OneShield®

Client Spotlight:

AI-Powered Innovation and Streamlined Insurance Excellence with MIEC

miec

Overview

After replacing 47 years of legacy technology with OMS in 2022, MIEC is building on that foundation with a roadmap of AI capabilities spanning underwriting, claims, and policyholder self-service, all native to the platform.

Lifecycle Stage	AI Capability	Before	After
Submission Intake	Submission AI Tool	Underwriters manually review emails and key in submission data by hand	AI converts incoming applications directly into OMS submissions automatically
Policyholder Self-Service	AI-Powered Chat Assistant	Policyholders call support or navigate multiple screens for routine tasks	A conversational chatbot handles questions, documents, endorsements, and premium estimates in real time
Claims Research	Claims AI Assistant	Adjusters manually review every document, note, and email in a claim file	AI summarizes files, builds timelines, and answers questions with source-linked evidence
Coverage Verification	Coverage Verification Tool	Claims staff manually review policy documents to confirm coverage applies	One click returns a coverage decision with a confidence score and summary
Reserve Setting	Reserve Prediction Tool	Reserve estimates rely on individual adjuster judgment, creating inconsistency	AI recommends a reserve amount grounded in MIEC's own historical claims data

A Success Story Through Collaboration

In 2022, MIEC went live with the OMS SaaS platform. Leveraging OMS's advanced features, MIEC has moved into the digital-first landscape, offering separate portals for insureds and underwriters, successfully integrating with critical third-party systems, and embracing panoramic visibility to foster collaboration, better decision-making, and exceptional service levels.

No technology journey is without its challenges. However, MIEC's experience with OneShield stands as a testament to what genuine partnership and collaboration can achieve.

MPL
AFFILIATE PARTNER

OneShield is proud to be an affiliate member of the Medical Professional Liability Association.

AI-Powered Innovation with OneShield Market Solutions

MIEC and OneShield have continued to deepen their partnership, moving beyond core platform capabilities into AI-powered innovation. The OMS managed services model delivers frequent platform enhancements and new AI capabilities as part of the subscription, so carriers like MIEC can adopt the latest tools without costly upgrade projects or extended timelines. MIEC is putting that model to work, scaling its operations with a suite of AI-driven tools that streamline workflows and sharpen decision-making across the organization.

"What we're building with MIEC goes well beyond the initial implementation. OMS is designed so that innovation doesn't stop after go-live, and MIEC is a great example of a carrier taking full advantage of that. The new capabilities they're bringing into their workflows are going to have a real impact on how their teams operate."

Rex Blazevich, President of OneShield Market Solutions

Enhancement and Innovation That Fuel Growth

The OMS delivery model is designed so that product innovation never stalls after go-live. Frequent platform enhancements and AI-powered capabilities are delivered as part of the managed services that OMS provides, eliminating the costly upgrade cycles common with traditional core systems. For MIEC, this means adopting the latest tools as they become available without additional implementation burden.

"Moving off a platform that had been in place for nearly 47 years was the first step. Now, we're leveraging new AI-powered capabilities across our operations, and the OMS model makes it possible to adopt them at a pace that works for our team. The partnership with OneShield has given us both a modern foundation and a real path to continuous improvement."

Lakshmi Lakshminarasimhan, MIEC's Vice President, IS / IT and Innovation

Claims AI Assistant

The OMS Claims AI Assistant gives MIEC's claims team an AI-powered research layer embedded directly in their daily workflow. Adjusters can generate summaries of lengthy claim files, build event timelines automatically, and surface specific details through natural language questions, all without manually combing through every document, email, note, and diary in a case. Each response includes source-level evidence linked to the exact passage in the original file, and configurable depth and confidence settings let the team match the tool's precision to the complexity of each claim.

Coverage Verification Tool

The OMS Coverage Verification Tool will streamline one of the earliest and most important steps in MIEC's claims workflow by confirming whether an individual or organization has coverage for a reported incident on the date of loss. Rather than manually reviewing policy documents, claims professionals will initiate verification with a single action, and OMS will return a coverage decision with a confidence score and a detailed executive summary explaining the determination and next steps. The result will be faster intake decisions, reduced manual effort, and more consistent accuracy across MIEC's claims operation.

