2018

RMIS REPORT

CREATED AND WRITTEN BY

DAVID TWEEDY

AND

PATRICK O'NEILL

R

2018 RMIS REPORT

**INTRODUCTION BY
DAVID A TWEEDY, CMC**

Welcome to the inaugural edition of the RMIS Report, the successor to the RMIS Review. I have been writing this independent review, off and on, since 1984 when the risk management information system (RMIS) sub niche was in its infancy and all the participants were mainframe/timeshare based. PCs were a coming phenomenon in the minds of visionaries like Steve Jobs and Bill Gates. Consolidated paper loss runs were "the" key product of the early RMIS vendors like Corporate Systems, Anistics and The Travelers. Today, only Travelers, Ventiv Technology (Anistics' ultimate progeny) and Marsh ClearSight (who acquired Corporate Systems) exist from that original grouping of vendors.

Needless to say, the change in the RMIS world since that time has been staggering. Over 50 plus vendors of varying sizes and focus populate this now mature industry. We've gone from mainframe/timeshare to cloud data storage. System functionalities have exploded beyond just claims management. Of course, the complexity in trying to navigate the options has also grown in like form. There is a definite need in this marketplace to provide an independent, unbiased and expert opinion in providing guidance to the buyers/prospective buyers of RMIS.

Also, we want to serve the industry itself in providing information on any RMIS vendor who wants to participate in our publication.

The RMIS Report seeks to both serve the buyers and the vendors. In the words of my partner and co-author, Patrick O'Neill, President of Redhand Advisors, "It's an industry report for the industry by industry people." Pat has over 25 years of RMIS industry experience and I am really excited to benefit from his perspective and innovation. Together, we have over 60 years of combined experience to bring to The RMIS Report.

Our number one desire is to provide useful information on the various leading systems in this industry. We do not select or promote any one system as the panacea for all situations. Each of the companies and systems that you see in this report are meeting the needs of their client base. Some may be better than others given certain requirements. But that is up to the buyers to carefully consider the options. Hiring a consultant (such as us, of course) can help in making a more informed decision.

We are truly excited to provide this information to our readership and the vendors that serve this important part of the insurance industry.

CONTENTS

ABOUT THE AUTHORS

DAVID A. TWEEDY, CMC, MBA
DIRECTOR, RMIS, BICKMORE

David serves as the Director of Risk Management Information Systems at Bickmore, residing in Providence, Rhode Island. A claims professional by background, David has specialized in risk and claims management information consulting for over 30 years.

As an independent consultant, with no system of his own to sell, David is an objective analyst who helps clients determine their information system needs, and identify the system(s) that best fill those needs. Annually, he performs a review of all the leading systems in the marketplace and publishes the results.

David's system clients include: The Walt Disney Company, Quanta Services, South Dakota Public Assurance Alliance, ServiceMaster, NBC Universal, Publix Super Markets, and Santa Clara County.

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PATRICK J. O'NEILL
FOUNDER & PRESIDENT, REDHAND ADVISORS

Patrick is a recognized leader in the InsureTech space. His areas of focus include risk and insurance management information systems, claims management systems, workers compensation and disability management solutions. Patrick founded Redhand Advisors in 2015 to provide consulting services in the InsureTech space to technology providers and organizations that utilize the products in the marketplace.

Prior to forming Redhand Advisors, Patrick led an InsureTech start-up, Unicore Health, that focused on workers compensation and disability management technology solutions. Patrick started his career at Marsh as one of the first members of their Risk Management Information System business and held various leadership roles over his tenure. Throughout his career at Marsh he worked directly with hundreds of clients implementing and helping them best utilize the technology solutions.

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RMIS REPORT METHODOLOGY

ABOUT THIS REPORT

The *RMIS Report* is a comprehensive review of the Risk Management Information System (RMIS) market and vendors. The newly redesigned and re-imagined report is based on three key inputs:

- *RMIS Users* - Over 30,000 industry contacts were invited to participate in the *RMIS Report* User Survey to gather feedback on their RMIS usage and needs. We received more than 1,100 survey responses covering more than 30 different RMIS providers. The 1,100+ respondents was 3 times more survey respondents than the previous user surveys with Advisen. The survey was completed in August 2017.

- *RMIS Vendors* – 33 vendors were invited to participate in the RMIS Report Vendor RFI of which 22 vendors accepted the invitation and completed a detailed RFI. Each RFI response was evaluated based on a proprietary criteria and weighting determined by the authors. Executive briefings were also held with the sponsor vendors in order to understand the products in more detail. The Vendor RFIs were submitted in September 2017 and revisions were accepted through November 2017.

- *Industry Expertise* – David Tweedy and Patrick O'Neill have over 60 years of RMIS experience combined to draw upon as they evaluate the market. The report is divided into 3 distinct sections based on the type of system provider: independent RMIS vendors; third-party administrators (TPAs); and insurers. Within each section of the report you will find an executive overview of the marketplace, detailed vendor profiles for each vendor and summary charts that provide the vendors overall position in the market, system capabilities, solutions offered and the Net Promoter Score (NPS).

It is important to mention that the *RMIS Report* does not attempt to rank the vendors or determine a winner. Nor should anyone try to assume a winner based on the results published. The *RMIS Report* is a guide to understanding the market and the vendors. The scoring of the Vendor RFP and User Survey results is based on a general criteria and weighting that the authors believe provide valuable insight into the solutions offered. True rankings can only be determined based on a specific organization's needs and goals.

RMIS REPORT METHODOLOGY

VENDOR PROFILE LEGEND

The information displayed on the vendor profiles was gathered from the three key sources described on the previous page.

- *General Information* - Company and product overviews, and other descriptive information was sourced from the Vendor RFI responses. The information provided is related to the companies RMIS business and not the company as a whole when the RMIS is part of a larger organization.

- *Product Scorecard* – The results displayed on the Product Scorecard are based on a combination of Vendor RFI scoring and User Survey results. The attributes of each functional category are displayed in the table.

- *Customer Experience* and *Implementation Experience* were based solely on User Survey results. Users were requested to rate their satisfaction with their vendor's customer support and implementation experience.

- *System Wide Functionality* and *System Attributes* scoring was based on a combination of Vendor RFI scoring and User Survey results.

Printing Instructions - The two-page layouts are designed to be printed on 11x17 paper. You can choose to shrink the oversized pages to fit on one page. The two-page layouts are best printed in landscape orientation.

ANNUAL REVENUE (IN THOUSANDS)

- < $10,000
- $10,001 - $25,000
- $25,001 - $50,000
- > $50,000

USERS

- < 1,000
- 1,001 – 5,000
- 5,001 – 10,000
- > 10,000

CUSTOMERS

- < 100
- 100 – 250
- 251 – 500
- > 500

CLAIMS MANAGEMENT

- TPA/Carrier data consolidation
- Adjuster notes access
- Return-to-work management
- Litigation management

CLAIMS ADMINISTRATION

- Lines of business supported
- Reserve analysis
- Incident tracking
- Check writing
- Utilization review
- Medical bill review
- Fraud detection
- Subrogation/Salvage tracking
- Adjuster tracking/performance management
- WC FROI/SROI
- EDI reporting
- CMS/MMSEA reporting
- ISO reporting

ENVIRONMENTAL, HEALTH AND SAFETY (EH&S)

- Root cause analysis
- Corrective action tracking
- Inspection and Compliance audits
- OSHA tracking/reporting
- Incident reporting
- Training and Certification management

EXPOSURES

- Exposure types supported
- Web collection of values/exposures
- Property/Asset values tracking
- Physical asset management
- Fleet management
- COPE tracking

ENTERPRISE RISK MANAGEMENT / GOVERNANCE, RISK AND COMPLIANCE (ERM/GRC)

- Compliance/Regulatory management
- Contract/Vendor management
- Business continuity planning
- Action planning
- Risk register
- Risk assessment
- Risk heat maps
- Issue/Incident management and remediation tracking
- Sarbanes Oxley (SOX) tracking

CAPTIVE AND POOLING

- Member portal
- Claims administration
- Policy/Program management
- Underwriting capabilities
- Exposure tracking
- Certificate management
- Inspection and Compliance audits for members
- Actuarial analysis

POLICY AND INSURANCE

- Policy tracking/register
- Policy quotes
- Policy binding and issuance
- Policy billing
- Policy rating
- Policy erosion monitoring
- Deductible tracking
- Identification of coverage gaps and overlaps
- Graphical representation of coverages, limits and deductibles
- Certificate tracking
- Certificate issuance
- Experience modification calculation
- Bond and Contract tracking
- Premium allocation
- TCOR calculation

REPORTING

- Ad-hoc reporting
- Graphical reporting
- "As-of" date reporting
- Report scheduling
- Report bursting
- Reports to PDF/Excel
- Loss triangles
- Dashboard capabilities
- External benchmarking
- Loss forecasting
- Business intelligence tools
- Advanced visualization tools
- Predictive modeling
- Statistical analysis
- KPI tracking and reporting
- Budget tracking
- Cash flow forecasting

SYSTEM WIDE FUNCTIONALITY

- Notifications and alerts
- Search capabilities
- Workflow/automation tools/business rules
- Document management
- Multi-currency/multi-language
- Mobile capabilities

SYSTEM ATTRIBUTES

- Security
- Ease of use
- Look and feel
- System platform
- Hosting/deployment options
- System uptime/availability
- System performance/speed
- Browser compatibility
- Third-party integration
- Single Sign-on/LDAP

ALL-IN-ONE SOFTWARE
FOR THE RISK AND
INSURANCE
INDUSTRY

CHSI
CONNECTIONS

CHSI CONNECTIONS™

Accelerate Your Insurance Operations

CHSI Connections™ incorporates powerful CRM, underwriting, billing, claims integration, broker and policy holder portals into a single cloud-based insurance practice management system.

BUILT BY RISK ADMINISTRATORS

CHSI Connections is 100% web-based cloud software that links members, policy, claims, and financial data - with everything in one place. It integrates data from disparate sources and combines them all into a single "point-of-process" system on a real-time basis.

CRM - CLIENT RELATIONSHIP MANAGEMENT

Easily find, edit, and add member information in one location. From task managment to email, our CRM has everything you need to strengthen your client relationships.

POLICY ADMINISTRATION & UNDERWRITING

Connections is configured to meet your specific underwriting guidelines and business rules so that your underwriting, rating & billing, audits, renewals and more are automated.

BILLING & RECEIVING

Send premium invoices & receive payments. Data is easily imported to your accounting system.

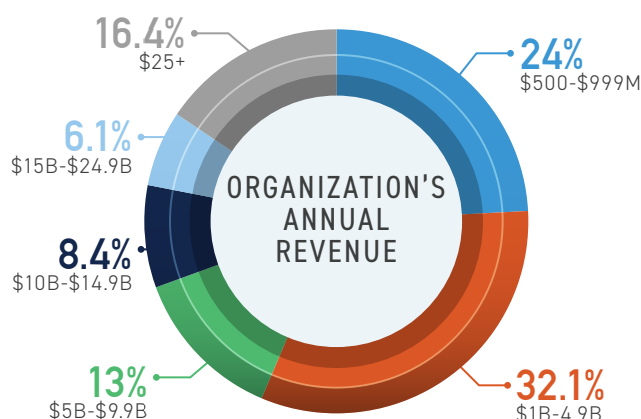## CONTACT US

✉ info@chsitech.com
📞 866-930-9742
🖥 www.chsitech.com
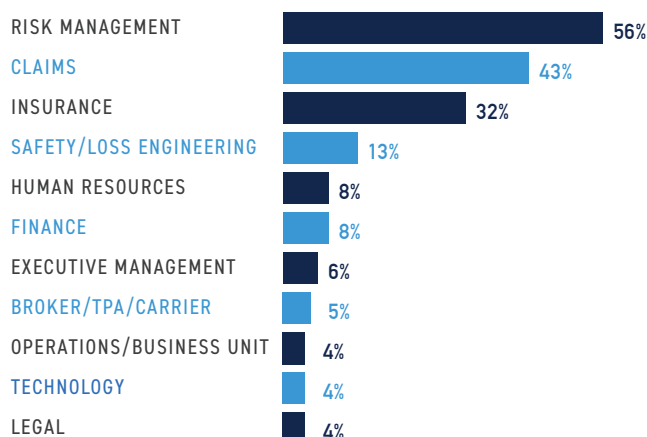
DATA INSIGHTS

RESPONDENT DEMOGRAPHICS

RMIS Report User Survey respondents represented various industries, organizational sizes, experience with the system, and roles within the organization and decision making process.
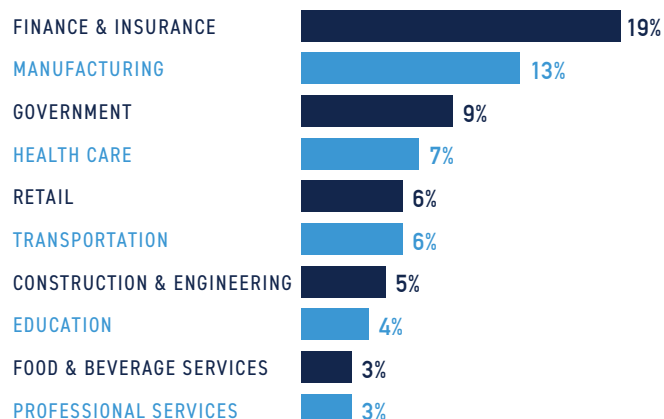
PRIMARY INDUSTRY

Industry	Percentage
FINANCE & INSURANCE	19%
MANUFACTURING	13%
GOVERNMENT	9%
HEALTH CARE	7%
RETAIL	6%
TRANSPORTATION	6%
CONSTRUCTION & ENGINEERING	5%
EDUCATION	4%
FOOD & BEVERAGE SERVICES	3%
PROFESSIONAL SERVICES	3%

NUMBER OF SURVEY RESPONSES

1,150

LEGEND
100 RESPONSES

ORGANIZATION'S ANNUAL REVENUE

- 24% $500-$999M
- 32.1% $1B-4.9B
- 13% $5B-$9.9B
- 8.4% $10B-$14.9B
- 6.1% $15B-$24.9B
- 16.4% $25+

IMPLEMENTATION YEAR

Year	Percentage
1990–1994	4.2%
1995–1999	4.6%
2000–2004	10.1%
2005–2009	17.2%
2010–2014	33.8%
2015–2017	30.4%

ROLE THAT BEST DESCRIBES YOU
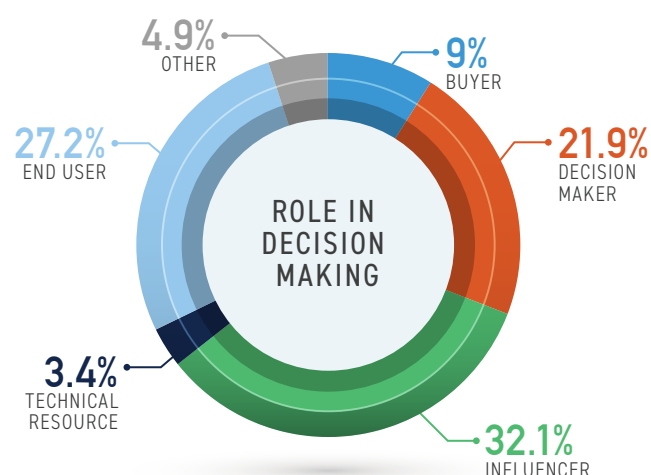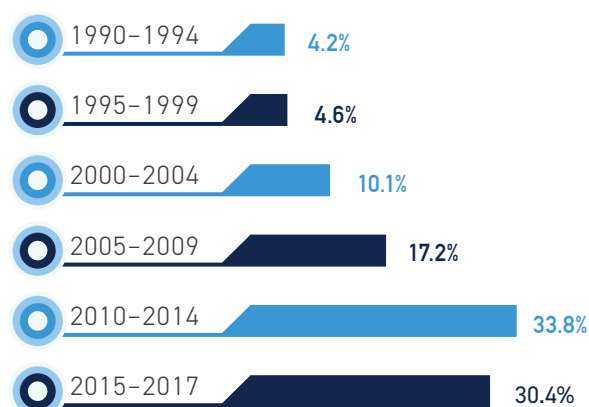
Role	Percentage
RISK MANAGEMENT	56%
CLAIMS	43%
INSURANCE	32%
SAFETY/LOSS ENGINEERING	13%
HUMAN RESOURCES	8%
FINANCE	8%
EXECUTIVE MANAGEMENT	6%
BROKER/TPA/CARRIER	5%
OPERATIONS/BUSINESS UNIT	4%
TECHNOLOGY	4%
LEGAL	4%

ROLE IN DECISION MAKING

- 9% BUYER
- 21.9% DECISION MAKER
- 32.1% INFLUENCER
- 3.4% TECHNICAL RESOURCE
- 27.2% END USER
- 4.9% OTHER

DATA INSIGHTS

RESPONDENT UTILIZATION

RMIS Report User Survey respondents were asked if they utilized a RMIS; what type of RMIS and which system did they primarily use. If they did not utilize a RMIS they were asked why not.

SYSTEM UTILIZED FOR RMIS

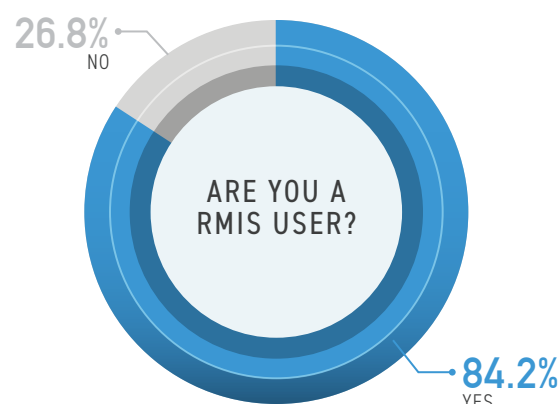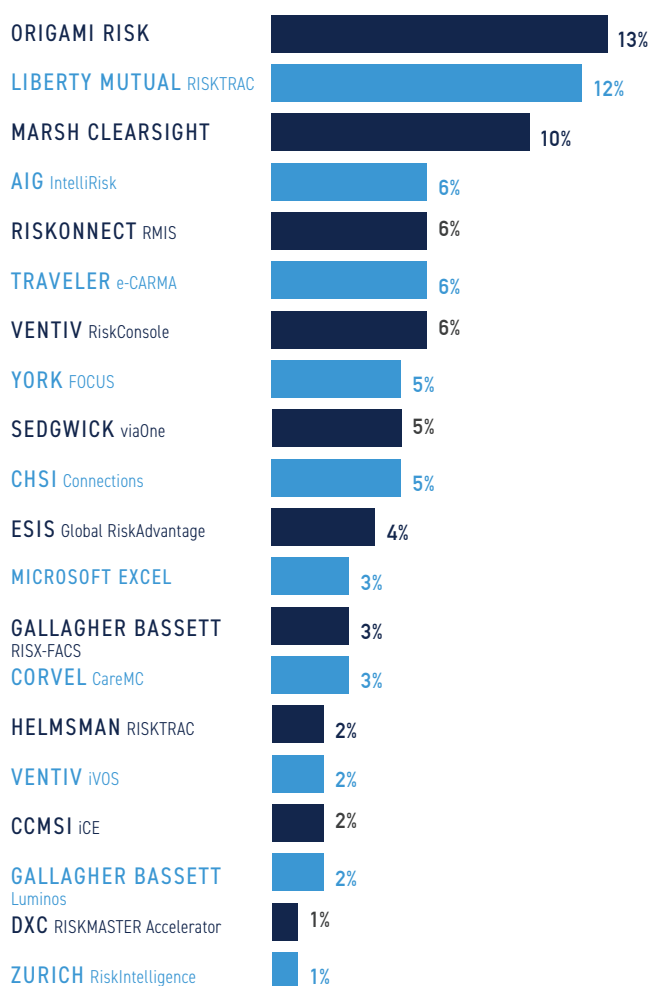| System	%
ORIGAMI RISK	13%
LIBERTY MUTUAL RISKTRAC	12%
MARSH CLEARSIGHT	10%
AIG IntelliRisk	6%
RISKONNECT RMIS	6%
TRAVELER e-CARMA	6%
VENTIV RiskConsole	6%
YORK FOCUS	5%
SEDGWICK viaOne	5%
CHSI Connections	5%
ESIS Global RiskAdvantage	4%
MICROSOFT EXCEL	3%
GALLAGHER BASSETT RISX-FACS	3%
CORVEL CareMC	3%
HELMSMAN RISKTRAC	2%
VENTIV iVOS	2%
CCMSI iCE	2%
GALLAGHER BASSETT Luminos	2%
DXC RISKMASTER Accelerator	1%
ZURICH RiskIntelligence	1%

ARE YOU A RMIS USER?

- 26.8% NO
- 84.2% YES

PRIMARY TYPE OF SYSTEM

- TPA/CARRIER/BROKER RMIS 62.1%
- INDEPENDENT RMIS 38.1%
- SPREADSHEETS 16.7%
- HOMEGROWN SYSTEM 6.0%
- OTHER 5.6%

PRIMARY REASON NOT UTILIZING A RMIS

- 23% OTHER
- 23% UTILIZE SPREADSHEETS
- 15% TOO EXPENSIVE
- 23% NOT RELEVANT
- 16% NOT ENOUGH RESOURCES

INDEPENDENT RMIS PROVIDERS

The independent, or unbundled, RMIS market is very mature and has seen a reduction in the number of providers over the past few years. Some, like Risk Sciences Group, have left the marketplace altogether and are now strictly a bundled (TPA) provider. The high cost of entry for new vendors is the primary reason the marketplace is limited. Still, there are a number of impressive independent vendors offering diverse functionalities. No longer are these vendors solely based on claims analysis alone. This has become a much different and evolved landscape since the early 2000s, let alone the 1980s.

We invited 15 independent providers to respond to the RFI; 9 responded. We are pleased to report that all the major providers in the market participated as well as a number of providers that specialize in particular areas. Typically a lot of attention is paid to the Big 4 (Marsh ClearSight; Origami Risk; Riskonnect and Ventiv Technology), but the additional vendors and specialty providers (as detailed in the report) offer very robust solutions as well.

