. When contact records are updated in one system, those changes are reflected in OMS. This eliminates duplication and helps maintain accuracy when assigning brokers to policies or generating reports.

2. Submissions

- **Business Objective:** Streamline the intake and tracking of submissions to improve operational efficiency, including underwriting.
- **Outcome:** As new business flows in through Upland's intake tools, this API delivers the submission data directly into OMS. The result is a seamless, structured handoff to underwriters without the need for manual re-entry. It also ensures that submissions are immediately available for downstream processes, such as rating or document generation.



3. Quoting and Rating

- **Business Objective:** Deliver accurate, real-time premium calculations to support sales effectiveness and pricing consistency.
- **Outcome:** This capability allows Upland to send rating requests from external tools to OMS and receive calculated premiums in return. For example, if a user updates risk factors in Upland's quoting interface, OMS instantly applies the rating logic and sends back the results. This setup gives Upland the flexibility to maintain a tailored front-end experience while centralizing their rating intelligence within OMS.

4. Policy Details

- **Business Objective:** Provide quick, reliable access to comprehensive policy information to support clearance determination (clear vs blocked), endorsements, renewals, claims processing, and other services.
- **Outcome:** With this API, other internal systems at Upland can request and retrieve the most current policy data directly from OMS. Whether a team needs to verify coverage terms, check policy status, or generate a report, they can do so with confidence that they are working with accurate and complete information.

5. Documents and Emails

- **Business Objective:** Facilitate a secure, organized storage and exchange of submission and policy-related documents and emails to support compliance and operational transparency.
- **Outcome:** This integration automates how policy documents and email communications move between systems. When a file is uploaded or an underwriter sends an email, the content is captured and stored within OMS in near-real time. That way, key stakeholders involved in the policy lifecycle have the same access to the latest documentation, without relying on inbox searches or shared drives.



This joint API approach is characterized by its “zero-awareness” design. In other words, consuming or producing systems don’t require direct knowledge of each other’s existence. For example, with the Party API operational between OMS and Upland, the multiple systems/services that need to manage party data into OMS would only need to interact with a single resource, complete with a consistent authentication process and request/response pattern.

Together, these integrations are reducing manual handoffs, improving data accuracy, and allowing Upland to make decisions more quickly and with greater confidence.

Andrew Stewardson,
Assistant Vice President, Enterprise
Architecture for Underwriting Operations at
Upland, offered his perspective:

“Creating a network of integrations between OMS and Upland establishes a more interoperable ecosystem, enabling specialized tooling to work with OMS as the core system. This is intended to enhance the capabilities of our internal solutions but also allows for more efficient methods of exchanging data between processes. The result is a more ‘connected’ environment that will reduce manual effort and support future innovation and partnership.”





Laying the Groundwork for Ongoing Innovation

Beyond the core API integration work, we have partnered with Upland on targeted initiatives aimed at strengthening data interoperability, improving system visibility, and accelerating decision-making across teams – laying the groundwork for scalable growth and operational agility.

A Platform That Grows with the Business

The progress achieved to date has established a robust foundation; however, it represents just the initial phase of our long-term growth strategies. As Upland continues to evolve, we are focused on expanding this integration framework to support new tools, workflows, and use cases. Our shared goal is to create a future-ready insurance environment that supports innovation without compromise.



About Upland Capital Group



Upland Capital Group, Inc. is an AM Best "A-" (Excellent) rated specialty property and casualty insurer based in Dallas, Texas. Through its wholly owned insurance carrier, Upland Specialty Insurance Company, the company markets, underwrites, and services specialty insurance products in select markets, including excess transportation, construction casualty, excess casualty, primary general liability, excess public entity, professional liability errors and omissions, excess cyber liability, and product recall.

For more information, visit www.uplandcapgroup.com



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 www.OneShield.com