Reserve Prediction Tool

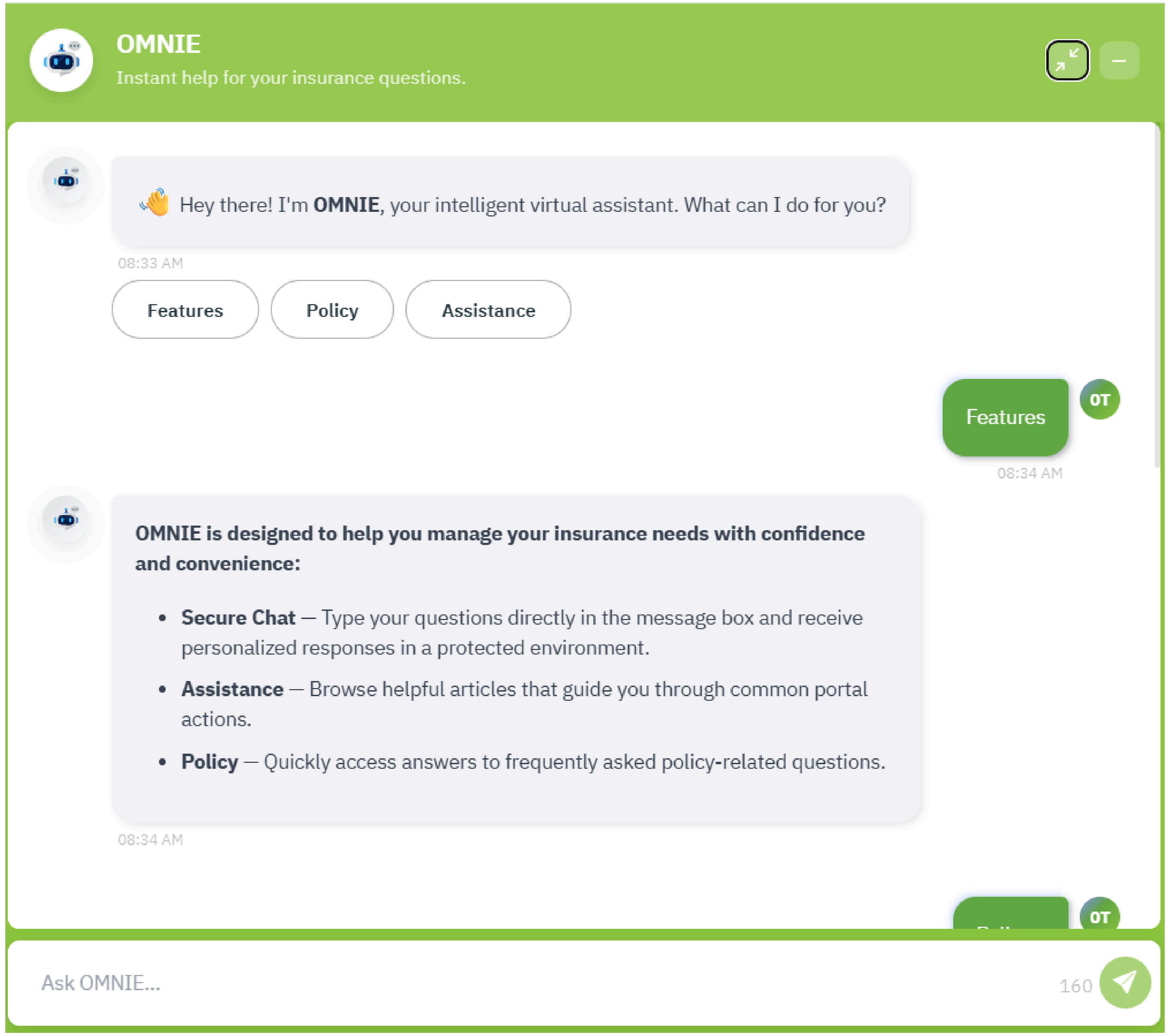
The OMS Reserve Prediction Tool will bring AI-driven rigor to one of the most critical functions in MIEC's claims operation, setting indemnity reserves. Adjusters will be able to request a prediction directly from the Reserves section of a claim and review a detailed report that provides both a recommended amount and the data-driven reasoning behind it. Grounded in MIEC's own historical claims data, the tool will help the team reduce variability in reserve estimates and build a more consistent, analytically sound foundation for financial decision-making across the portfolio.

Submission AI Tool

The OMS Submission AI Tool will transform how MIEC's underwriting team handles incoming applications by bringing AI directly into the submission workflow. Rather than manually reviewing application emails, scraping data from attachments, and creating new submissions by hand, underwriters will be able to let the tool analyze incoming applications and convert them directly into new submissions within OMS. This will remove a significant layer of manual effort from the intake process, enabling MIEC's team to move from application received to submission created without repetitive data entry.