Analysis and Commentary

We note the following trends and events of 2017 leading into 2018:

1. **Expanded System Functionality**

We have seen a rapid expansion of the breath of functionality available in this marketplace. In the past, the unbundled vendor would provide the core functions: claims analysis; some claims administration; data aggregation from multiple sources; and limited exposure and policy functions. No longer. The cadre of vendors today go way beyond those core functions to provide: expanded policy management; environmental health and safety; underwriting; data analytics; Total Cost of Risk (TCOR); and Enterprise Risk Management/ Government, Risk and Compliance.

2. **More Comprehensive Solutions Available**

Closely aligned with the first trend is that more vendors are offering comprehensive solutions encompassing both traditional RMIS capabilities as well as expanded functionalities described above. Additionally, we are seeing RMIS providers expand into new markets such as Captive/Pools Management as well as Enterprise Risk Management (ERM), Integrated Risk Management (IRM) and EH&S (Environmental Health and Safety). These are logical extensions for RMIS providers. Many of the capabilities required to compete in the Captive/ Pool market are now standard functions of a RMIS today. The expansion into ERM/GRC and IRM is being driven by market demands as organizations are embracing a more holistic approach to risk.

3. **Leadership/Ownership Changes**

In the past year, there has been a significant amount of change in the leadership and/or ownership within the Independent RMIS market. Both Marsh Clearsight and Ventiv Technologies named new CEOs in the past year. Riskonnect was acquired by Thoma Bravo, a private-equity firm, and saw the departure of their founder and CEO, Bob Morrell. Risk Sciences Group, owned by Crawford & Co, departed the unbundled industry by selling its unbundled portfolio of clients to Origami Risk.

There is a great deal of interest from private equity firms in this market and we expect that to continue. Upgrading infrastructures and providing new functionality requires capital and PE firms are a willing to invest. We expect acquisitions will also continue. For example, Origami Risk acquired Claimwire, a leading provider of automated workers' compensation forms, compliance resources, and regulatory information to the insurance industry. Ventiv purchased Webrisk, the risk management information system from Effisoft SAS. Riskonnect has just entered into an agreement to acquire California-based Aruvio, which provides cloud-based governance, risk and compliance (GRC) solutions. We expect to see more acquisitions by the providers in this market as they look to further expand their offerings.

4. **Striving For Differentiation**

We are also seeing a number of strong specialty providers in the market that focus on captive/pool management, and claims administration. CHSI and Crossmark are examples of RMIS providers who specialize in the Captive/Pool market. Insurity, Ebix and PCIS, however, focus upon providing claims administration software to their chosen target markets .

5. **Service as a Differentiator**

Even though the RMIS systems are exploding with new functionality among the independent vendor community, the most important facet in comparing options will ultimately boil down to service. That's one of the reasons that we decided to combine the user feedback and functionality analysis in this report. As the systems become more and more diverse in functionality, it will be how the vendors actually service their clientele that makes the difference in the long run.

Conclusion

Overall the Independent RMIS market is as strong as it has ever been. The Big 4 offer comprehensive solutions to a widely divergent client base. We frequently see them in competitive situations for prospects involving the core functions of data aggregation, claims management, exposures and policy management. However, each offer their own unique blend of functionality.

The long-term players in the market, Marsh Clearsight and Ventiv, are moving in the right direction with new leadership and expanded functionality. No longer newcomers, Origami Risk and Riskonnect continue to invest and grow rapidly. We expect competition will intensify during 2018.

CHSI Technologies Corporation

www.chsiconnections.com

CHSI CONNECTIONS

CHSI Technologies has been working to build technology with the small insurer in mind. CHSI was one of the first companies to invest in building their services and software product on a cloud-based platform. CHSI's roots are in the management of insured and self-insured companies. CSHI's deep experience in insurance operations has served them well in building technology that is robust and affordable. Today, CHSI cloud-based product is being used coast to coast by traditional workers' comp carriers, P&C carriers, captive insurers, government risk pools, and self-insured groups.

OWNERSHIP
Privately held

FOUNDED
2010

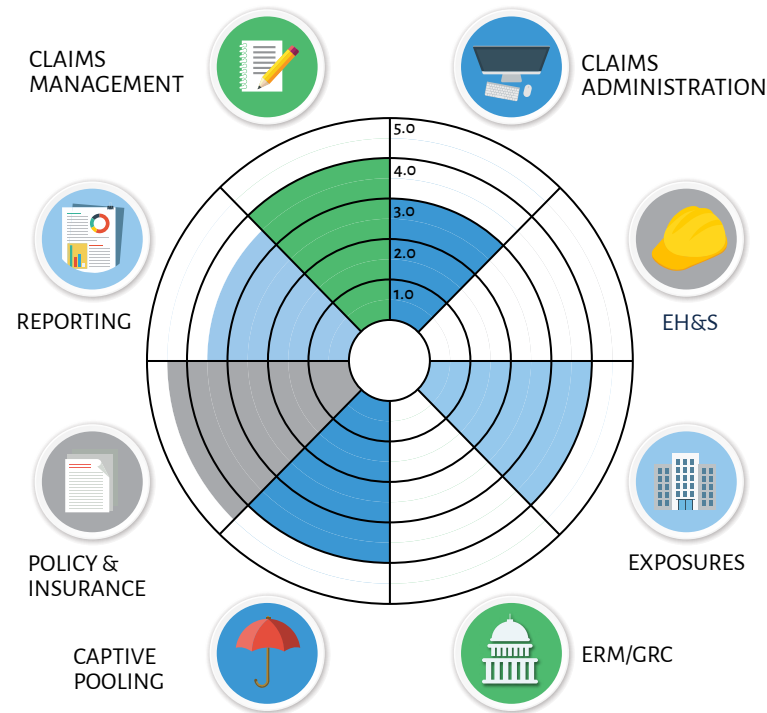**HEADQUARTERS**
Henderson, NV

LEADERSHIP
Jim Leftwich,
Founder & CEO

EMPLOYEES
23

ANNUAL REVENUE
$ $ $

TOP INDUSTRIES
Transportation
Government
Food & Beverage
Agriculture &
Forestry Sector
Finance & Insurance

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CLAIMS MANAGEMENT
CLAIMS ADMINISTRATION
REPORTING
EH&S
POLICY & INSURANCE
EXPOSURES
CAPTIVE POOLING
ERM/GRC

PRODUCT SCORECARD
CHSI Technologies Corporation

PRODUCT

CHSI Connections - We understand the budget constraints faced by most small insurer operations. Thus, we have priced our product in a modular way that allows the customer to license only those features and components that best serves their current mission. And as the customer grows, they can add other modules and features as their business needs evolve. A few major modules are: CRM, Policy/Underwriting, Claims Management, Analytics/BI, Billing, and Safety.

DELIVERY

SUPPORT HOURS
Monday to Friday
6AM to 6PM (PST)

SUPPORT OFFERED
Help desk
Video tutorials
Community forums
Website
User manual

Phone
Email
Screen "tips" or mouse overs

USER CONFERENCE
Annually, October 2018

CLIENT ADVISORY COUNCIL
No

CUSTOMER EXPERIENCE
4.3

IMPLEMENTATION EXPERIENCE
4.3

IMPLEMENTATION TIMELINE

COMPLEX - 12 MONTHS
MODERATE - 6 TO 9 MONTHS
BASIC - 3 TO 4 MONTHS

INITIAL RELEASE
2010

CURRENT RELEASE
SaaS Model, updated every 2 weeks

USERS

CUSTOMERS
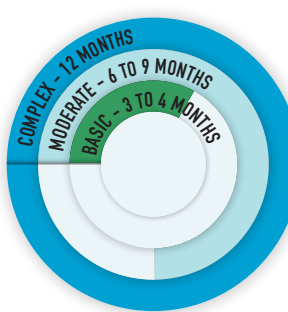
TECHNOLOGY

DEPLOYMENT OPTIONS
Hosted

HOSTED BY
Microsoft Azure

SYSTEM DEVELOPED
In-House

SYSTEM WIDE FUNCTIONALITY
3.8

SYSTEM ATTRIBUTES
4.3

SECURITY

CERTIFICATIONS
SSAE 16 - SOC

LAST 3RD PARTY ASSESSMENT
1/1/2017

PRICING

PRODUCT LICENSING
Traditional SaaS manner based on modules and users.

ONGOING FEES
Monthly modules and user fees.

> "Connections has enough flexibility that have been able to adapt it to our operations as we have grown and changed."
>
> - Rick Krepelka, Chief Operations Office, Golden State Risk Management Authority

SURVEY INSIGHTS

CHSI Connections which grew out of an insurance operations business has very robust functionality to support the administration of risk pools, captives and insurance companies. The system features robust underwriting, policy and client portal capabilities.

KEY FINDINGS

1. *Focused on risk pools and insurance administration*
2. *Excellent underwriting, policy and client portal capabilities*
3. *Modular pricing approach*
4. *Limited claims administration capabilities*

RMIS REPORT

Crossmark Solutions

www.crossmarkrisk.com

OWNERSHIP
Privately held

FOUNDED
2013

HEADQUARTERS
Roseville, CA

LEADERSHIP
David Glende, President and CEO
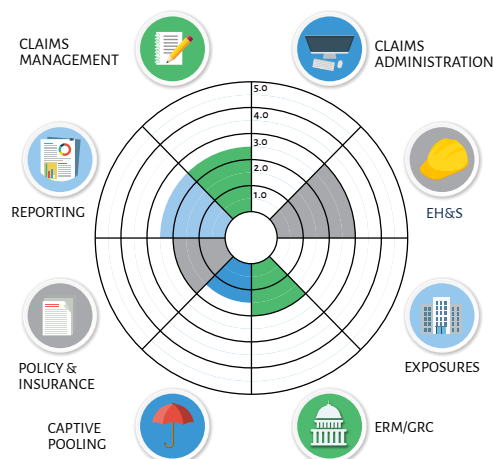
EMPLOYEES
7

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
Government
Finance & Insurance
Public Entity Risk Pools

CONTACT
Dave Glende
(916) 837-7380
dave@crossmarkrisk.com

CrossMark provides comprehensive software solutions and services specifically designed and tailored to meet the unique needs of Public Entity Risk Pools.

PRODUCT

CrossMark Pool Management System enables public entity risk pools to leverage existing and future technology to decrease cost of coverage through proactive risk management while improving member service and operational efficiency. By using CrossMark RMIS, CRM, LMS, and Portal, pooling organizations can stay on mission, remain competitive and serve members with excellence.

INITIAL RELEASE
2014

CURRENT RELEASE
3.0   6/2017

USERS
👤 👤 👤 👤

CUSTOMERS
🏢 🏢 🏢 🏢

DELIVERY

SUPPORT HOURS
Monday to Friday   8AM to 6PM (EST)

SUPPORT OFFERED
Online help   User manual
Wizards /   Phone
Contextual help   Email

USER CONFERENCE   No

CLIENT ADVISORY COUNCIL   No

CUSTOMER EXPERIENCE   n/a

IMPLEMENTATION EXPERIENCE   n/a

IMPLEMENTATION TIMELINE
Basic   3-6 Months
Moderate   9-12 Months
Complex   12-18 Months

TECHNOLOGY

DEPLOYMENT OPTIONS
Hosted, On-Premise-Private Cloud

SYSTEM DEVELOPED   In-House

HOSTED BY   3rd Party

SYSTEM WIDE FUNCTIONALITY   2.8/5

SYSTEM ATTRIBUTES   3.0/5

SECURITY

CERTIFICATIONS
ISO 27001   SSAE16-SOC2

LAST 3RD PARTY ASSESSMENT
1/1/2017

PRICING

PRODUCT LICENSING
Annual subscription based on functional components licensed with unlimited users.

ONGOING FEES
Annual software license and support fees.

SURVEY INSIGHTS

CrossMark solutions are specifically built to address the requirements of risk pools and the business/operations model that pooling uses. CrossMark has developed their Risk Management Suite, a set of pool industry tools including CRM, RMIS, learning management and member portal capabilities.

Ebix

www.ebix.com

OWNERSHIP
Public company

FOUNDED
1973

HEADQUARTERS
Johns Creek, GA

LEADERSHIP
Robin Raina, CEO

EMPLOYEES
55

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
Manufacturing
Government
Health Care
Utilities
Business & Consumer
Services
Government

CONTACT
Shayne Garner
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shayne.garner
@ebix.com

A leading international supplier of on-demand software and e-commerce services to the insurance industry, Ebix, Inc., provides end to end solutions ranging from infrastructure exchanges, carrier systems, risk management systems and BPO services to custom software development for all entities involved in the insurance industry.
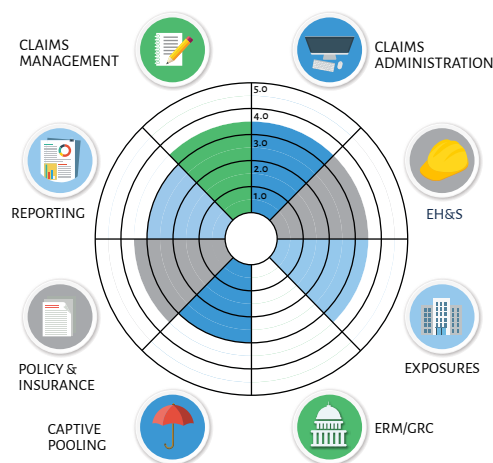
PRODUCT

RiskEnvision is a browser based application that can be accessed anywhere you have an internet connection. RiskEnvision is written in JAVA and uses either an Oracle or MS SQL database. It supports all lines of business and includes functionality that is a necessity to claims management professionals.

INITIAL RELEASE
1994

CURRENT RELEASE
5.0   7/1/2016

USERS
●●○○○

CUSTOMERS
🏢🏢🏢🏢🏢

SURVEY INSIGHTS

RiskEnvision is EBIX's specific product for the RMIS industry. RiskEnvision is a modular suite of enterprise-level RMIS products that offers a 100% web-based risk management and claims administration solution.

KEY FINDINGS

- *Claims administration oriented*
- *Older technology*

DELIVERY

SUPPORT HOURS
Monday to Friday   8AM to 6PM (EST)

SUPPORT OFFERED
Help desk   Email
Website   Screen "tips" or
User manual   mouse overs
Phone

USER CONFERENCE   Yes

CLIENT ADVISORY COUNCIL   Yes

CUSTOMER EXPERIENCE   n/a

IMPLEMENTATION EXPERIENCE   n/a

IMPLEMENTATION TIMELINE
Basic   4 Months
Moderate   6 Months
Complex   8 Months

TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS, Hosted, On-Premise-Private Cloud

SYSTEM DEVELOPED BY   3rd Party

HOSTED   In-House

SYSTEM WIDE FUNCTIONALITY   3.1/5

SYSTEM ATTRIBUTES   3.2/5

SECURITY

CERTIFICATIONS
ISO 27001   SSAE16-SOC2

LAST 3RD PARTY ASSESSMENT
2/1/2017

PRICING

PRODUCT LICENSING
Module license per line of coverage, optional features and concurrent user license.

ONGOING FEES
Hosting, support, and maintenance.

RMIS REPORT

Insurity, Inc.

www.insurity.com

OWNERSHIP
Privately held

FOUNDED
1985

HEADQUARTERS
Hartford, CT

LEADERSHIP
Chris Giglio, CEO

EMPLOYEES
850

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
Government
Finance & Insurance
Insurance carriers
TPA's
Risk Pools

CONTACT
Cynthia Chow
(415) 689-7824
cynthia.chow
@insurity.com

SURVEY INSIGHTS

SIMS Claims is a comprehensive claims administration system including traditional property/casualty lines of business. Insurity acquired Systema Software in December 2016.

KEY FINDINGS

- *Excellent claims administration software for Workers Compensation, Property and Liability*
- *Public sector strength*
- *Does not focus on Exposures, GRC/ERM, or Policy Management*

Insurity has enabled property & casualty insurers to modernize their enterprise and achieve their business goals through our complementary suites of core processing applications and data integration and analysis components.

PRODUCT

SIMS Claims™ is a pure browser-based system, built by experienced enterprise system architects with direct input from a knowledgeable group of seasoned insurance professionals. The system provides a complete set of out-of-the-box functionality enabling claims organizations to reduce expenses and increase productivity. SIMS also provides the flexibility companies need to configure the application to meet their unique business needs.

INITIAL RELEASE
2007

CURRENT RELEASE
2016R3   12/30/2016

DELIVERY

SUPPORT HOURS
Monday to Friday   8AM to 6PM (EST)

SUPPORT OFFERED

Help desk	Website
Online help	Phone
Wizards /	Email
Contextual help	Community
Knowledge base	forums

USER CONFERENCE March 12-15, 2018

CLIENT ADVISORY COUNCIL   Yes

CUSTOMER EXPERIENCE   n/a

IMPLEMENTATION EXPERIENCE   n/a

IMPLEMENTATION TIMELINE
Basic   4 to 6 Months
Moderate   6 to 12 Months
Complex   9 to 18 Months

TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS, On-Premise, Public Cloud

SYSTEM DEVELOPED   In-House

HOSTED BY   Amazon Web Services

SYSTEM WIDE FUNCTIONALITY n/a

SYSTEM ATTRIBUTES n/a

SECURITY

CERTIFICATIONS

HIPAA	ISO 27001
NIST	SSAE 16 - SOC 2
SSAE 16 - SOC 1	

LAST 3RD PARTY ASSESSMENT 1/1/2017

PRICING

PRODUCT LICENSING
SIMS Claims is offered on a Term License basis that is driven by the requirements of the client.

ONGOING FEES
Monthly fee for software licensing, maintenance / support and optional hosting services.

Marsh ClearSight LLC

www.marshclearsight.com

MARSH ClearSight

OWNERSHIP
Marsh & McLennan Companies

FOUNDED
1967

HEADQUARTERS
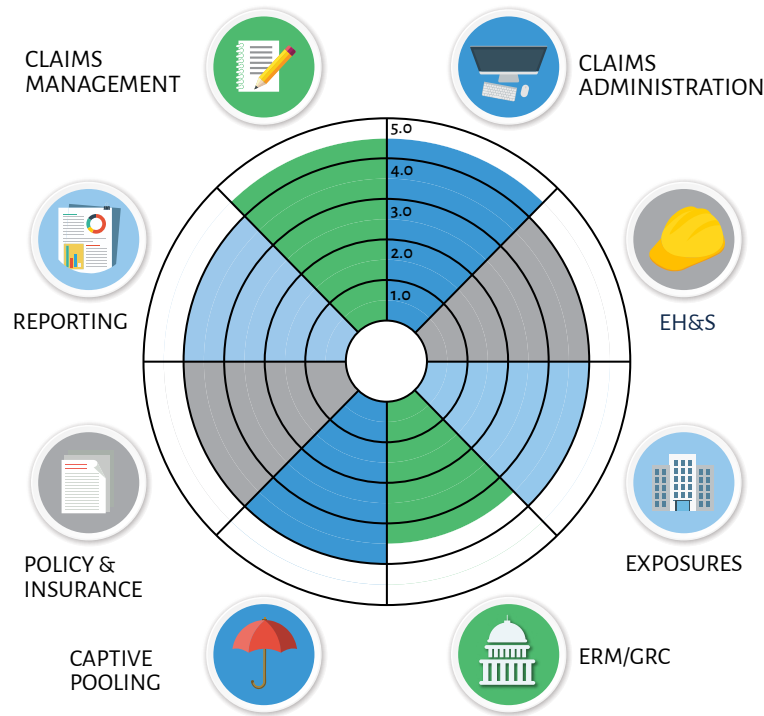Chicago, IL

LEADERSHIP
Janet Dell, CEO

EMPLOYEES
300

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
Transportation
Food & Beverage
Health Care
Finance & Insurance
Retail

CONTACT
Connor O'Halloran
(312) 391-9047
connor.ohalloran
@marshclearsight.com

Marsh ClearSight is a global leader in risk, safety, and claims software and services. Our proprietary platform simplifies the job of managing risk by seamlessly integrating people, systems, and data for a clear view of the entire risk lifecycle. With unrivaled industry and technical knowledge, our professionals deliver intelligent solutions that maximize the technology investment, improve operational excellence, and reduce the total cost of risk for some of the world's most sophisticated organizations. Marsh ClearSight LLC is a business unit of Marsh LLC, the global leader in insurance broking and risk management.

CLAIMS MANAGEMENT
CLAIMS ADMINISTRATION
REPORTING
EH&S
POLICY & INSURANCE
EXPOSURES
CAPTIVE POOLING
ERM/GRC

PRODUCT

Marsh ClearSight is a new-generation RMIS that capitalizes on the latest technology to provide risk, safety and claims professionals with unprecedented insight into their risks. Marsh ClearSight builds upon and incorporates the already rich functionality of Enterprise (formerly STARS Enterprise) to make the jobs of clients easier, faster, and more effective. The large investment into this technology provides clients an edge in managing today's risks and those of tomorrow.

PRODUCT SCORECARD
Marsh ClearSight LLC

INITIAL RELEASE
2008

CURRENT RELEASE
Release 17.0
10/20/2017

USERS
◉ ◉ ◉ ◉
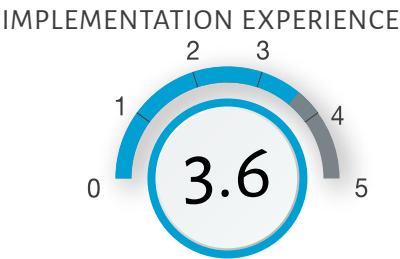
CUSTOMERS
▦ ▦ ▦ ▦

DELIVERY

SUPPORT HOURS
24 hours / 7 days a week

SUPPORT OFFERED
Help desk
Online help
Wizards/
Contextual help
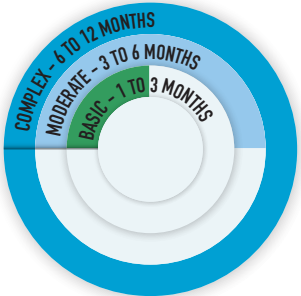Video tutorials
Community forums
Knowledge base

Website
User manual
Phone
Email
Screen "tips" or mouse overs

USER CONFERENCE
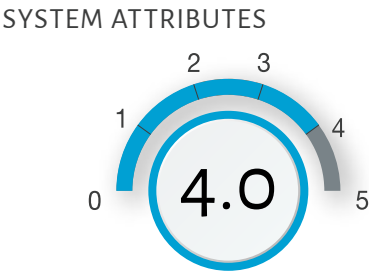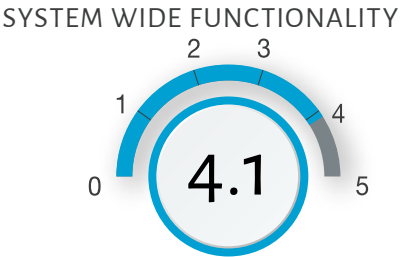Annually

CLIENT ADVISORY COUNCIL
Yes

CUSTOMER EXPERIENCE
3.8

IMPLEMENTATION EXPERIENCE
3.6

IMPLEMENTATION TIMELINE

COMPLEX - 4 TO 12 MONTHS
MODERATE - 3 TO 6 MONTHS
BASIC - 1 TO 3 MONTHS

TECHNOLOGY

DEPLOYMENT OPTIONS
Hosted, SaaS, On-Premise, and Private Cloud

HOSTED BY
3rd Party

SYSTEM DEVELOPED
In-House

SYSTEM WIDE FUNCTIONALITY
4.1

SYSTEM ATTRIBUTES
4.0

SECURITY

CERTIFICATIONS
SSAE 16 - SOC

LAST 3RD PARTY ASSESSMENT
1/1/2017

PRICING

PRODUCT LICENSING
Marsh ClearSight is a SaaS platform licensed on a subscription basis.

ONGOING FEES
Software licenses, on-going data processing, and ongoing service packages are considered on-going fees.

"

"We have become more efficient and have transitioned to a paperless claims handling process due to the functionality of the system and the robust reporting."

— Cindy McGinty, KeyBank, Risk Analyst

"ClearSight is a robust system that is regularly being updated with new features that makes it an even more powerful tool for us to use in the management of our claims."

— Gerard Noblin, Director of Risk Management, USA Truck, Inc.

SURVEY INSIGHTS
Marsh ClearSight is the largest RMIS provider in the industry. They offer a comprehensive RMIS and Claims administration solution. They are owned by Marsh, the largest insurance broker in the world. New CEO, Janet Dell is a Marsh and Marsh Clearsight veteran.

KEY FINDINGS
1. *Strong analytic capabilities*
2. *Full claims administration capabilities*
3. *Marsh backed*

Origami Risk, LLC

www.origamirisk.com

RMIS REPORT

ORIGAMI RISK

Origami Risk is the award-winning provider for the risk and insurance industry. We've also been ranked as the leader in overall customer satisfaction. Our singular focus on our customers' business objectives and outcomes underlies our approach to providing software and support. It all begins with our people — industry experts capable of offering invaluable insight during implementation, eager to partner with clients to develop innovative solutions, and committed to ensuring our customers take full advantage of all Origami Risk has to offer. Our highly collaborative approach leads to solutions that surpass our clients' expectations and drives innovation.

OWNERSHIP
Privately held by management team

FOUNDED
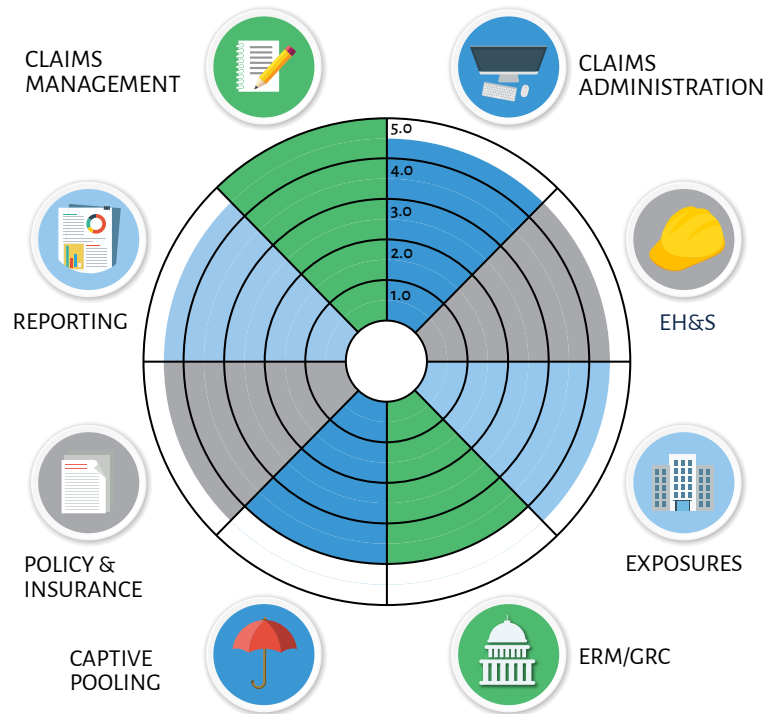2009

HEADQUARTERS
Chicago, IL

LEADERSHIP
Bob Petrie, CEO

EMPLOYEES
140

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
Government
Education
Food & Beverage
Health Care
Finance & Insurance

CONTACT
Earne Bentley
(404) 425-9655
ebentley
@origamirisk.com

PRODUCT

Origami Risk is your integrative and interactive command center for identifying, reducing and financing risk. It is fast, flexible and intuitive— helping risk managers efficiently collect comprehensive risk data and standardize that information for easy analysis. Flexible rules-based tools automatically prompt required work flows and track the results. Whether you're Managing Risk, Adjusting Claims or Underwriting Policies - Origami has all the features and functionality needed to aggregate, analyze and act upon data insights.

CLAIMS MANAGEMENT
CLAIMS ADMINISTRATION
REPORTING
EH&S
POLICY & INSURANCE
EXPOSURES
CAPTIVE POOLING
ERM/GRC

PRODUCT SCORECARD
Origami Risk, LLC

INITIAL RELEASE
2009

CURRENT RELEASE
SaaS Model
8/1/2017

USERS
●●●●

CUSTOMERS
🏢🏢🏢🏢🏢

DELIVERY

SUPPORT HOURS
Monday to Friday
7AM to 8PM (CST)

SUPPORT OFFERED
Online help
Wizards/
Contextual help
Video tutorials
Knowledge base
Website
User manual
Phone

USER CONFERENCE
Fall 2018

CLIENT ADVISORY COUNCIL
No

CUSTOMER EXPERIENCE
4.3

IMPLEMENTATION EXPERIENCE
4.2

IMPLEMENTATION TIMELINE

COMPLEX - 6 TO 9 MONTHS
MODERATE - 4 TO 6 MONTHS
BASIC - 1 TO 4 MONTHS
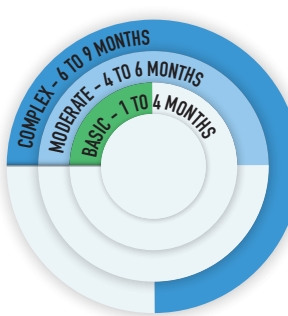
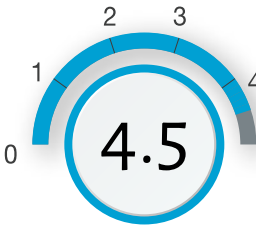## TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS

HOSTED BY
Amazon Web Services

SYSTEM DEVELOPED
In-House

SYSTEM WIDE FUNCTIONALITY
4.5

SYSTEM ATTRIBUTES
4.5

SECURITY

CERTIFICATIONS
HIPAA
NIST
EU-U.S. Privacy Shield
SSAE 16 - SOC 1
SSAE 16 - SOC 2
Safe Harbor

LAST 3RD PARTY ASSESSMENT
6/28/2017

PRICING

PRODUCT LICENSING
SaaS model, options include Site License, User License, Enterprise License.

ONGOING FEES
Licensing, data hosting, data interfaces and professional services.

> "The system is exceptional in that it is designed by experienced Risk Management professionals for practicing Risk professionals which distinguishes it from its peers",
>
> - Risk Manager of a public entity

> "Predefined reports and management dashboard graphs allow our members to track their progress and how they are trending."
>
> - Shawn Bubb, Director of Insurance Services, Montana Schools Group Insurance Authority

SURVEY INSIGHTS

Origami Risk has a very robust RMIS and Claims Administration SaaS solution that is supported by an experienced and knowledgeable staff. The platform is fully configurable and contains robust work flow capabilities. The system has easy to use reporting and analytics functionality to quickly analyze your data.

KEY FINDINGS

1. *Advanced technology*
2. *Excellent graphics, reporting & dashboards*
3. *Excellent claims administration capabilities*
4. *Comprehensive pool management system*

Award winning

ORIGAMI RISK

www.origamirisk.com

How is Origami Risk different? Industry experts have ranked Origami Risk as the top stand-alone system four years in a row. Origami Risk consistently receives the highest overall ranking in all six major categories: reports and dashboards, policy management, claims management, other functionality, technology, and vendor service. Most notably, Origami Risk also has the highest ranking by far among users who indicated they would recommend the RMIS to other colleagues in the industry. Experience the difference.

PCIS

www.pcisvision.com

OWNERSHIP
Privately held

FOUNDED
2001

HEADQUARTERS
New York, NY

LEADERSHIP
Mike Loizou, CEO

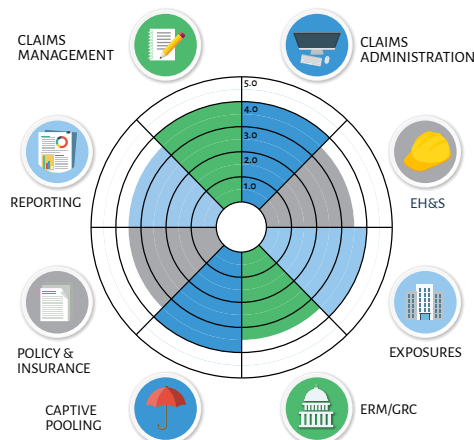## EMPLOYEES
35

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
n/a

CONTACT
Mike Loizou
(212) 405-1625
michael.a.loizou
@pcisvision.com

PCIS is a recognized industry leader in Insurance Technology specializing in risk management, claims administration and policy mgmt for insurance carriers, TPAs, pools, and public/private self-insureds.

PRODUCT

ClaimsVISION® is a highly automated multi-line claims & risk management system. This SaaS deployed system boasts industry leading dashboards, built in workflows, and a touchless state and federal compliance toolset designed to streamline managing risk, while offering end-user friendly data analytics.

INITIAL RELEASE	CURRENT RELEASE
05/17/2017	9.0 5/17/2017

USERS

CUSTOMERS

CompVISION® is a comprehensive PAS allowing carriers, captives, and pools to handle multi-company, 50-state quote, rate, policy issuance, policy administration, premium accounting, audit, and NCCI compliance reporting.

INITIAL RELEASE	CURRENT RELEASE
2011	12.0 6/01/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday to Friday   8AM to 8PM (EST)

SUPPORT OFFERED
Help desk   Phone
Online help   Email
Knowledge base

USER CONFERENCE
SaaS, On-Premise - Private Cloud

CLIENT ADVISORY COUNCIL   No

CUSTOMER EXPERIENCE   n/a

IMPLEMENTATION EXPERIENCE   n/a

IMPLEMENTATION TIMELINE
Basic   3 Months
Moderate   6 Months
Complex   9 - 12 Months

TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS, On-Premise - Private Cloud

SYSTEM DEVELOPED BY   In-House

HOSTED BY   Internap

SYSTEM WIDE FUNCTIONALITY   4.5/5

SYSTEM ATTRIBUTES   n/a

SECURITY

CERTIFICATIONS
HIPAA   SSAE 16 - SOC 2

LAST 3RD PARTY ASSESSMENT 2/6/2017

PRICING

PRODUCT LICENSING
SaaS model, monthly subscription that is based on users, modules, and integration points.

ONGOING FEES
Lease to use the system, hosting, IT support, customer support, backups and upgrades/maintenance.

Riskonnect, Inc.

www.riskonnect.com

riskonnect.
Integrated Risk Management Solutions™

OWNERSHIP
Private equity firm,
Thoma Bravo

FOUNDED
2007

HEADQUARTERS
Kennesaw, GA

LEADERSHIP
Jim Foster, CEO

EMPLOYEES
250

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
Manufacturing
Health Care
Real Estate
Finance & Insurance
Retail

CONTACT
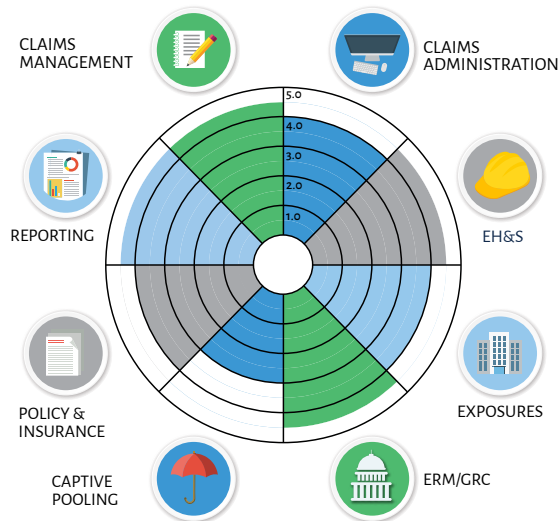Quin Rodriguez
(770) 790-4658
quin.rodriguez
@riskonnect.com

Riskonnect delivers an Integrated Risk Management (IRM) system, bringing together a wide range of isolated functions that use the same data. Risk frameworks and data is integrated leading to powerful intelligence and higher performing risk management teams. The average customers operates 3 – 4 use cases; in fact, 80,000 users manage risk not just in RMIS and ERM, but across Internal Controls, Audit, BCM, Third Parties, IT and Healthcare. Each customer is on a long-term IRM journey with consolidation of risk data and risk spend as a top priority.

PRODUCT

Integrated Risk Management brings together all areas of risk effectively and efficiently, reducing costs and enabling insights that have previously been unobtainable. Via a highly configurable technology, clients can achieve greater accountability via a highly intuitive platform. The IRM solution allows clients to greatly reduce vendor dependency, save company expense otherwise required for system support and increase overall system usage and work efficiencies.

Riskonnect RMIS is an innovative approach to all components of risk management. Further, at the foundation is Riskonnect ERM, which enables a risk-based data-centric model for all risk related performance objectives. Automation, actionable risk intelligence analytics and data visualization through its Insights platform is essential for achieving strategic risk management, influencing a more risk resilient organization and continuing to integrate risk management.

PRODUCT SCORECARD
Riskonnect, Inc.

CLAIMS MANAGEMENT · CLAIMS ADMINISTRATION · EH&S · EXPOSURES · ERM/GRC · CAPTIVE POOLING · POLICY & INSURANCE · REPORTING

Integrated Risk Management
INITIAL RELEASE
2007

CURRENT RELEASE
Summer'17, 6/2017

Risk Management Information System (RMIS)
INITIAL RELEASE
2007

CURRENT RELEASE
Summer'17, 6/2017

Enterprise Risk Management (ERM)
INITIAL RELEASE
2007

CURRENT RELEASE
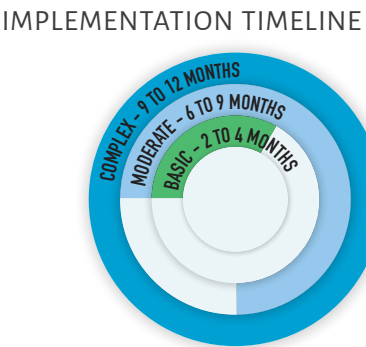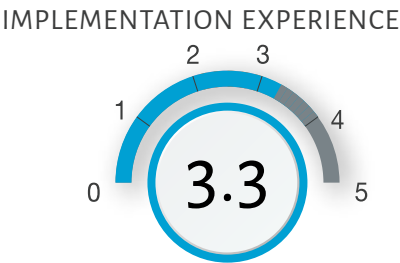Summer'17, 6/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday to Friday
7AM to 7PM (EST)

SUPPORT OFFERED
Online help
Wizards/
Contextual help
Video tutorials
Community forums

Knowledge base
User manual
Phone
Email

USER CONFERENCE
Fall 2018

CLIENT ADVISORY COUNCIL
Yes

CUSTOMER EXPERIENCE
3.4

IMPLEMENTATION EXPERIENCE
3.3

IMPLEMENTATION TIMELINE

COMPLEX - 9 TO 12 MONTHS
MODERATE - 6 TO 9 MONTHS
BASIC - 2 TO 4 MONTHS

TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS

HOSTED BY
Force.com

SYSTEM DEVELOPED
Force.com

SYSTEM WIDE FUNCTIONALITY
4.3
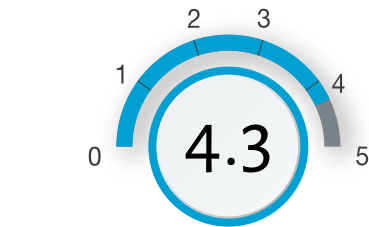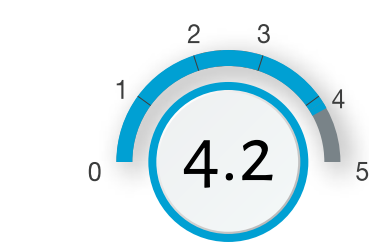
SYSTEM ATTRIBUTES
4.2

SECURITY

CERTIFICATIONS
HIPAA
SSAE 16 - SOC 1
ISO 27001

SSAE 16 - SOC 2
Safe Harbor

LAST 3RD PARTY ASSESSMENT
1/1/2017

PRICING

PRODUCT LICENSING
Annual subscription and support.

ONGOING FEES
Licensing, ongoing data and support.

"

"The system is always improving and providing new modules which allows us to leverage the system to other functions within the organization."

- Senior Risk Analyst, Fortune 500 Company

"Wendy's has embarked on a significant initiative to integrate traditional and non-traditional/emerging business functions related to Risk Management, and Riskonnect is the foundation upon which our strategy is being implemented."

- Bob Bowman, Director Risk Management, The Wendy's Company

SURVEY INSIGHTS

Riskonnect offers an integrated risk management solution that focuses on more than traditional risk. The system is developed on the force.com platform, Salesforce's development platform, which allows them to take advantage of the force.com innovation and quickly configure their solutions on the platform. Riskonnect was recently acquired by private equity firm Thoma Bravo.

KEY FINDINGS

1. *Advanced analytics and visualization*
2. *Strong workflow and notification capabilities*
3. *Integrated risk management orientation*

Ventiv Technology, Inc.

www.ventivtech.com

RMIS REPORT

ventiv TECHNOLOGY

OWNERSHIP
Private equity firm, Symphony Technology Group

FOUNDED
1972

HEADQUARTERS
London / Atlanta, GA

LEADERSHIP
Bill Diaz, CEO

EMPLOYEES
400

ANNUAL REVENUE
$ $ $ $

TOP INDUSTRIES
Manufacturing
Health Care
Construction & Engineering
Retail
Public Sector

CONTACT
Jim Dickinson
(678)-254-1818
jim.dickinson
@ventivtech.com

Ventiv Technology is the largest independent provider of integrated risk and insurance, claims, and EH&S technology solutions. Our people, software, and innovative solutions empower organizations to achieve optimal results from their risk, claims, insurance, and safety programs. Ventiv's software solutions are the industry's most modern: In 2017, Ventiv released one entirely new product (Ventiv Capture); one major product refresh (iVOS 5); and one entirely rebuilt product (RiskConsole Advance). Formerly known as Aon eSolutions, Ventiv is an international company tracing its corporate roots back more than 45 years. Ventiv's 400+ employees serve 550 clients and more than 300,000 users.

PRODUCT

RiskConsole Advance is Ventiv Technology's next-generation risk mgmt information system. RiskConsole Advance gives risk managers everything they want from a risk platform: powerful, fully embedded analytics and reporting; speed and responsiveness; and a user experience that supports risk managers in how they want to work, view and analyze data, and make information-based risk and insurance decisions.

iVOS 5 is a major refresh of Ventiv Technology's venerable claims administration solution. iVOS 5 enhancements include improved automation, responsiveness, user interface, configurability, and integrated dashboards. Now more than ever, claims organizations rely on iVOS 5 to improve examiner efficiency and deliver cost savings through enhanced productivity and consistency.

Capture, Ventiv Technology's all-new data-intake tool, is a revolutionary technology solution built for any organization that collects data from the field; including, but not limited to, incident and claim notifications, safety inspections, property surveys, audits and assessments, and certificate requests.

PRODUCT SCORECARD
Ventive Technology, Inc.

CLAIMS MANAGEMENT — CLAIMS ADMINISTRATION — EH&S — EXPOSURES — ERM/GRC — CAPTIVE POOLING — POLICY & INSURANCE — REPORTING

Riskconsole Advance
INITIAL RELEASE	CURRENT RELEASE
2001	July 2017

iVOS 5
INITIAL RELEASE	CURRENT RELEASE
2002	5.01; 8/1/2017

Ventive Capture
INITIAL RELEASE	CURRENT RELEASE
2017	7/12/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
24 hours / 7 days a week

SUPPORT OFFERED
Help desk — Website
Online help — User manual
Wizards/ — Phone
Contextual help — Screen tips or
Video tutorials — mouse overs
Knowledge base

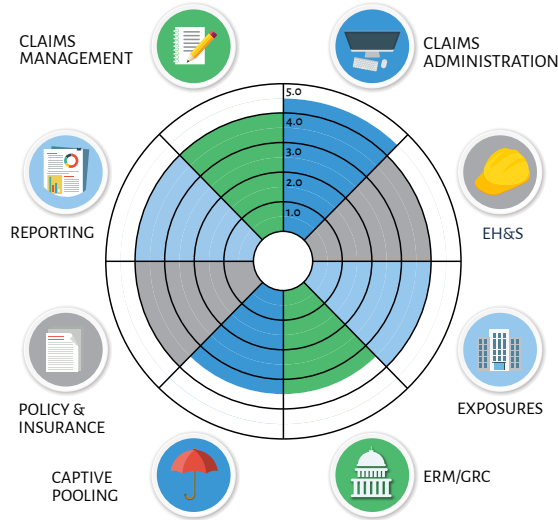### USER CONFERENCE
Fall, 2018

CLIENT ADVISORY COUNCIL
Yes

CUSTOMER EXPERIENCE
3.2

IMPLEMENTATION EXPERIENCE
3.2

IMPLEMENTATION TIMELINE

COMPLEX – 6 TO 9 MONTHS
MODERATE – 6 TO 9 MONTHS
BASIC – 3 TO 6 MONTHS
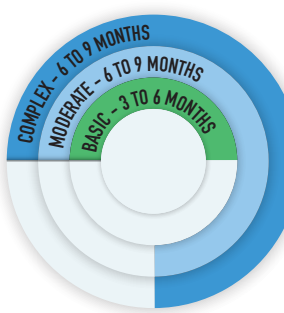
TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS

HOSTED BY
On-Premise, Private Cloud

SYSTEM DEVELOPED
In-House

SYSTEM WIDE FUNCTIONALITY
4.0
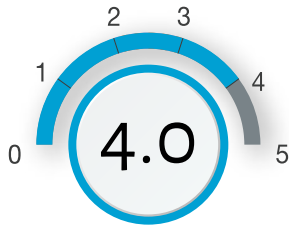
SYSTEM ATTRIBUTES
3.9

SECURITY

CERTIFICATIONS
EU-Data Privacy — Shield
Shield — SOC1 Type2
Swiss Privacy — ISO 27001:2013

LAST 3RD PARTY ASSESSMENT
9/30/2017

PRICING

PRODUCT LICENSING
RCA licenses are specific to general job functions. iVOS user licenses are on a concurrent user basis.