AI-Powered Chat Assistant

The OMS B2C Chatbot will bring AI-powered self-service directly to MIEC's policyholders by enabling natural, conversational interactions within the portal. Rather than navigating multiple screens or contacting support, users will be able to ask questions, retrieve policy details, and take action such as endorsements, payments, or COI generation, all in real time. The chatbot will also surface real-time premium impact insights, helping users understand how changes like adding or removing a risk will affect their policy before they commit.



The Foundation

From Legacy System to a Modern SaaS Platform

The landscape of insurance today is a fusion of tradition and innovation, blending time-tested risk assessment principles with rapid advancements in data analytics, artificial intelligence, and digital platforms.

One organization that has encountered both challenges and opportunities in this evolving landscape is the Medical Insurance Exchange of California (MIEC), a distinguished member-owned reciprocal exchange serving over 7,400 healthcare professionals across California, Hawaii, Alaska, and Idaho.

From a technological perspective, MIEC operated on a legacy, in-house technology platform for nearly 47 years. Although it had a contemporary user interface and high service levels, over time, the old system became fragmented as new systems were developed as patch-work solutions to overlap legacy technology.

The Vision?

> A unified, comprehensive platform spanning policy, billing, claims, and a self-service portal for policyholders, one that enhances the experience for all stakeholders and serves as a foundation for adopting next-generation technologies like AI. Realizing that vision required a partner with deep insurance expertise and a modern, AI-ready platform.

OneShield Market Solutions: The Right Fit for MIEC

MIEC confronted a massive task: revamping its legacy home-grown policy management system with minimal disruption. OneShield, a comprehensive SaaS platform tailored for medical liability insurers, emerged as the ideal solution. It seamlessly combined MIEC's malpractice expertise with technical excellence.

Leveraging OneShield's experienced team of system migration and implementation professionals, the OneShield Market Solutions (OMS) SaaS platform became more than just software; it became a strategic enabler.

“We chose OneShield because we needed a true partner, not just a platform. The results have proven that out: a successful migration, a system our team depends on every day, and now a steady stream of new capabilities that are making us more efficient across all departments, especially claims and underwriting."

Andy Firth, MIEC President

With OMS in place, MIEC saw fast, concrete results:

- Swift Policy Issuances: Reduced turnaround times, resulting in satisfied customers.
- Comprehensive Underwriting: Providing insights for sound decision-making.
- Efficient Claims Management: Ensuring prompt claims processing.

The platform's integrative capabilities also delivered meaningful operational improvements, including streamlined claims processing and a self-service B2C portal that gives policyholders direct access to their accounts, payments, and dividend information, a differentiator that resonates across the medical professional liability market.

For MIEC, OneShield Delivered:

- An agile implementation team to help facilitate a seamless transition
- A unified platform for a frictionless experience for underwriters and insureds
- Transparent workflows and data access for trend analysis
- Quick platform configurations focused on unique complexities of medical professional liability
- A robust API framework for future integrations and data extraction

About MIEC

MIEC provides medical professional liability insurance to physicians, medical groups, acupuncturists, and other healthcare professionals in the U.S. West, including Alaska, California, Hawaii, and Idaho. Founded in 1975 and headquartered in Oakland, CA, MIEC is owned and operated for the benefit of over 7,400 members.

MIEC was created by physicians and operates its business for the benefit of its membership as demonstrated by a virtually unrivaled program of policyholder dividends that has substantially reduced the costs of MPL insurance to its membership.

For more information, visit: miec.com

About OMS

OneShield delivers SaaS solutions for Carriers and MGAs, including our core policy, billing, claims, and analytics systems, OneShield Enterprise, and OneShield Market Solutions (OMS). Purpose-built for commercial, personal, and specialty lines, OneShield also offers the AI Hub, accelerating innovation and automation across our core systems and other insurance platforms.

OneShield Market Solutions is a core system designed for fast-moving commercial property, liability, and specialty carriers and MGAs. Pre-loaded with configurable insurance content, workflows, and rules, OMS delivers a scalable, carrier-grade platform as a managed service. Frequent enhancements and AI-powered features are easy for any client to adopt and tailor, and the OMS subscription pricing model bundles the system, implementation, support, and upgrades to eliminate cost surprises.

For more information, visit: OneShield.com