ONGOING FEES
System support, managed service hours, technical support, license fees /subscription fees, data conversion fees, and data storage costs.

> "Integrating our processes into the system supports the collaborative framework between adjusters and medical management personnel and reinforces our transparent culture."
>
> - Agnes Hoeberling, President, Intercare Holdings Insurance Services, Inc.

SURVEY INSIGHTS
Ventiv is the largest independent RMIS provider in the market. They offer 3 distinct products providing unique capabilities that can be integrated when multiple solutions are required. At the beginning of the 2017 industry veteran, Bill Diaz, was hired as CEO.

KEY FINDINGS
1. *Three distinct products instead of a single system*
2. *Very strong claims administration capabilities.*
3. *New User Interface for iVOS and RiskConsole*

BE DATA STRONG

Add muscle to your risk & insurance program

Above all, a RMIS should empower you to identify cost drivers, act on what you learn, and reduce costs. Get there with RiskConsole Advance—Ventiv's all-new, next-generation RMIS. With powerful, easy-to-use analytics and reporting, RiskConsole Advance gives you what you really need from your RMIS.

To learn more, visit ventivtech.com/strong

ventiv ▶
TECHNOLOGY

PROVIDERS AT-A-GLANCE: *INDEPENDENT RMIS PROVIDERS*

RMIS REPORT OVERALL RATINGS

SPECIALIZED   STRONG   LEADERS

STRONG

Origami Risk
CHSI
Riskonnect
Insurity
Marsh Clearsight
Ventiv

CrossMark   EBIX   PCIS

ABILITY TO DELIVER

WEAK

LIMITED ⎯ **SOLUTION** ⎯ COMPREHENSIVE

LEGEND

Ability to Deliver (Y axis) is based on User Survey Results.

Solution (X axis) is based on Vendor RFI scoring by authors.

Relative market size represented by the size of circles.

Solid circles represent vendors that had sufficient User Survey feedback that was considered statistically valid in order to provide results for "Ability to Deliver."

SOLUTIONS OFFERED

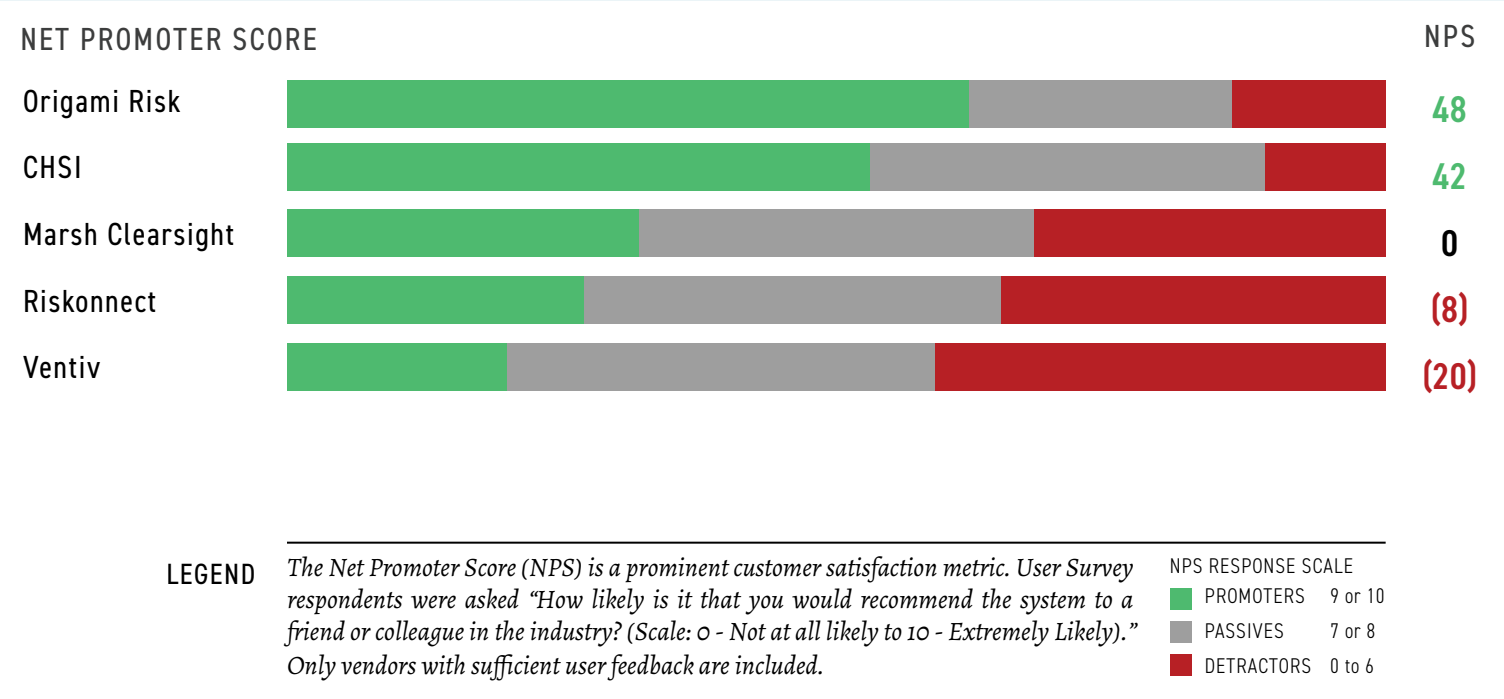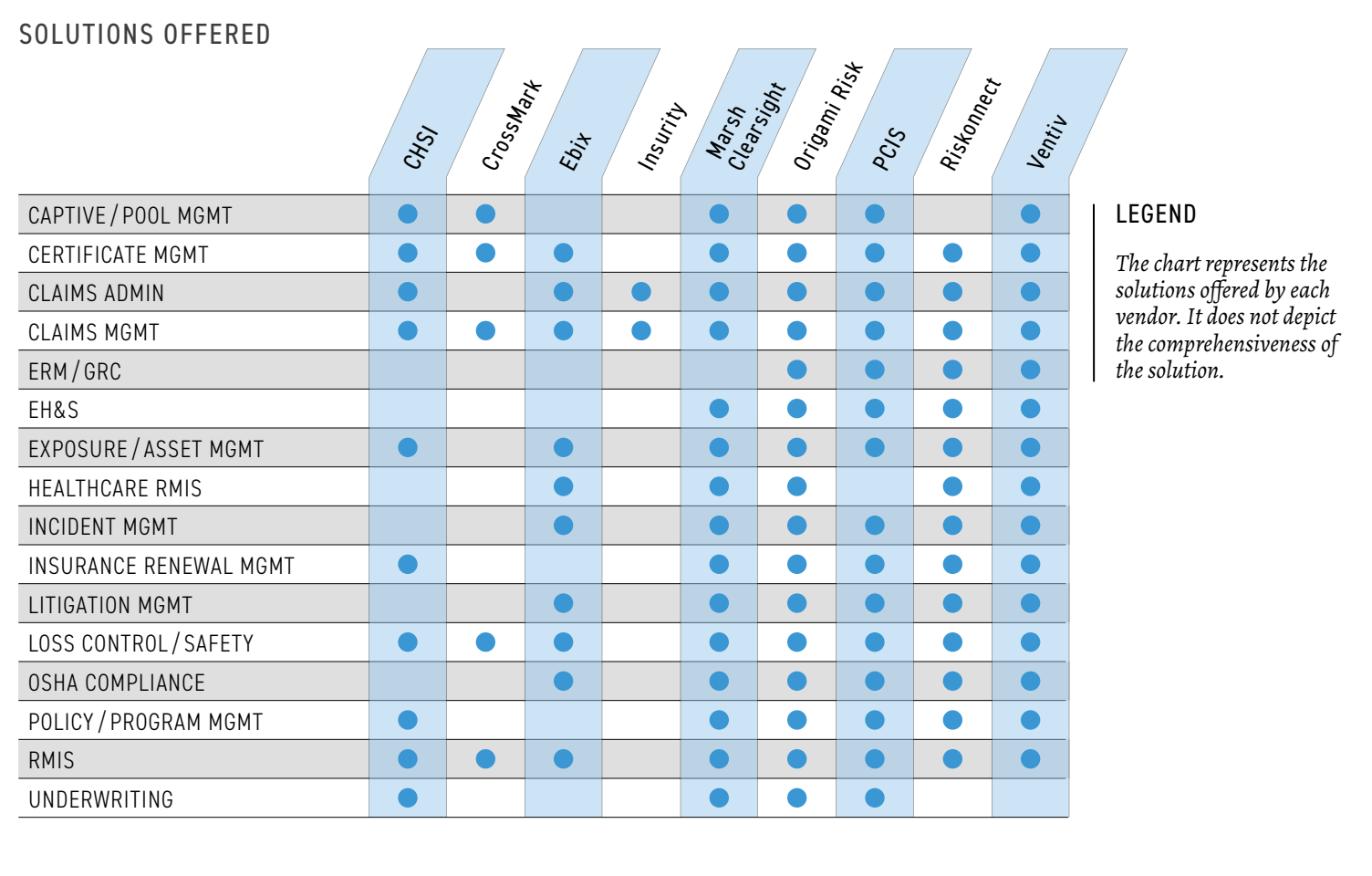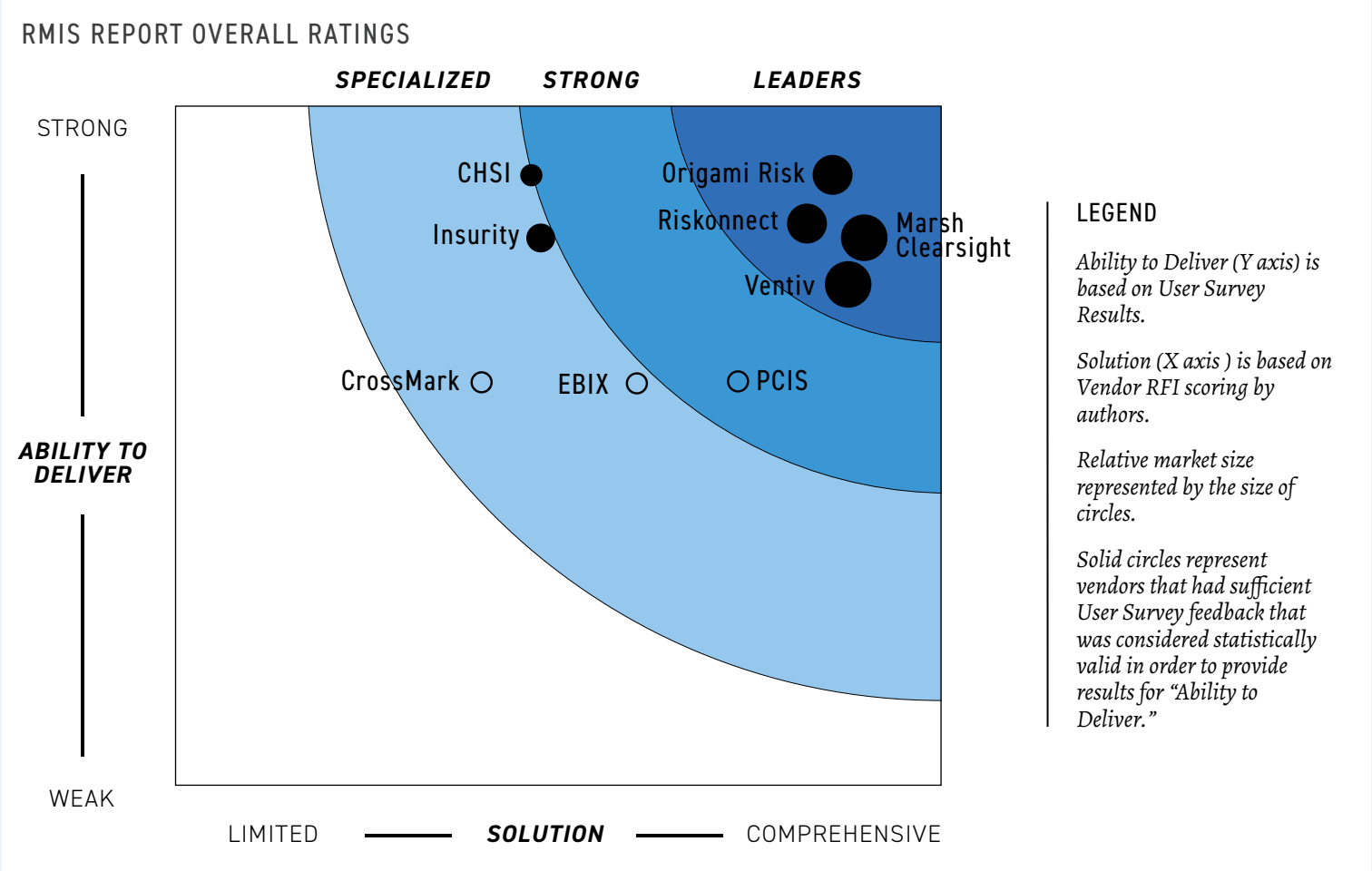|	CHSI	CrossMark	Ebix	Insurity	Marsh Clearsight	Origami Risk	PCIS	Riskonnect	Ventiv
CAPTIVE / POOL MGMT	●	●			●	●	●		●
CERTIFICATE MGMT	●	●	●		●	●	●	●	
CLAIMS ADMIN	●		●	●	●	●	●	●	●
CLAIMS MGMT	●		●	●	●	●	●	●	●
ERM / GRC					●	●		●	
EH&S					●	●		●	●
EXPOSURE / ASSET MGMT	●				●	●	●	●	●
HEALTHCARE RMIS			●		●	●		●	●
INCIDENT MGMT			●		●	●	●	●	●
INSURANCE RENEWAL MGMT	●				●	●	●	●	
LITIGATION MGMT			●		●	●	●	●	●
LOSS CONTROL / SAFETY	●	●			●	●	●	●	●
OSHA COMPLIANCE			●		●	●		●	
POLICY / PROGRAM MGMT	●				●	●	●	●	●
RMIS	●	●			●	●	●	●	●
UNDERWRITING	●				●	●	●	●	

LEGEND

The chart represents the solutions offered by each vendor. It does not depict the comprehensiveness of the solution.

SYSTEM CAPABILITIES

	CHSI	CrossMark	Ebix	Insurity	Marsh Clearsight	Origami Risk	PCIS	Riskonnect	Ventiv
CLAIMS MGMT	🟢	🟡	🟠	🟠	🟢	🟢	🟢	🟢	🟢
EH&S	⚪	🟠	🟠	🔴	🟢	🟢	🟠	🟢	🟢
EXPOSURES	🟢	⚪	🟠	⚪	🟢	🟢	🟢	🟢	🟢
POLICY & INSURANCE	🟢	🔴	🟠	⚪	🟢	🟢	🟠	🟢	🟢
REPORTING	🟠	🟡	🟠	🟠	🟢	🟢	🟠	🟢	🟢
CLAIMS ADMIN	🟠	⚪	🟠	🟠	🟢	🟢	🟢	🟢	🟢
ERM / GRC	⚪	🔴	⚪	⚪	🟠	🟢	🟠	🟢	🟠
CAPTIVE POOLING	🟢	🔴	🟠	⚪	🟢	🟢	🟢	🟡	🟠

LEGEND

VERY STRONG	🟢 (dark green)
STRONG	🟢 (green)
ABOVE AVERAGE	🟠
AVERAGE	🟡
BELOW AVERAGE	🔴 (pink)
WEAK	🔴 (dark red)
N/A	⚪

The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

NET PROMOTER SCORE

		NPS
Origami Risk		**48**
CHSI		**42**
Marsh Clearsight		**0**
Riskonnect		**(8)**
Ventiv		**(20)**

LEGEND

The Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or colleague in the industry? (Scale: 0 - Not at all likely to 10 - Extremely Likely)." Only vendors with sufficient user feedback are included.

NPS RESPONSE SCALE
🟩 PROMOTERS   9 or 10
⬛ PASSIVES   7 or 8
🟥 DETRACTORS   0 to 6
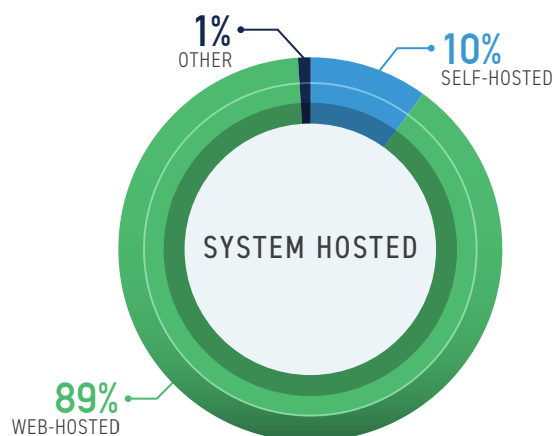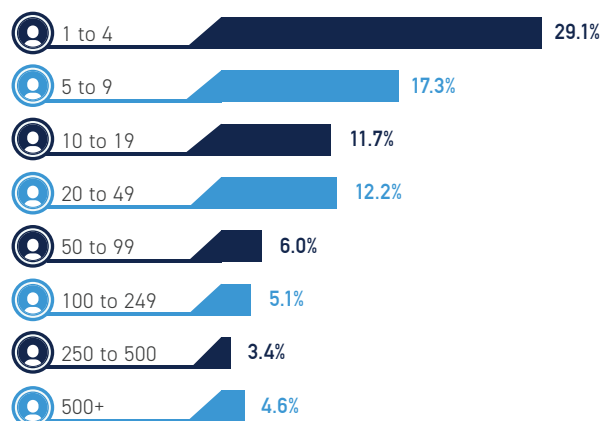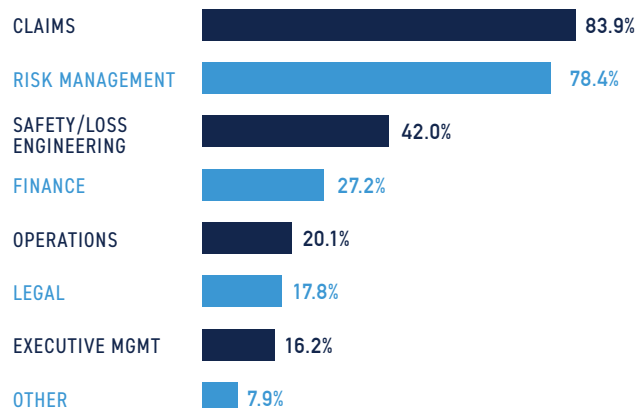
DATA INSIGHTS

SYSTEM INFORMATION

RMIS Report User Survey respondents described how their system was deployed, how many used the system, types of user roles, and system usage frequency.

SYSTEM HOSTED

- 1% OTHER
- 10% SELF-HOSTED
- 89% WEB-HOSTED

FREQUENCY OF RMIS USE

- 1.5% QUARTERLY
- 1.1% NEVER
- 0.7% ANNUALLY
- 0.6% SEMI-ANNUALLY
- 6.2% MONTHLY
- 16.1% WEEKLY
- 73.7% DAILY

NUMBER OF SYSTEM USERS

1 to 4	29.1%
5 to 9	17.3%
10 to 19	11.7%
20 to 49	12.2%
50 to 99	6.0%
100 to 249	5.1%
250 to 500	3.4%
500+	4.6%

SYSTEM USER ROLES

CLAIMS	83.9%
RISK MANAGEMENT	78.4%
SAFETY/LOSS ENGINEERING	42.0%
FINANCE	27.2%
OPERATIONS	20.1%
LEGAL	17.8%
EXECUTIVE MGMT	16.2%
OTHER	7.9%

DATA INSIGHTS

USES OF RMIS

RMIS Report User Survey respondents described the coverages and system functions in use as well as how well the system was utilized.

ORGANIZATION USAGE OF SYSTEM

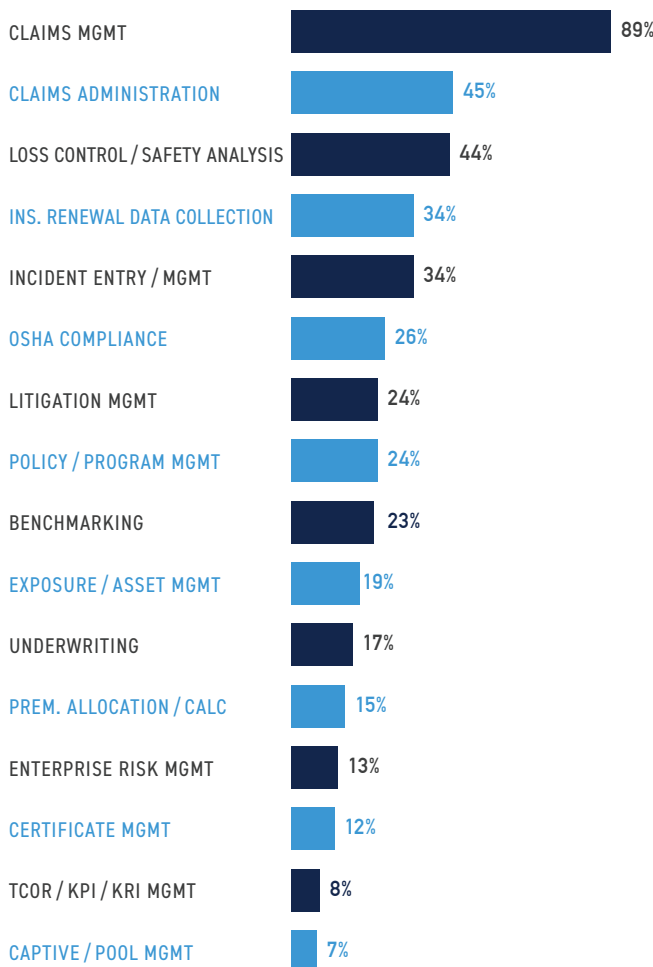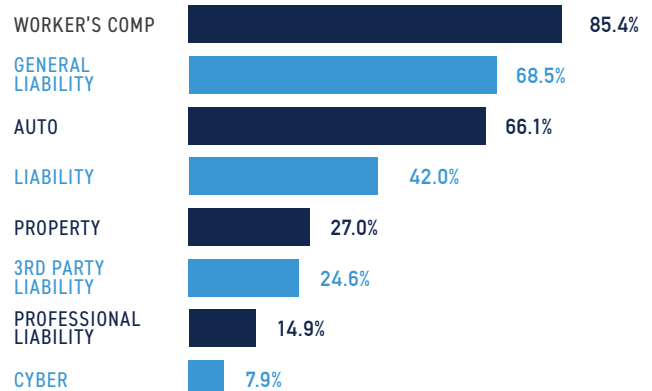| Function	Percentage
CLAIMS MGMT	89%
CLAIMS ADMINISTRATION	45%
LOSS CONTROL / SAFETY ANALYSIS	44%
INS. RENEWAL DATA COLLECTION	34%
INCIDENT ENTRY / MGMT	34%
OSHA COMPLIANCE	26%
LITIGATION MGMT	24%
POLICY / PROGRAM MGMT	24%
BENCHMARKING	23%
EXPOSURE / ASSET MGMT	19%
UNDERWRITING	17%
PREM. ALLOCATION / CALC	15%
ENTERPRISE RISK MGMT	13%
CERTIFICATE MGMT	12%
TCOR / KPI / KRI MGMT	8%
CAPTIVE / POOL MGMT	7%

LINES OF INSURANCE TRACKED

Line	Percentage
WORKER'S COMP	85.4%
GENERAL LIABILITY	68.5%
AUTO	66.1%
LIABILITY	42.0%
PROPERTY	27.0%
3RD PARTY LIABILITY	24.6%
PROFESSIONAL LIABILITY	14.9%
CYBER	7.9%

REASON NOT UTILIZING A RMIS SYSTEM

Reason	Percentage
LACK OF KNOWLEDGE OR TRAINING	25.6%
OTHER CAPABILITIES ARE NOT REQUIRED	24.5%
NOT ENOUGH RESOURCES	15.6%
OTHER SYSTEMS USED INSTEAD	15.2%
OTHER	13.9%
COST PROHIBITIVE	5.4%

SYSTEM CAPABILITIES UTILIZED

- 12.2% FULLY UTILIZED >75%
- 19.9% BARELY UTILZED <25%
- 34.7% SOMEWHAT UTILZED 25% to 50%
- 33.2% WELL UTILIZED 51% - 75%
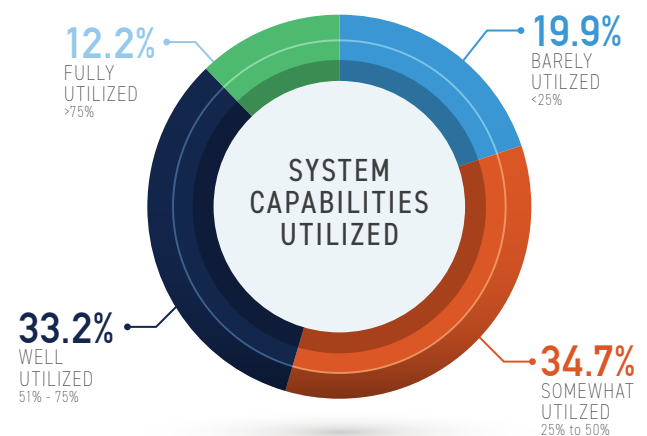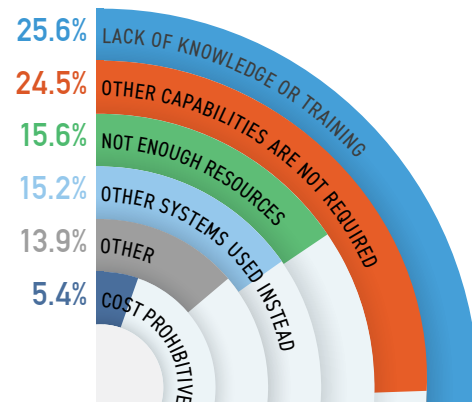
Maximize your investment
Minimize your risk

Redhand Advisors provides consulting services to help organizations develop strategies and implement systems that build business value and drive performance. Specializing in risk, insurance and health information management with deep RMIS experience our offerings

Technology strategy and insights
System planning and design
System analysis and selection
Implementation services
Process improvement/best practices
System optimization
Project management

Redhand
a d v i s o r s

www.redhandadvisors.com   404-666-0418

INSURERS

The insurer RMIS marketplace has steadily evolved to provide their insureds with better information on their claims, safety-related and policy related data. While technology is not their lead product, it is, nonetheless, an important differentiator.

We received four responses to our invitation to participate in this year's RMIS Report. Hopefully, others we invited such as CNA, Chubb/ACE and Zurich will agree to participate next year. However, we are very pleased that we did receive four excellent responses from the largest insurers in this space: AIG, The Hartford, Liberty Mutual and The Travelers.

Analysis and Commentary

The insurer RMIS sector has steadily improved over the years, although not at the same rate as the TPA market. While insurers are incentivized to provide good system information to their policyholders, the degree of improvement has not been as fast as the TPAs. However, we believe that insurers will want to provide more functionality to their policyholders as time goes on. Especially since they are increasingly seeing TPAs as competitors, they cannot afford to stand pat.

We do have the following observations and conclusions:

1. **Proprietary Software Predomination**

    Unlike some of the TPAs, insurers are content to build their own client-facing RMIS. Each of the 4 represented in this survey have developed, maintained and upgraded their own systems for many many years. This can lead to an "ivory tower" syndrome where they are not fully seeing the outside competitive landscape.

2. **Core Function Concentration**

    Insurers tend to focus on providing solid claims management information to their policyholders and are doing so with improved reporting, dashboard and business intelligence tools. With a few exceptions, they rarely stray into expanded functionalities such as exposure, policy management, and GRC/ERM. Only The Travelers goes beyond the claims management concentration and has an EH&S capability.

3. **More Is On The Way**

    During interviews and demos with the insurers, one thing became clear - Insurers are definitely looking to expand their system capabilities to meet the growing expectation of their policyholders and to ward off increased competition by the TPAs. Look for them to expand their functionality base over the next few years.

AIG

www.aig.com

AIG

OWNERSHIP
Public company

FOUNDED
1919

HEADQUARTERS
New York, NY

RMIS LEADERSHIP
Alan Louison, SIO

RMIS EMPLOYEES
50

TOP INDUSTRIES
Manufacturing
Transportation
Oil & Gas
Construction &
Engineering
Retail

CONTACT
Joseph Jordan
(973) 390-3786
joseph.jordan@aig.com

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

PRODUCT

New IntelliRisk is AIG's next generation risk management information system, which focuses on the visualization of key metrics and trends with advanced data exploration through interactive dashboards, customizable reports and an intuitive textual search. New IntelliRisk employs data driven analytics to empower customers risk management strategies. On-demand access is facilitated though self-registration and Responsive Web Design ensures an optimal experience on any device. This all-new platform will replace legacy version of IntelliRisk during 2018/2019.

IntelliRisk Advanced is a sophisticated risk management information system featuring a customizable dashboard, detailed claim and financial information, extensive online and ad hoc reporting options and advanced analytic tools. It is consistently recognized in independent reviews as the top Insurer-based bundled information system.

IntelliRisk Basic provides convenient access to basic claim and policy level information with the ability to create month-end and point-in-time valuated reports on demand. A simple dashboard interface summarizes claims with drill down links to more detailed information.

PRODUCT SCORECARD
AIG
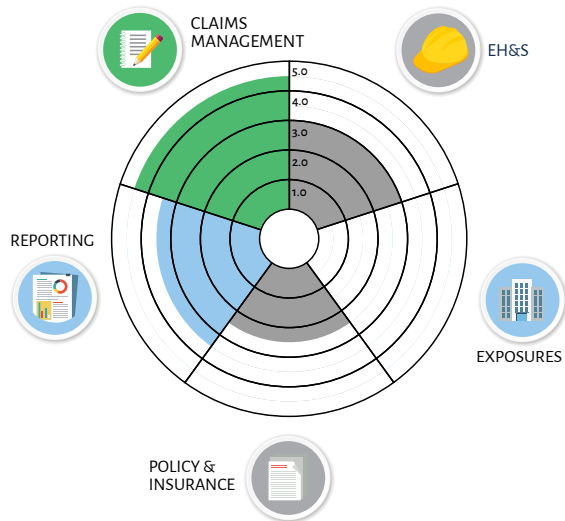
IntelliRisk Basic
INITIAL RELEASE
2009

CURRENT RELEASE
2.8, 10/2017

IntelliRisk Advanced
INITIAL RELEASE
1994

CURRENT RELEASE
6.9, 9/2017

New IntelliRisk
INITIAL RELEASE
2016

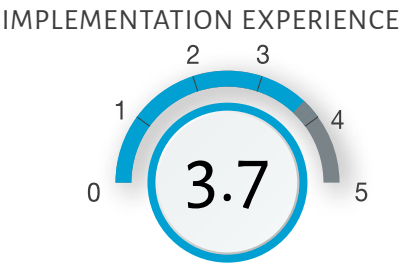CURRENT RELEASE
1.1, 10/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday - Friday,
3AM - 8PM (EST)

SUPPORT OFFERED
Help desk
Online help
Video tutorials
Website
Phone
Email

Screen "tips" or
mouse overs
FAQs
Quick start
guides

USER CONFERENCE
Yes

CLIENT ADVISORY COUNCIL
Yes

CUSTOMER EXPERIENCE

3.6

IMPLEMENTATION EXPERIENCE

3.7

IMPLEMENTATION TIMELINE
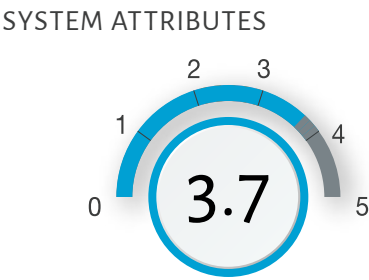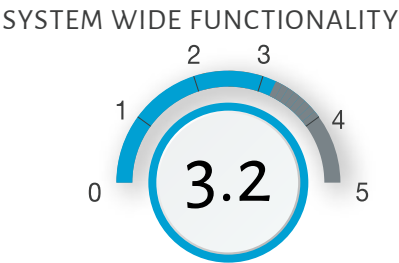Basic   1 Day
Moderate   5 Days
Complex   10 Days

TECHNOLOGY

DEPLOYMENT OPTIONS
Hosted

HOSTED BY
In-House

SYSTEM DEVELOPED
In-House

SYSTEM WIDE FUNCTIONALITY

3.2

SYSTEM ATTRIBUTES

3.7

SECURITY

CERTIFICATIONS
SSAE 16 - SOC 1

LAST 3RD PARTY ASSESSMENT
8/1/2017

PRICING

PRODUCT LICENSING
Access to IntelliRisk is provided at no charge to active/inactive policyholders and brokers.

ONGOING FEES
Fees may be assessed for inactive policyholders and for custom work associated with non-standard data files, development of customer-specific system functionality, reports, projects and consulting engagements.

"The AIG IntelliRIsk system is easier to learn how to use and provides better reporting and data collection for analysis reporting"

- Human resources sector risk manager

"The real time notes from the adjusters, their contact info and all correspondence is a HUGE time saver."

- Technology sector risk manager

SURVEY INSIGHTS

IntelliRisk is a functionally solid RMIS and Claims Management SaaS solution provided to the entire AIG client base. Depending on the complexity of the client, different iterations of IntelliRisk are available).

KEY FINDINGS

1. *Robust dashboard graphics*
2. *Detailed, analytical reports*
3. *Good performance metrics*
4. *No exposure tracking*

Global Risk Management.
When you need it most.

Understand and help manage risk with AIG's all-new IntelliRisk.®

We've combined advanced data analytics with multi-platform mobile functionality to create our most efficient Risk Management tool yet. Customizable analysis. Insightful visualizations. Built to pinpoint and help mitigate risk from the top-level to the bottom line. Because you should manage risk at every level.

Learn how the new IntelliRisk® platform can help your business at AIG.com/NewIntelliRisk

AIG

Liberty Mutual Insurance

business.libertymutualgroup.com

OWNERSHIP
Liberty Mutual Group Inc.

FOUNDED
1912

HEADQUARTERS
Boston, MA

RMIS LEADERSHIP
Christopher Woodman, Director, Service Experience

RMIS EMPLOYEES
48

TOP INDUSTRIES
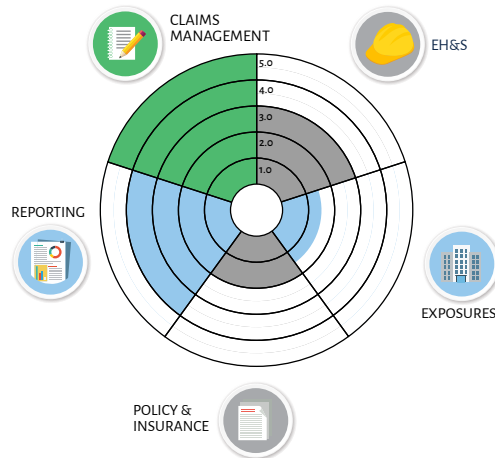Manufacturing
Finance & Insurance
Construction & Engineering
Retail
Services

CONTACT
Heather McMinn
(603) 245-0889
heather.mcminn
@libertymutual.com

Liberty Mutual Insurance offers a broad range of multi-line property and casualty and employee benefits solutions for mid-size and large businesses. As a leading commercial insurer with more than a century of experience, we have the resources and expertise to safeguard your business against risk and in partnership with independent agents, brokers, and consultants, provide you the tailored coverage you need.

PRODUCT

RISKTRAC is a secure web-based risk management information system that provides access to current and historical views of your entire casualty claims inventory. From reports and alerts to advanced data analysis tools, RISKTRAC enables you to track and trend claims activity with ease. You'll get a rich set of analytical tools that help you to identify key cost drivers and uncover emerging claim trends.

INITIAL RELEASE
2009

CURRENT RELEASE
8/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday to Friday   8AM to 8PM (EST)

SUPPORT OFFERED

Help desk	Phone
Online help	Email
Video tutorials	Screen "tips" or
Website	mouse overs
User manual	

USER CONFERENCE   No

CLIENT ADVISORY COUNCIL   Yes

CUSTOMER EXPERIENCE   4.0/5

IMPLEMENTATION EXPERIENCE   4.1/5

IMPLEMENTATION TIMELINE   10 Days

TECHNOLOGY

DEPLOYMENT OPTIONS   Hosted

SYSTEM DEVELOPED   In-House

HOSTED   In-House

SYSTEM WIDE FUNCTIONALITY 3.8/5

SYSTEM ATTRIBUTES   3.9/5

SECURITY

CERTIFICATIONS
n/a

LAST 3RD PARTY ASSESSMENT   n/a

PRICING

PRODUCT LICENSING
n/a

ONGOING FEES
n/a

The Hartford Financial Services

www.thehartford.com

OWNERSHIP
Public company

FOUNDED
1810

HEADQUARTERS
Hartford, CT

RMIS LEADERSHIP
Lentz Merisier
AVP Strategy &
Operations, Specialty
Commercial

RMIS EMPLOYEES
10

TOP INDUSTRIES
n/a

CONTACT
Cathy Leonard
(860) 547-8269
cathy.leonard
@thehartford.com

The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. With more than 200 years of expertise, The Hartford is widely recognized for its service excellence, sustainability practices, trust and integrity.
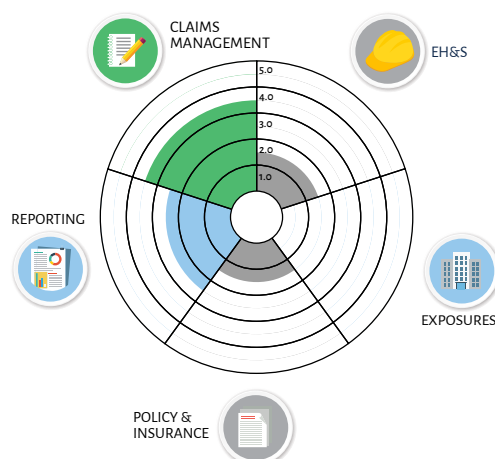
PRODUCT

TREO, a RMIS solution, was designed to simplify claims management by enabling the power of data and analytics; creating transparency, highlighting proof points and identifying the root causes of cost drivers. TREO facilitates the right balance of technology, people and time. The combined experience helps risk professionals focus their energy and resources on the right claim drivers to achieve a greater understanding of cause of loss and effectively manage the cost of risk.

INITIAL RELEASE
2009

CURRENT RELEASE
8/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday to Friday
7:30AM to 6:00PM (EST)

SUPPORT OFFERED

Help desk
Video tutorials
Knowledge base
Website
User manual

Phone
Email
Screen "tips" or
mouse overs

USER CONFERENCE   n/a

CLIENT ADVISORY COUNCIL   n/a

CUSTOMER EXPERIENCE   n/a

IMPLEMENTATION EXPERIENCE   n/a

IMPLEMENTATION TIMELINE   n/a

TECHNOLOGY

DEPLOYMENT OPTIONS   Hosted

SYSTEM DEVELOPED   In-House

HOSTED   In-House

SYSTEM WIDE FUNCTIONALITY   2.1/5

SYSTEM ATTRIBUTES   2.4/5

SECURITY

CERTIFICATIONS
n/a

LAST 3RD PARTY ASSESSMENT   n/a

PRICING

PRODUCT LICENSING
n/a

ONGOING FEES
n/a

SURVEY INSIGHTS

The Hartford replaced its old @Venture system (from the time when they owned SRS) with a new SaaS based RMIS called TREO (Track Risks, Explore Opportunities). It is a claims management oriented RMIS and it's offered to all Hartford clients.

KEY FINDINGS

- *Claims analysis & reporting*
- *Dashboards & analytics*
- *No Safety, Policy Mgmt or Exposure Mgmt capabilities*

Travelers

www.travelers.com

TRAVELERS

OWNERSHIP
Public company

FOUNDED
1853

HEADQUARTERS
Hartford, CT

RMIS LEADERSHIP
Michael Strietelmeier
Vice President, RMIS

RMIS EMPLOYEES
100

TOP INDUSTRIES
Retail
Services
Manufacturing
Healthcare
Restaurants

CONTACT
Michael Strietelmeier
(860) 277-9182
mstriete@travelers.com

The Travelers Companies, Inc. Is a leading provider of property casualty insurance for auto, home and business. The company's diverse business lines offer its global customers a wide range of coverage sold primarily through independent agents and brokers. A component of the Dow Jones Industrial Average, Travelers has approximately 30,000 employees and operations in the United States and selected international markets. The company generated revenues of approximately $28 billion in 2016.
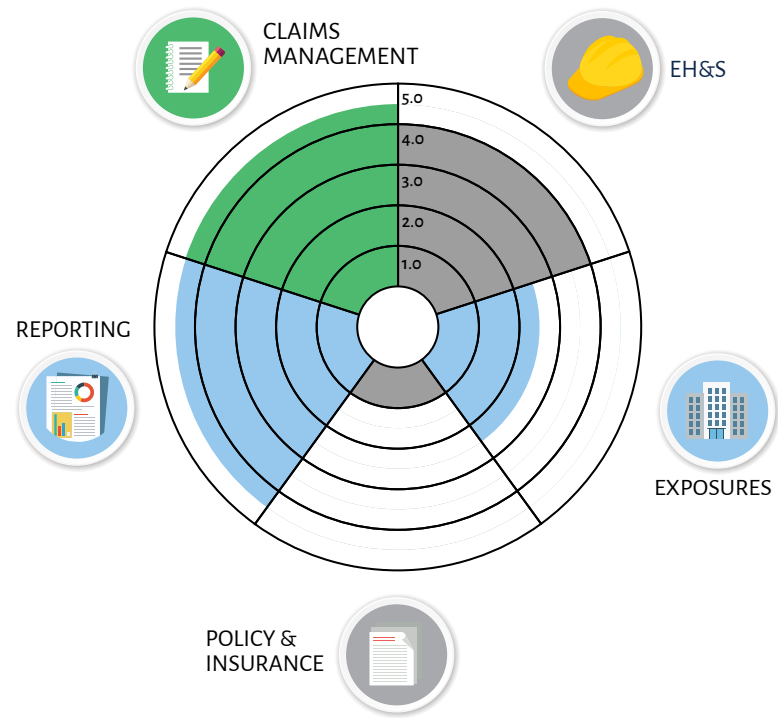
PRODUCT

Travelers e-CARMA® is an integrated computer information system that is used to help evaluate risks and keep track of all relevant information. e-CARMA connects service, information from multiple sources and on-line analysis tools to a highly customized user experience. e-CARMA integrates claim, managed care, risk control, policy, customer specific, billing and exposure information in a highly secured and controlled data-base that is re-certified annually. e-CARMA's evolution commitment is a constant to meet the contemporary needs of our customers.

Travelers staff of RMIS consultants are trained to offer advanced analytics and bring awareness to trends and outliers affecting a company's performance and risk management goals.

DELIVERY

SUPPORT HOURS
Monday to Friday
7AM to 8PM (EST)

SUPPORT OFFERED
Help desk   Phone
Online help   Email
Video tutorials   Screen "tips" or
User manual   mouse overs

USER CONFERENCE
Yes, next conference 2019

CLIENT ADVISORY COUNCIL
Yes

CUSTOMER EXPERIENCE

4.3

IMPLEMENTATION EXPERIENCE

4.2

PRODUCT SCORECARD
Travelers

INITIAL RELEASE
1981

CURRENT RELEASE
11/2017

USERS

CUSTOMERS

IMPLEMENTATION TIMELINE
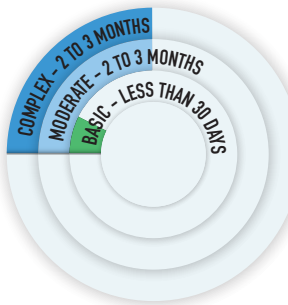
TECHNOLOGY

DEPLOYMENT OPTIONS
Hosted

HOSTED BY
OSHA Solution by 3rd party

SYSTEM DEVELOPED
In-House
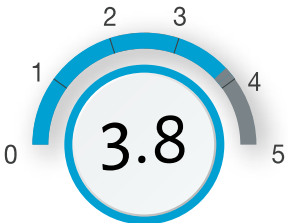
SYSTEM WIDE FUNCTIONALITY

3.8

SYSTEM ATTRIBUTES

4.1

SECURITY

CERTIFICATIONS
SSAE 16 - SOC 1

LAST 3RD PARTY ASSESSMENT
8/1/2017

PRICING

PRODUCT LICENSING
Subscription basis.

ONGOING FEES
Secured system access, on-going training, data management, Customized data capture, Customized reporting and a dedicated service consultant are all included in annual subscription fee.

"

"I use the RMIS daily. Without this program I would lose 2 weeks every quarter just to compile reports."

- Manufacturing sector risk manager.

"We use reports for metrics to determine how we are doing against our targets as well as to identify trends."

- Workers Compensation manager in the Products sector.

SURVEY INSIGHTS

e-CARMA is a functionally rich and comprehensive SaaS-based RMIS provided to the entire Travelers client base. Since its inception in the 1980s, it has been well supported by senior Travelers executives as can be seen by their product and service accolades given by the user base.

KEY FINDINGS
1. Excellent claims analysis
2. Rich data analytics and metrics
3. Excellent graphics, reporting & dashboards
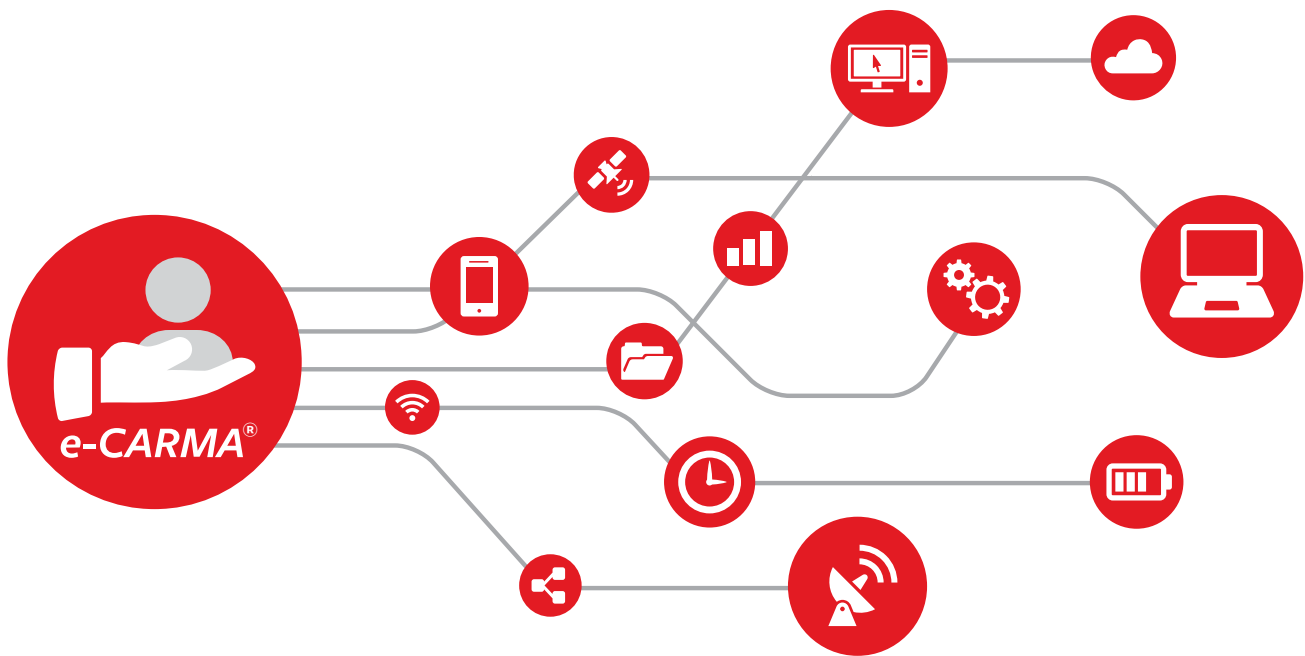
Not all risk management is the same. Neither is all risk measurement.

To analyze your unique risk landscape, Travelers RMIS uses proprietary technology and personalized service and support. That way, we can build a risk management strategy that is unique to your business.

Our *e-CARMA* is an industry-leading suite of custom-built reports and powerful dashboards. It enables you to identify trends in a single, simple display to leverage claim management, risk control, financial indicators and provide risk management data.

Investing in Travelers RMIS can be the first important step to controlling the losses that could make a difference to your bottom line as well as the people you work with.

Visit travelers.com/rmis to learn more about our *e-CARMA* features.

TRAVELERS
It's better under the umbrella®

PROVIDERS AT-A-GLANCE: *INSURERS*

RMIS REPORT OVERALL RATINGS

STRONG

SPECIALIZED   STRONG   LEADERS

Travelers

Liberty Mutual

AIG

Hartford

ABILITY TO DELIVER

WEAK

LIMITED ——— **SOLUTION** ——— COMPREHENSIVE

LEGEND

Ability to Deliver (Y axis) is based on User Survey Results.

Solution (X axis) is based on Vendor RFI scoring by authors.

Relative market size represented by the size of circles.

Solid circles represent vendors that had sufficient User Survey feedback that was considered statistically valid in order to provide results for "Ability to Deliver."
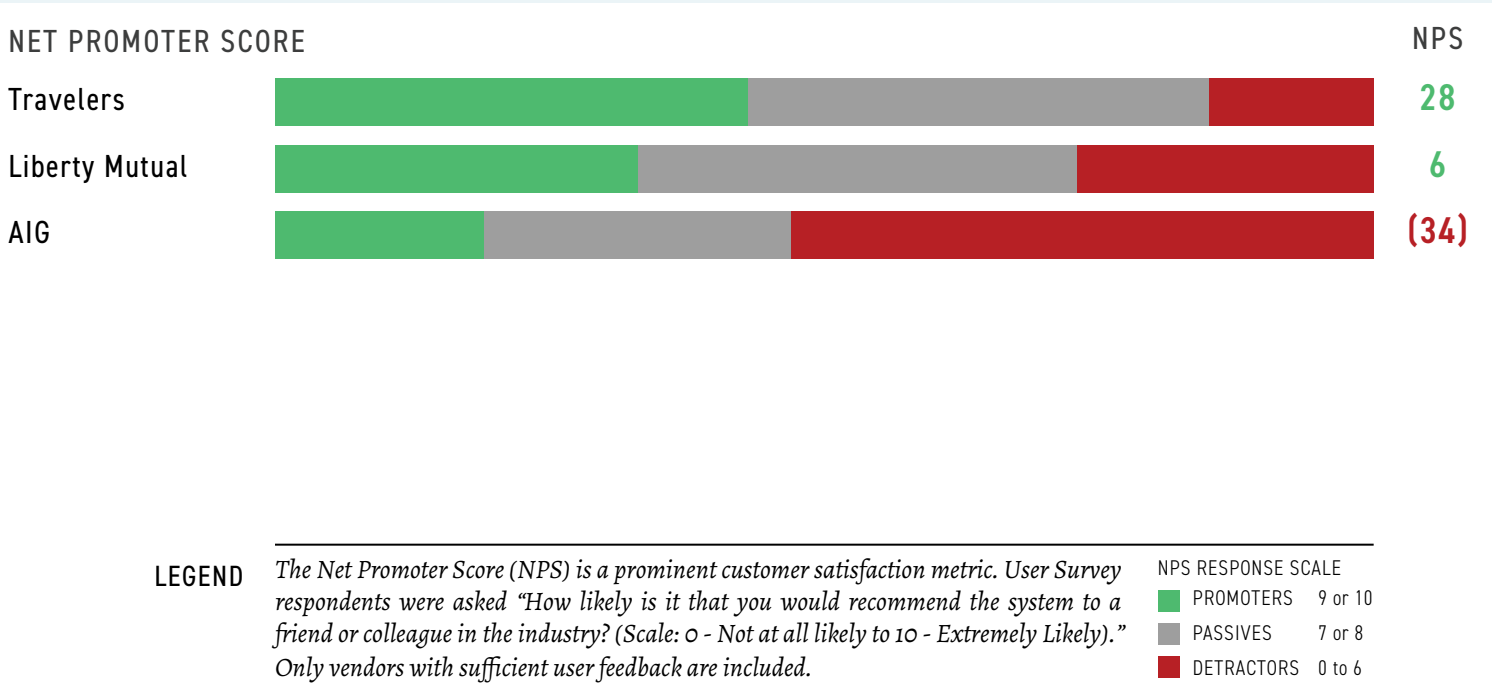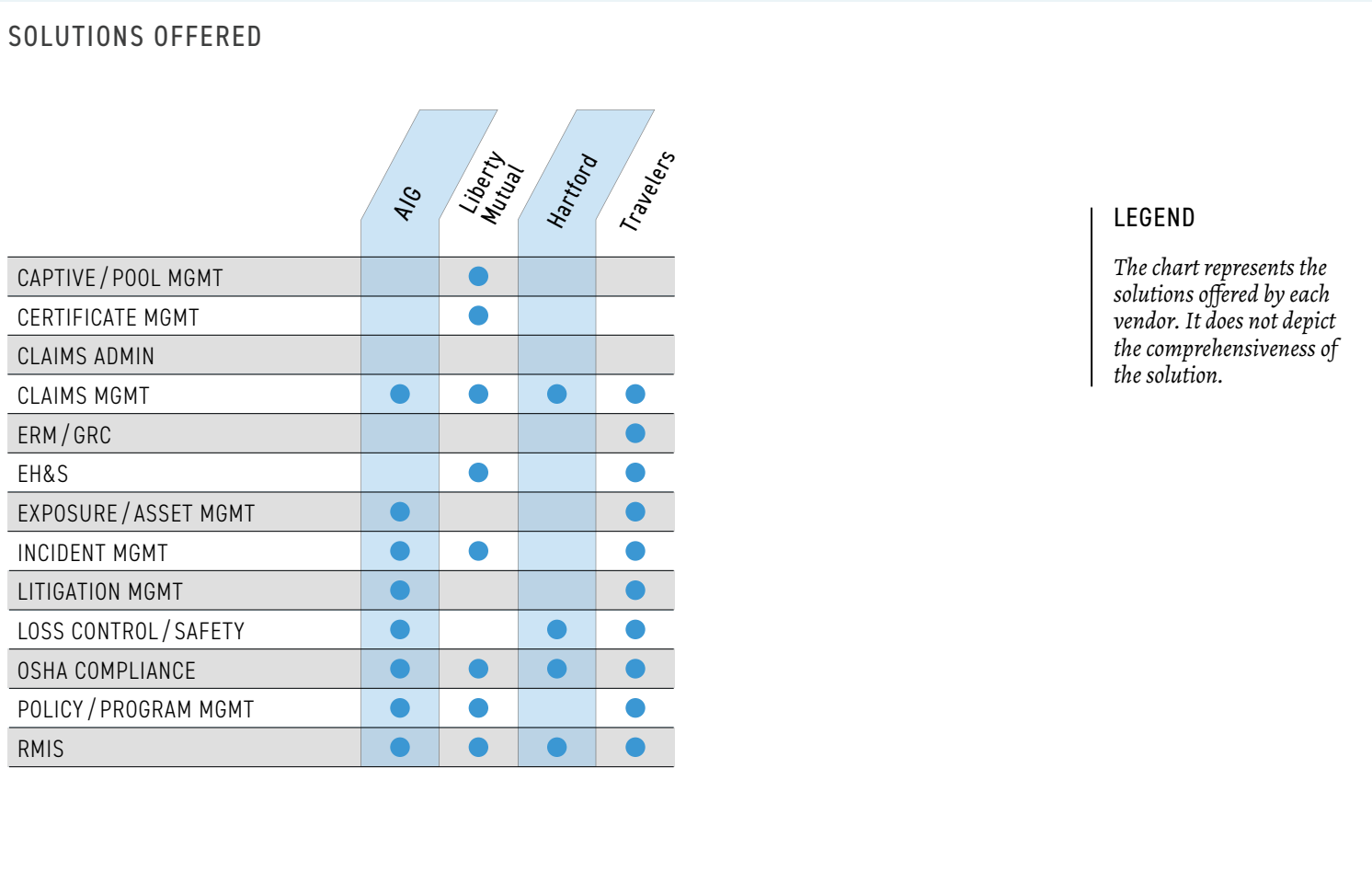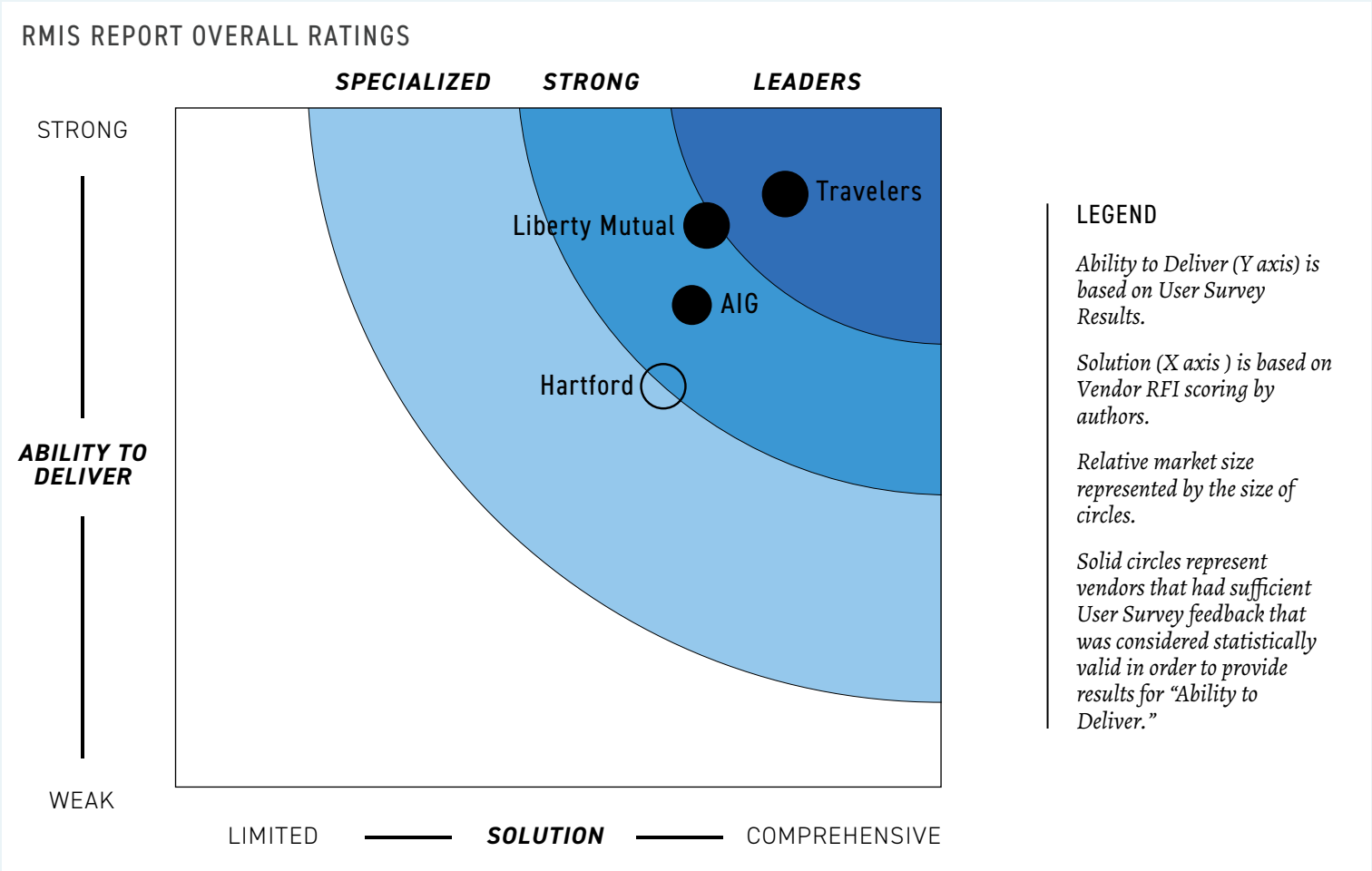
SOLUTIONS OFFERED

	AIG	Liberty Mutual	Hartford	Travelers
CAPTIVE / POOL MGMT		●		
CERTIFICATE MGMT		●		
CLAIMS ADMIN				
CLAIMS MGMT	●	●	●	●
ERM / GRC				●
EH&S		●		●
EXPOSURE / ASSET MGMT	●			●
INCIDENT MGMT	●	●		
LITIGATION MGMT	●			●
LOSS CONTROL / SAFETY	●		●	●
OSHA COMPLIANCE	●	●	●	●
POLICY / PROGRAM MGMT	●	●		●
RMIS	●	●	●	●

LEGEND

The chart represents the solutions offered by each vendor. It does not depict the comprehensiveness of the solution.

SYSTEM CAPABILITIES

	AIG	Hartford	Liberty Mutual	Travelers
CLAIMS MGMT	●	●	●	●
EH&S	●	●	●	●
EXPOSURES	○	○	●	●
POLICY & INSURANCE	●	●	●	●
REPORTING	●	●	●	●
CLAIMS ADMIN	○	○	○	○
ERM / GRC	○	○	○	●
CAPTIVE POOLING	○	○	○	○

LEGEND

VERY STRONG	●
STRONG	●
ABOVE AVERAGE	●
AVERAGE	●
BELOW AVERAGE	●
WEAK	●
N/A	○

The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

NET PROMOTER SCORE

NPS

Travelers   28

Liberty Mutual   6

AIG   (34)

LEGEND

The Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or colleague in the industry? (Scale: 0 - Not at all likely to 10 - Extremely Likely)."
Only vendors with sufficient user feedback are included.

NPS RESPONSE SCALE

■	PROMOTERS	9 or 10
■	PASSIVES	7 or 8
■	DETRACTORS	0 to 6

DATA INSIGHTS

RESULTS ACHIEVED THROUGH RMIS

RMIS Report User Survey respondents were asked to describe the results they have achieved, how well the system was aligned to the organization's priorities, their use of analytics and their return on investment.

RESULTS ACHIEVED

BETTER REPORTING	**57.8%**
IMPROVED DATA ACCURACY	**55.7%**
INCREASED PRODUCTIVITY	**42.0%**
FASTER DECISION MAKING	**33.40%**
REDUCED TOTAL COST OF RISK	**17.2%**
OTHER	**6.0%**

SYSTEM ALIGNED TO TOP PRIORITIES

- **7.0%** NOT APPLICABLE
- **6.9%** STRONGLY DISAGREE
- **5.9%** DISAGREE
- **20.0%** STRONGLY AGREE
- **34.3%** AGREE
- **26.0%** NEUTRAL
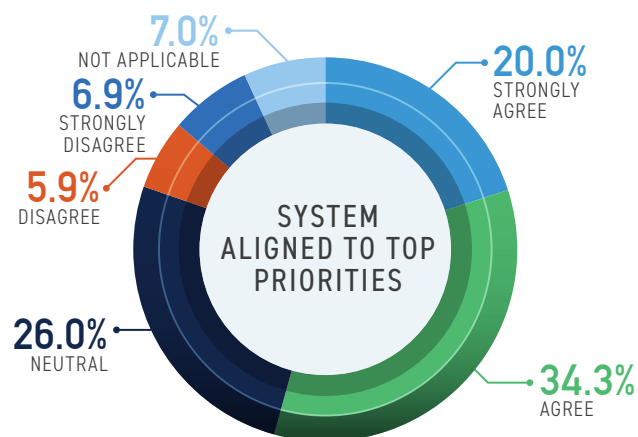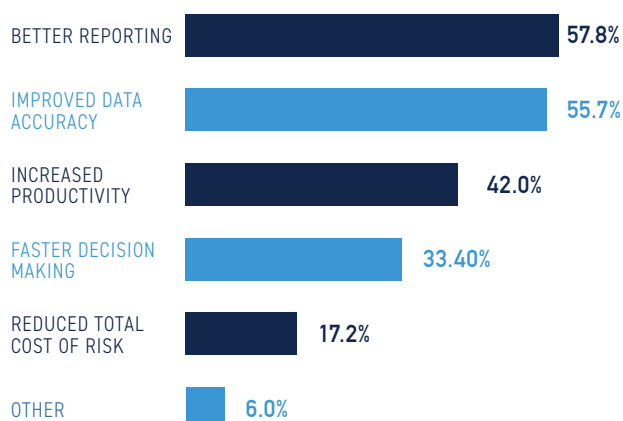
UTILIZATION OF ANALYTICS FOR RISK MANAGEMENT EFFORTS
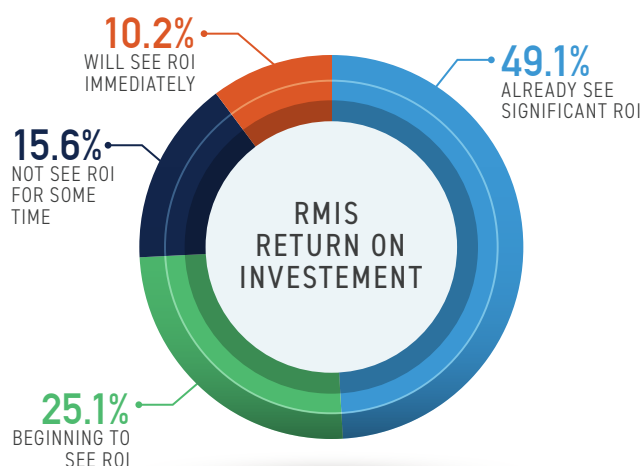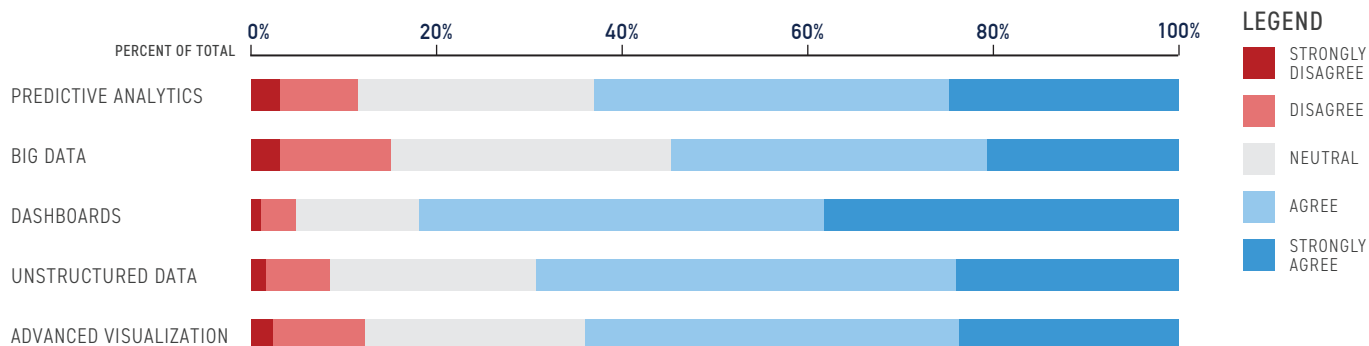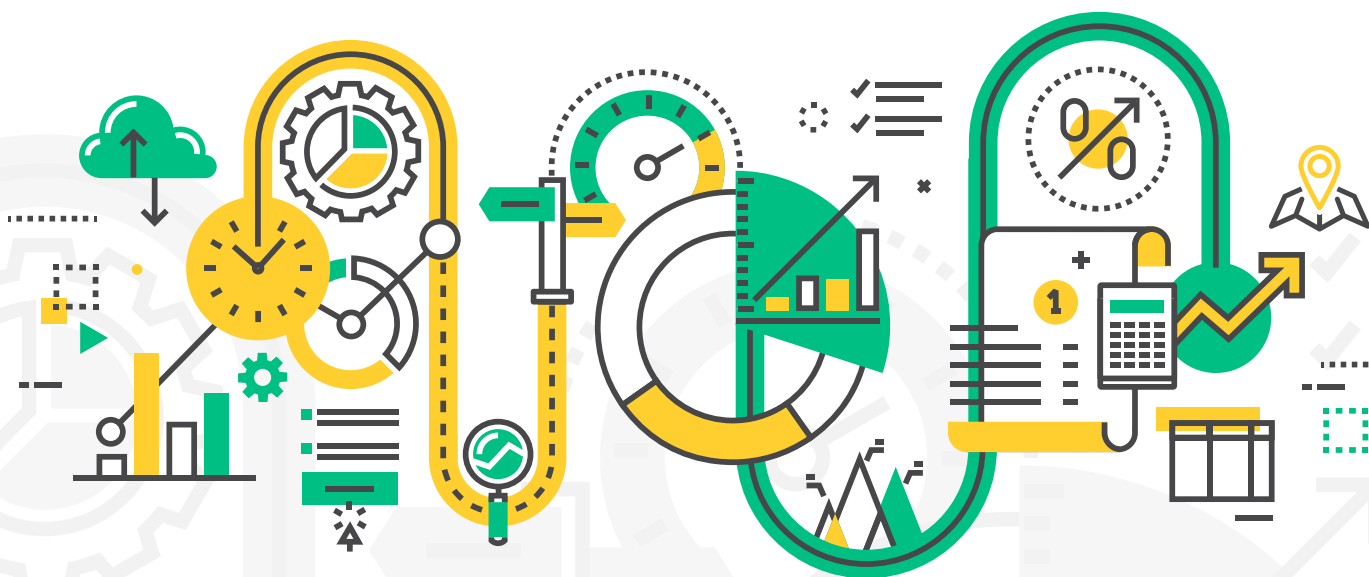
PERCENT OF TOTAL

	0%	20%	40%	60%	80%	100%
PREDICTIVE ANALYTICS						
BIG DATA						
DASHBOARDS						
UNSTRUCTURED DATA						
ADVANCED VISUALIZATION						

LEGEND
- STRONGLY DISAGREE
- DISAGREE
- NEUTRAL
- AGREE
- STRONGLY AGREE

RMIS RETURN ON INVESTEMENT

- **10.2%** WILL SEE ROI IMMEDIATELY
- **49.1%** ALREADY SEE SIGNIFICANT ROI
- **15.6%** NOT SEE ROI FOR SOME TIME
- **25.1%** BEGINNING TO SEE ROI

TeamComp

The *right* tools. The *right* decisions. The *right* results.

TeamComp, our approach to managing workers' compensation claims, empowers our adjusters to make the right decisions throughout the life of your claims. Using sophisticated analytics, TeamComp identifies claims that will benefit from immediate and specific interventions.

Our adjusters get injured workers back to health and back to work faster, fight fraud more effectively, aggressively pursue subrogation, and close claims at the right time for the right cost.

*Making the **right decisions** from day one to drive down your total cost of risk.*

YORK

THIRD PARTY ADMINISTRATORS

Of all of the sub-sectors of the RMIS industry, the Third Party Administrator (TPA) sector is the one that is the most in transition. TPAs are increasingly investing in technology to serve as a differentiator in the marketplace. Since they do not have the capital that insurers have, TPAs have to prove their worth to clients and prospects through a combination of superior claims, managed care and safety/loss prevention-related service and advanced technology tools. One, as we will see, is starting to resemble an unbundled RMIS provider.

We were quite fortunate to get responses from 8 of the largest TPAs in the property/casualty marketplace; 5 of which are sponsors. Hopefully, next year, we will get an ever greater turnout of the larger regional TPAs.

As will become obvious, there has been a lot of investment and improvement in the TPA sector regarding information technology since the last functional system comparison in 2015.

Analysis and Commentary

Because bundled systems historically do not approach the degree of comprehensive functionality as their unbundled counterparts, we decided to separate the functions into Core and Expanded. Core functions are: Claims Management; Reporting; Safety (Environmental Health and Safety) and Policy & Insurance Management. Expanded functions are: full Claims Administration; Exposure Management; ERM/GRC (Governmental Risk and Compliance); and Pools/Captives (including an underwriting component). Based on the RFI responses from the vendors, User Feedback and our analysis, we had the following observations:

1. Encroachment upon Unbundled Functionality

Gallagher Bassett's Luminos scored in all categories, including the expanded ones. As a private-labeled Origami Risk system, Luminos has become a hybrid system spanning bundled and unbundled markets.

Luminos even offers full claims administration and GRC in certain client situations. Clearly, GB is looking to use Luminos as a strategic tool in many different areas of operation for their client base. York Risk Services' FOCUS, also based on Origami, similarly showed well in many categories. At this point, areas such as GRC and claims administration are not being used by FOCUS. The capabilities are there, however, should York decide to pursue them.

Broadspire's Dmitri, as a former unbundled RMIS, is robust across many functions. They lack claims administration, GRC/ERM and Pools/Captive functionality.

2. User Feedback is Favorable

We found that the client base was generally favorable across the board. All had at least a comprehensive rating of Above Average. York and ESIS scored the highest cumulative user feedback with over 4.0 scores. Some further distinguished themselves with a positive Net Promoter Score, such as Helmsman (Liberty Mutual) and Gallagher Bassett. The NPS is based on the number of positive minus negative responses.

3. New System Status

Late last year, Broadspire essentially sold its unbundled RMIS business to Origami Risk. Since early to mid-2017, the functionally robust Dmitri RMIS is serving Broadspire clients only. Unfortunately, we did not receive sufficient user responses from Dmitri users so we could not include any results.

4. Further Investment is Imminent

With TPAs like Gallagher Bassett and York investing in an unbundled software solution (Origami Risk), we believe that the TPA industry will continue to invest and improve that product offering. We have heard from all of the TPAs that this will be true in 2018 as it was in 2017.

Broadspire

www.choosebroadspire.com

OWNERSHIP
Crawford

FOUNDED
1978

HEADQUARTERS
Atlanta, GA

RMIS LEADERSHIP
Danielle Lisenbey,
President & CEO

RMIS EMPLOYEES
108

TOP INDUSTRIES
Manufacturing
Professional Services
Transportation
Health Care
Retail

CONTACT
Joel Raedeke
(224) 361-1882
joel.raedeke@
choosebroadspire.com

Broadspire has been providing workers' compensation claim services for over a century; liability claim services since 1941. The Broadspire brand was launched in 2003. In 2006, Broadspire was purchased by Crawford & Company, the world's largest independent provider of claims management solutions to insurance companies and self-insured entities. Atlanta-based Crawford, founded in 1941, combined the two companies' third party administrator experience and expertise to provide clients with an unmatched depth of claims and medical management service.
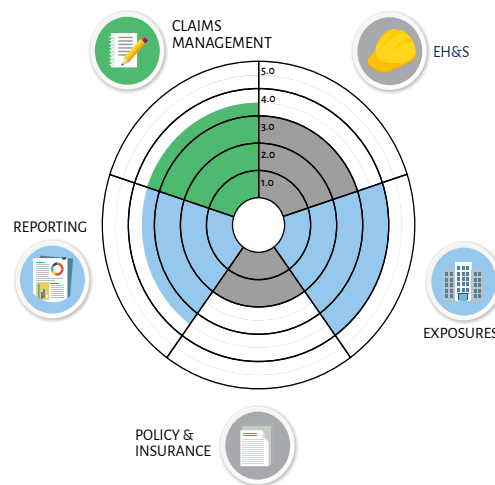
PRODUCT

Dmitri Suite (Dmitri) is a comprehensive, scalable RMIS that makes the complex effortless. It's the sophistication you need with the simplicity you want. Configure data the way you want it and get the analytics needed to control your company's risk and protect your brand.

INITIAL RELEASE
2010

CURRENT RELEASE
8.6.01   8/09/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday to Friday
8AM to 5PM (Local)

SUPPORT OFFERED

Wizards/	User manual
Contextual help	Phone
Community	Email
forums	Screen "tips" or
Website	mouse overs

USER CONFERENCE   Yes

CLIENT ADVISORY COUNCIL   Yes

CUSTOMER EXPERIENCE   n/a

IMPLEMENTATION EXPERIENCE   n/a

IMPLEMENTATION TIMELINE
Basic   2-5 Days
Moderate   2-5 Weeks
Complex   1-3 Months

TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS, Hosted

SYSTEM DEVELOPED BY   In-House

HOSTED BY   In-House

SYSTEM WIDE FUNCTIONALITY   3.5/5

SYSTEM ATTRIBUTES   3.6/5

SECURITY

SSAE 16-SOC 2

LAST 3RD PARTY ASSESSMENT
1/1/2017

PRICING

PRODUCT LICENSING
Per user basis.

ONGOING FEES
Users licenses, ongoing data sources, additional modules, custom requirements.

CCMSI

www.ccmsi.com

OWNERSHIP
Employee owned

FOUNDED
1978

HEADQUARTERS
Danville, IL

RMIS LEADERSHIP
Bryan Thomas, CEO

RMIS EMPLOYEES
98

TOP INDUSTRIES
Transportation
Government
Education
Health Care
PEO/Temporary
Staffing

CONTACT
Kristin Meeker
(217) 649-4179
kmeeker@ccmsi.com

One of the largest, independent TPAs in the country, we assist our clients with self-insured property and casualty claims management – including workers' compensation, liability and property coverage. For more than 30 years, we have successfully administered individual and group self-insured programs for thousands of companies.
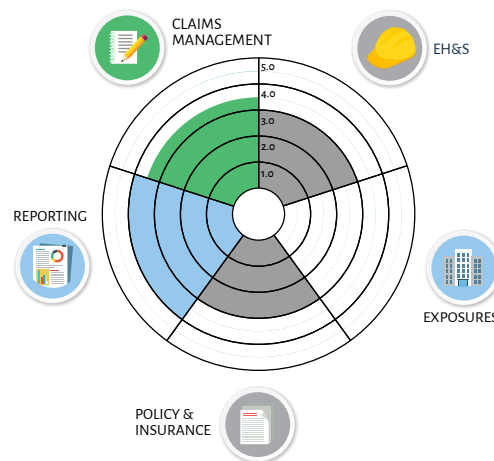
PRODUCT

iCE is CCMSI's proprietary Risk Management Information System. iCE is a powerful claim analysis and reporting tool that makes accessing your data as transparent as it sounds.

INITIAL RELEASE
1996

CURRENT RELEASE
8/08/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday to Friday   7AM to 6PM (CST)

SUPPORT OFFERED
Help desk   User manual
Online help   Phone
Wizards/   Email
Contextual help   Screen "tips"or
Video tutorials   mouse overs

USER CONFERENCE No

CLIENT ADVISORY COUNCIL   No

CUSTOMER EXPERIENCE   3.6/5

IMPLEMENTATION EXPERIENCE   3.0/5

IMPLEMENTATION TIMELINE
Basic   10-45 Days
Moderate   1-2 Months
Complex   2-3 Months

TECHNOLOGY

DEPLOYMENT OPTIONS   Hosted

SYSTEM DEVELOPED   In-House

HOSTED   In-House

SYSTEM WIDE FUNCTIONALITY   2.8/5

SYSTEM ATTRIBUTES   3.7/5

SECURITY

CERTIFICATIONS
SSAE16-SOC2

LAST 3RD PARTY ASSESSMENT
8/1/2017

PRICING

PRODUCT LICENSING
All applications are available to clients on a bundled basis with TPA services.

ONGOING FEES
User access to iCE for large numbers of users and our OSHA reporting module additional modules, custom requirements.

SURVEY INSIGHTS

iCE is a combined claims administration/claims management information system provided by CCMSI to their client base. Both adjusters and users have access to the same system.

KEY FINDINGS

- *Excellent claims analysis*
- *Integration with managed care*
- *OSHA tracking*
- *Limited focus on non-traditional TPA functionality (Exposure, GRC, Policy, etc).*

CorVel Corporation

www.corvel.com

CORVEL

OWNERSHIP
Public company

FOUNDED
1987

HEADQUARTERS
Irvine, CA

RMIS LEADERSHIP
Maxim Shishin, CIO

RMIS EMPLOYEES
300

TOP INDUSTRIES
Manufacturing
Government
Education
Health Care
Retail

CONTACT
Heather Burnham
(949) 838-1900
heather_burnham
@corvel.com

CorVel is a national provider of risk management solutions to employers, third party administrators, insurance companies and government agencies. We apply technology, intelligence, and a human touch throughout the risk management process so our clients can intervene early and often while being connected to the critical intelligence they need to proactively manage risk. With a robust technology platform at its core, our connected solution is delivered by a national team of associates who are committed to helping clients design and administer programs that meet their organization's performance goals.
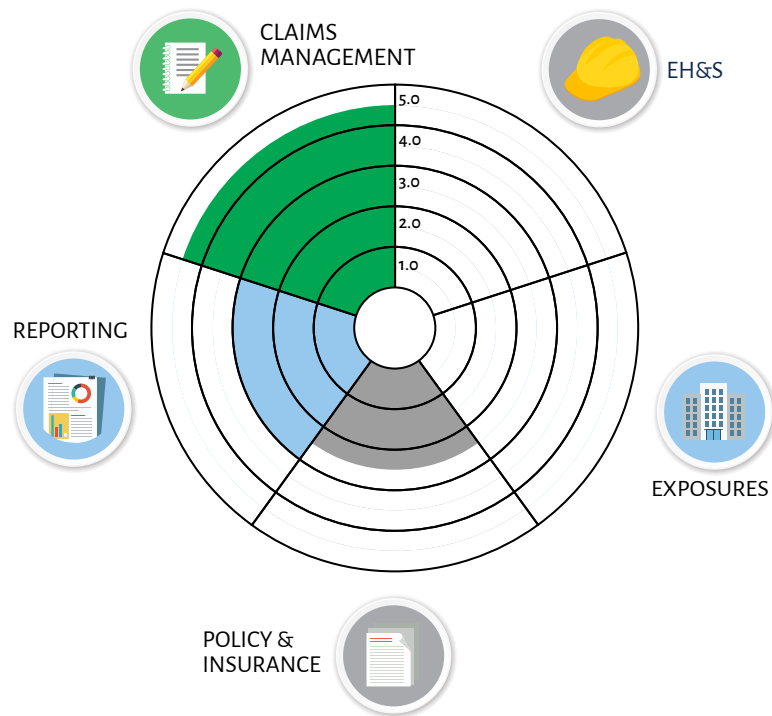
PRODUCT SCORECARD
CorVel Corporation

PRODUCT

Care^{MC} is the award winning risk management portal from CorVel Corporation. Utilizing proprietary predictive analytics and business intelligence tools, Care^{MC} delivers immediate, actionable information that streamlines work flows, improve outcomes and reduce costs. Care^{MC} is the next generation of on demand information processing solutions for risk management.

INITIAL RELEASE
2000

CURRENT RELEASE
Biweekly release

USERS

CUSTOMERS

DELIVERY & SERVICE

SUPPORT HOURS
24 hours / 7 days a week

SUPPORT OFFERED
Help desk   User manual
Online help   Phone
Video tutorials   Email
Knowledge base   Screen "tips" or
Website   mouse overs

USER CONFERENCE
Yes

CLIENT ADVISORY COUNCIL
Yes

CUSTOMER EXPERIENCE

3.9

IMPLEMENTATION EXPERIENCE

3.9

IMPLEMENTATION TIMELINE
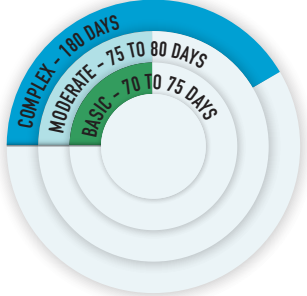
TECHNOLOGY

DEPLOYMENT OPTIONS
Hosted

HOSTED
In-House

SYSTEM DEVELOPED
In-House

SYSTEM WIDE FUNCTIONALITY

3.9

SYSTEM ATTRIBUTES

4.2
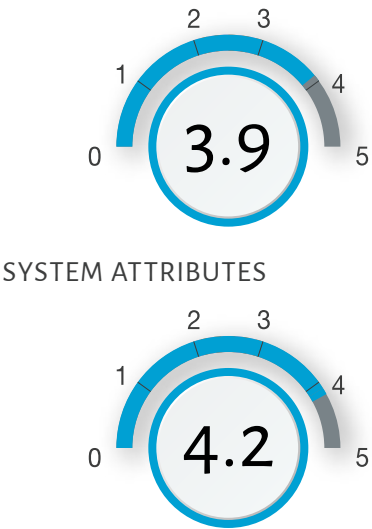
SECURITY

CERTIFICATIONS
HIPAA   SSAE 16 - SOC 2
SSAE 16 - SOC 1

LAST 3RD PARTY ASSESSMENT

PRICING
n/a

"The system has been helpful to review the most up-to-date claim information and can get quick access even from your mobile device."

- Michael Kessler, Claims Manager, Ralph Lauren Corporation.

SURVEY INSIGHTS

Care^{MC} is a SaaS based, proprietarily developed claims administration system for CorVel. It serves as both the primary claims administration/managed care system for adjuster and nurse case managers and as the client facing RMIS to CorVel clients. Unique among bundled systems, Care^{MC} was designed primarily as a managed care system that also performs claims administration. Other TPA systems start with the claims function as their core element and add other functions to that.

KEY FINDINGS

1. Excellent claims and managed care analysis
2. Return to work module
3. Excellent graphics/dashboards and reports
4. Prescriptive data analytics
5. Very limited functionality in EHS and Exposures

Technology. Intelligence. Human Touch.

The only truly integrated, single source solution, Care^MC is the award winning risk management portal from CorVel Corporation. CorVel is committed to investing in solutions that make a difference in returning employees to work. Utilizing proprietary predictive analytics and business intelligence tools, Care^MC delivers immediate, actionable information that streamlines workflows, improves outcomes and reduces costs.

Care^MC represents the next generation of on demand information processing solutions for risk management.

www.corvel.com
www.caremc.com

CORVEL

ESIS, Inc.

www.esis.com

ESIS®

OWNERSHIP
Chubb

FOUNDED
1953

HEADQUARTERS
Philadelphia, PA

RMIS LEADERSHIP
Paul Holden, CIO

RMIS EMPLOYEES
10

TOP INDUSTRIES
Manufacturing
Government
Education
Health Care
Retail

CONTACT
Paul Holden
(215) 640-1518
paul.holden@esis.com

ESIS provides a full range of sophisticated risk management services built on a global technology platform to organizations that self-insure property and casualty exposures or that purchase insurance services independently. Our core service offering includes workers compensation services; a broad spectrum of casualty insurance products, including general liability, automobile liability, products liability, professional liability, and medical malpractice; and disability services. Several innovative services support our core offering, including medical cost containment, quality control measures, strategic outcomes/predictive modeling, subrogation and second injury fund recovery, special investigations unit, litigation management, and health, safety and environmental consulting.

CLAIMS MANAGEMENT

EH&S

REPORTING

5.0
4.0
3.0
2.0
1.0

EXPOSURES

POLICY & INSURANCE

PRODUCT SCORECARD
ESIS, Inc.
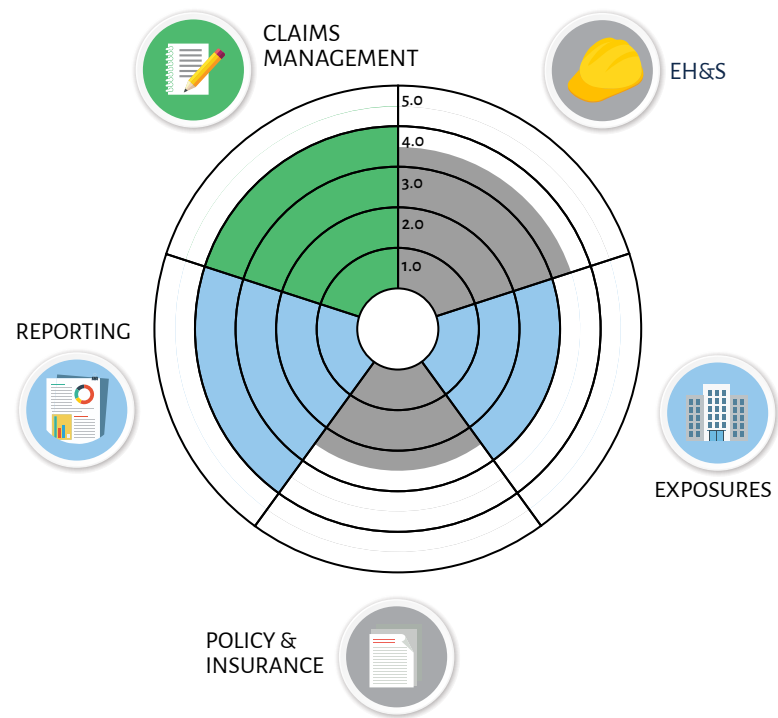
PRODUCT

ESIS provides some of the most advanced RMIS systems support in the industry through our proprietary ESIS Global RiskAdvantage® (GRA) system. Our product combines analysis of loss data with the power of Web technology and incorporates multiple carrier data as well as internal claim data into a combined reporting and analysis system. This proprietary risk management tool was designed to generate risk management reports, analyze loss trends, and display claim activities in real time.

INITIAL RELEASE
1999

CURRENT RELEASE
Version 2016.04.1A

USERS

CUSTOMERS

DELIVERY & SERVICE

SUPPORT HOURS
Monday to Friday
8AM to 5PM (EST)

SUPPORT OFFERED
Help desk
Online help
Video tutorials
Knowledge base
Website
User manual

Phone
Email
Screen "tips" or mouse overs

USER CONFERENCE
Yes, Annually

CLIENT ADVISORY COUNCIL
No

CUSTOMER EXPERIENCE

0 1 2 3 4 5
4.0

IMPLEMENTATION EXPERIENCE

0 1 2 3 4 5
3.6
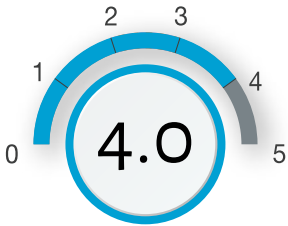
IMPLEMENTATION TIMELINE
n/a

TECHNOLOGY

DEPLOYMENT OPTIONS
n/a

HOSTED
n/a

SYSTEM DEVELOPED
n/a

SYSTEM WIDE FUNCTIONALITY
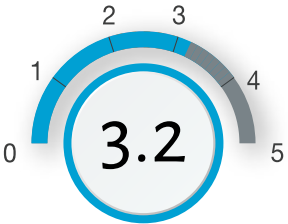
0 1 2 3 4 5
3.2

SYSTEM ATTRIBUTES

0 1 2 3 4 5
4.0

SECURITY

CERTIFICATIONS
SSAE 16 - SOC 1

LAST 3RD PARTY ASSESSMENT
n/a

PRICING

PRODUCT LICENSING
Included as part of the core service.

ONGOING FEES
None.

Discover new ways to help improve your bottom line with powerful technology and superior claims management.

ESIS Global RiskAdvantage® (GRA) provides risk, claims, and safety professionals with personalized and interactive dashboards, robust data analytics, and impactful loss trending and reporting capabilities – all from the convenience of a mobile device or web browser. To learn more about ESIS' suite of client- and claimant-facing technologies including GRA, contact us at info@esis.com.

esis.com

ESIS®

Gallagher Bassett

www.gallagherbassett.com

GO GALLAGHER BASSETT
GUIDE. GUARD. GO BEYOND.

OWNERSHIP
Arthur J. Gallagher & Co.

FOUNDED
1963

HEADQUARTERS
Rolling Meadows, IL

RMIS LEADERSHIP
Russ Pass - EVP Product & CIO

RMIS EMPLOYEES
301

TOP INDUSTRIES
Manufacturing
Transportation
Food & Beverage
Carriers
Captives

CONTACT
Jennifer Turner
(847) 505-8904
jennifer_turner1@gbtpa.com

Gallagher Bassett's mission is to be the premier provider of claims services throughout the world with demonstrably superior outcomes. Gallagher Bassett is partnering with more than 4800 organizations from every economic sector and managing claims in over 60 countries. We are here to make things easier for our clients and all the people they serve - bringing to bear all the tools and solutions which our experience tells us will deliver superior claim outcomes. We believe our greatest success is only a reflection of yours. We free you to focus on the opportunities of tomorrow, rather than the challenges of today.

CLAIMS MANAGEMENT

EH&S

REPORTING

EXPOSURES

POLICY & INSURANCE

PRODUCT SCORECARD
Gallagher Bassett
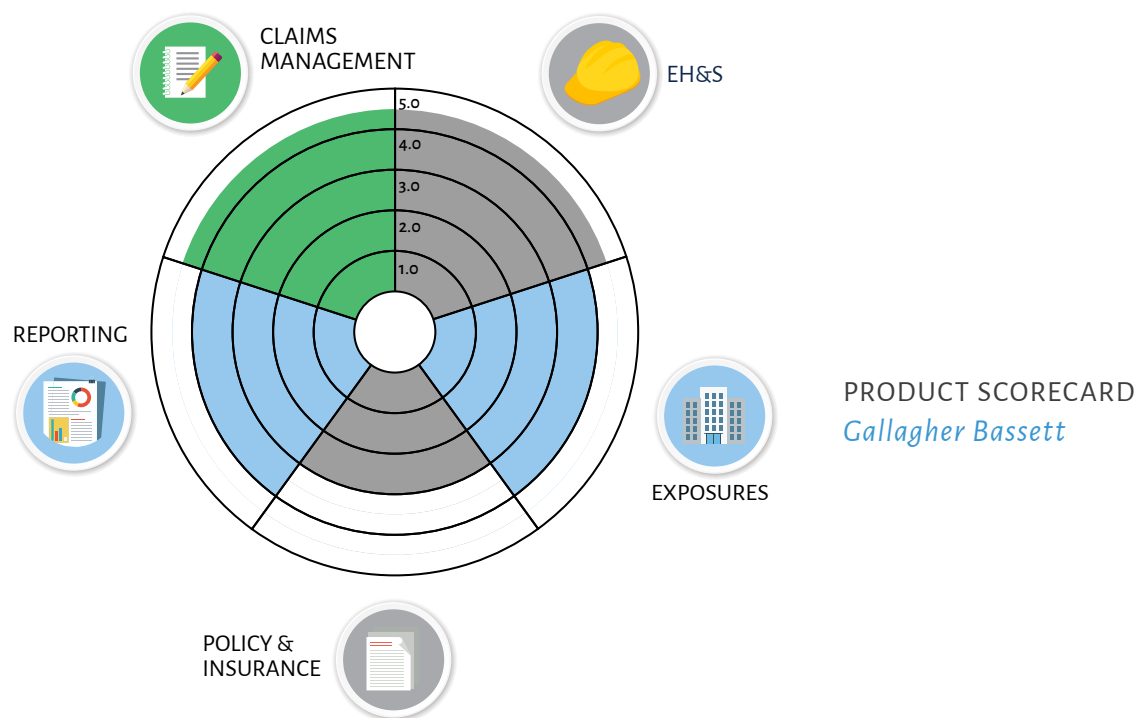
PRODUCT

Luminos is a complete desktop RMIS Solution, powered by our partners at Origami Risk. It monitors individual claims, analyzes data trends with visually stunning dashboards, and identifies claim hot spots with our extensive library of data analytic reports and analysis templates. It further tracks exposure values and aggregates claim data from other sources with our integration capabilities.

INITIAL RELEASE
2015

CURRENT RELEASE
SaaS model updated quarterly

USERS

CUSTOMERS

DELIVERY & SERVICE

SUPPORT HOURS
Monday to Friday
7AM to 8PM (CST)

SUPPORT OFFERED
Help desk
Online help
Wizards/
Contextual help
Video tutorials
Knowledge base
Website

User manual
Phone
Email
Screen "tips" or mouse overs

USER CONFERENCE
Annually, each Fall

CLIENT ADVISORY COUNCIL
Planned for 2018

CUSTOMER EXPERIENCE

3.3

IMPLEMENTATION EXPERIENCE

3.2

IMPLEMENTATION TIMELINE
Basic   1 Day
Moderate   1 Day
Complex   Custom

TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS

HOSTED BY
Amazon Web Services

SYSTEM DEVELOPED BY
Origami Risk

SYSTEM WIDE FUNCTIONALITY
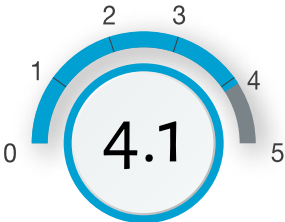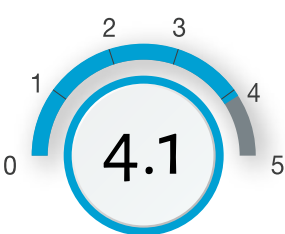
4.1

SYSTEM ATTRIBUTES

4.1

SECURITY

CERTIFICATIONS
HIPAA   SSAE 16 - SOC 1
NIST   SSAE 16 - SOC 2
EU-U.S. Privacy   Safe Harbor
Shield

LAST 3RD PARTY ASSESSMENT
10/23/2017

PRICING

PRODUCT LICENSING
Licensed as View-Only, Full User and Claims Administration users.

ONGOING FEES
License fees, module fees, ongoing data conversion fees and hosting fees.

"

"Luminos was clearly created with the user in mind, allowing for flexibility, customization and efficiency."

- Data analyst for a Fortune 150 company

"With help from our TPA team we migrated from our Unbundled RMIS system to Luminos allowing us to simplify reporting/maintaining systems without compromising functionality."

- Kevin Boudreau, Vice President Tax and Risk Management, Boddie-Noell Enterprises, Inc.

SURVEY INSIGHTS
Luminos is Gallagher Bassett's client portal as the client's view into the full Gallagher Bassett program. It includes a private label usage of Origami Risk's comprehensive SaaS based risk management information system. Gallagher Bassett is building differentiating modules, reports and widgets that leverage their unique position as a global TPA partnered with a full unbundled RMIS. In fact, Gallagher Bassett's usage of Luminos approaches how an unbundled vendor utilizes its RMIS.

KEY FINDINGS
1. Advanced technology
2. Excellent claims management analysis
3. Excellent graphics, reporting & dashboards

Unique answers and solutions
to your specific program needs,
available anytime, anywhere.

Put the unequaled power of **Gallagher Bassett's** industry leading RMIS tools on your desk, ready 24/7 to respond to your most urgent and important information needs. Go Beyond the limits of yesterday's solutions to unlock the possibilities of tomorrow.

LUMINOS

- Powered by Origami Risk, Advisen's top rated RMIS for 2013, 2014, 2015 and 2016

- Integrated claim view that incorporates claim data, financials, locations, and notes

- Extensive suite of visually stunning dashboards and reports
  - ✓ Powerful data visualization
  - ✓ Easy monitoring of incident, claim, and financial activity
  - ✓ Analysis of trends and identification of hot spots to enable rapid preventive and corrective action
  - ✓ Continuous extension of the Origami Risk base product, by GB, into new and innovative views of data

- Ability to collect, import and track exposure data, calculate total cost of risk, and automate the allocation process across your organization

- Fully integrated with the GB claim suite
  - ✓ Broader availability of claim data compared to unbundled RMIS products
  - ✓ Claim file attachments and Client Notes
  - ✓ Service Instructions and Alerts
  - ✓ World-wide data management and reporting
  - ✓ Integrated security

- External data integration from other TPAs / Carriers

- Policy tracking and analysis, including erosion statistics

- OSHA entry and reporting

- Property (COPE), Fleet and Asset management

- Manage safety programs, key findings and claim investigations

- Integrated work-flow to manage tasks, contacts, and mail merge capabilities

- Mobile friendly

GALLAGHER BASSETT
GUIDE. GUARD. GO BEYOND.

2850 Golf Road, Rolling Meadows, IL 60008 | (630) 773-3800 | gallagherbassett.com

Helmsman Management Services LLC

www.helmsmantpa.com

OWNERSHIP
Liberty Mutual
Insurance

FOUNDED
1983

HEADQUARTERS
Boston, MA

RMIS LEADERSHIP
Christopher Woodman,
Director, Service
Experience

RMIS EMPLOYEES
48

TOP INDUSTRIES
Manufacturing
Finance & Insurance
Construction &
Engineering
Retail
Services

CONTACT
Heather McMinn
(603) 245-0889
heather.mcminn
@libertymutual.com

Helmsman Management Services LLC is a wholly owned subsidiary of Liberty Mutual Insurance, one of the nation's largest property and casualty insurers. We offer the strength of a carrier and flexibility of a TPA as we manage auto, general liability and workers compensation claims to the best possible outcome. With over $5.5 billion in losses under management, Helmsman is the TPA partner of choice for businesses with 1,000 employees or more.
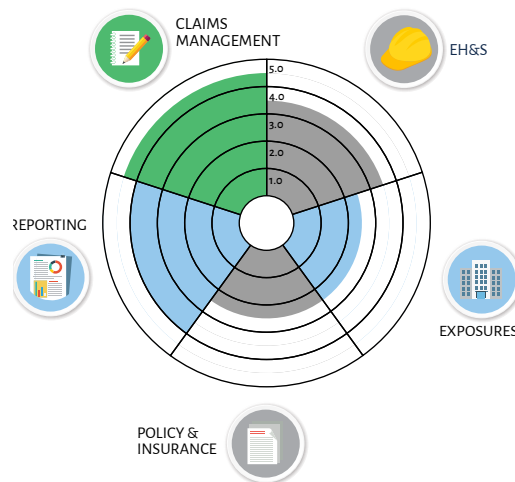
SURVEY INSIGHTS

RISKTRAC is a SaaS based, comprehensive and much improved RMIS offered to both Liberty Mutual and Helmsman clients. They have expanded beyond claims mgmt and analysis to include safety (EHS), policy and exposure mgmt capabilities. For Helmsman clients, they offer limited claims admin functions as well.

KEY FINDINGS

- *Good claims analysis and reporting*
- *Solid dashboards and analytics*
- *Policy Management*
- *Limited litigation mgmt capabilities*

PRODUCT

RISKTRAC is a secure web-based risk management information system that provides access to current and historical views of your entire casualty claims inventory. From reports and alerts to advanced data analysis tools, RISKTRAC enables you to track and trend claims activity with ease. You'll get a rich set of analytical tools that help you to identify key cost drivers and uncover emerging claim trends.

INITIAL RELEASE
2009

CURRENT RELEASE
7.8.23   8/12/2017

USERS

CUSTOMERS

DELIVERY

SUPPORT HOURS
Monday - Friday
8 am to 8 pm (EST)

SUPPORT OFFERED

Help desk   Email
Online help   Screen "tips" or
Video tutorials   mouse overs
Website
User manual
Phone

USER CONFERENCE   No

CLIENT ADVISORY COUNCIL   Yes

CUSTOMER EXPERIENCE   4.2/5

IMPLEMENTATION EXPERIENCE   3.9/5

IMPLEMENTATION TIMELINE   10 Days

TECHNOLOGY

DEPLOYMENT OPTIONS   Hosted

SYSTEM DEVELOPED   In-House

HOSTED   In-House

SYSTEM WIDE FUNCTIONALITY 4.1/5

SYSTEM ATTRIBUTES   4.1/5

SECURITY

CERTIFICATIONS
n/a

LAST 3RD PARTY ASSESSMENT
n/a

PRICING

PRODUCT LICENSING
n/a

ONGOING FEES
n/a

Sedgwick Claims Management Services, Inc.

www.sedgwick.com

Sedgwick is a leading global provider of technology-enabled risk and benefits solutions. At Sedgwick, caring counts; the company takes care of people and organizations by delivering cost-effective claims, productivity, managed care, risk consulting and other services through the dedication and expertise of over 15,000 colleagues in some 275 offices located in the U.S., Canada, U.K. and Ireland. Our approach to delivering quality service in areas such as workers' compensation, liability, property, disability and absence management goes far beyond just managing claims—we aim to simplify the process and reduce complexity, making it easy and effective for everyone involved.

OWNERSHIP
Privately held, majority shareholder is KKR

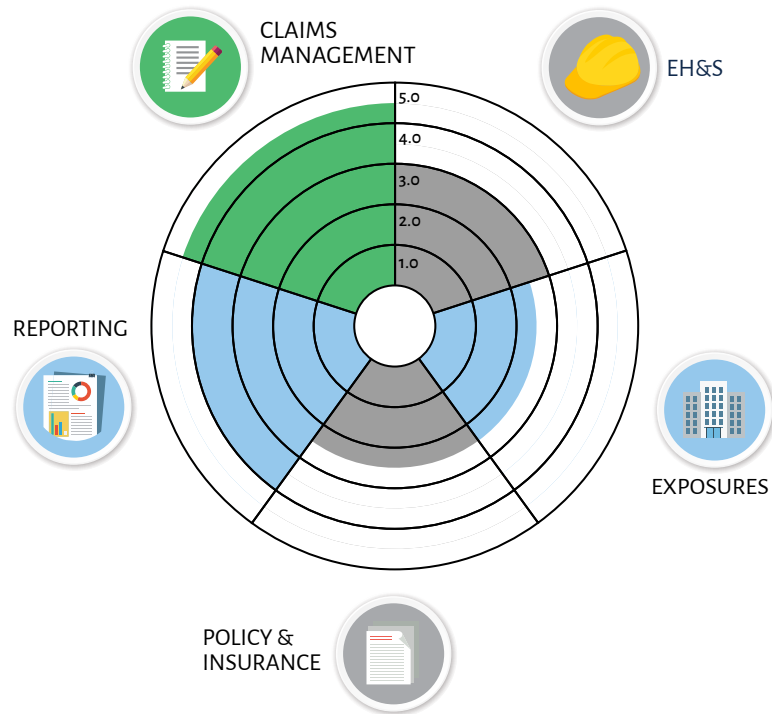FOUNDED
1969

HEADQUARTERS
Memphis, TN

RMIS LEADERSHIP
Jason Landrum,
EVP & CIO

RMIS EMPLOYEES
500

TOP INDUSTRIES
Manufacturing
Transportation
Health Care
Retail
Public Sector

CONTACT
Jarrod Magan
(901) 233-1642
jarrod.magan
@sedgwick.com

CLAIMS MANAGEMENT
EH&S
EXPOSURES
POLICY & INSURANCE
REPORTING

PRODUCT

Sedgwick's viaOne® suite of tools provides clients and their employees with 24/7 real-time access to information in our proprietary claims management system. Featuring customizable home pages, dashboards, reports and system alerts, viaOne provides multiple ways to view claim information, stay up to date on progress and connect with our team. Our tools and resources empower clients and injured or ill employees to remain active and aware during their journey toward recovery. At Sedgwick, caring counts.

PRODUCT SCORECARD
Sedgwick Claims Management Services, Inc.

INITIAL RELEASE
2002

CURRENT RELEASE
8/11/2017

USERS

CUSTOMERS

DELIVERY & SERVICE

SUPPORT HOURS
24 hours / 7 days a week

SUPPORT OFFERED
Help desk   Phone
Online help   Email
Video tutorials   Screen "tips" or
Knowledge base   mouse overs

USER CONFERENCE
Yes

CLIENT ADVISORY COUNCIL
No

CUSTOMER EXPERIENCE
3.8

IMPLEMENTATION EXPERIENCE
3.7

IMPLEMENTATION TIMELINE

COMPLEX - 3 MONTHS
MODERATE - 3 MONTHS
BASIC - 3 MONTHS
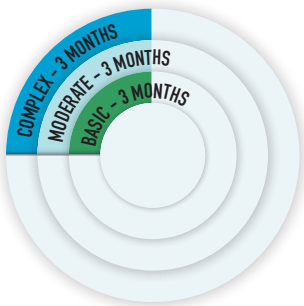
TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS

HOSTED BY
FIS

SYSTEM DEVELOPED
In-House

SYSTEM WIDE FUNCTIONALITY
3.9
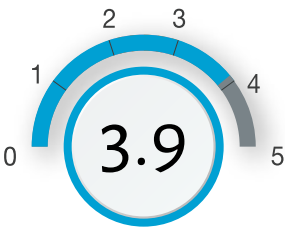
SYSTEM ATTRIBUTES
3.8
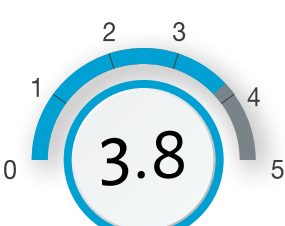
SECURITY

CERTIFICATIONS
SSAE 16 - SOC 1   ISO 27001

LAST 3RD PARTY ASSESSMENT
11/17/2017, Performed Monthly

PRICING

PRODUCT LICENSING
System subscription access is provided on a named user basis.

ONGOING FEES
User fees and associated ancillary services.

SURVEY INSIGHTS

ViaOne is a web-based set of tools that are offered to Sedgwick clients. The system has proprietary reporting and dashboard capabilities as well as customized screens and alerts based on user-defined parameters.

KEY FINDINGS
1. *Strong claims analysis and reporting*
2. *Strong dashboards and reporting capabilities*
3. *Customizable alerts and screens*
4. *Good Data analytics*
5. *Limited Exposure and GRC/ERM*

Taking care of people is at the heart of everything we do. Caring counts.^{SM}

Sedgwick's advanced technology supports a full spectrum of integrated risk and benefits solutions that enhance outcomes for our customers. Our viaOne® suite of tools provides clients and their employees with 24/7 real-time access to information in our proprietary claims management system, and features customizable home pages, dashboards, reports and system alerts. Sedgwick also provides multiple ways for consumers to view claim information, stay up to date on progress and connect with our team. Our tools and resources empower injured or ill employees to remain active and aware during their journey toward recovery. At Sedgwick, **caring counts**.^{SM}

sedgwick
caring counts

York Risk Services Group

www.yorkrsg.com

YORK Risk Services Group

OWNERSHIP
Private Equity Owners and Investors

FOUNDED
1962

HEADQUARTERS
Parsippany, NJ

RMIS LEADERSHIP
Rhonda Sharp, Director - Business Intelligence

RMIS EMPLOYEES
150

TOP INDUSTRIES
Public Sector
Food & Beverage
Health Care
Oil & Gas
Retail

CONTACT
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(985) 674-4758
rhonda.sharp
@yorkrsg.com

York Risk Services Group is a premier provider of diversified insurance services to a broad customer base that includes more than 5800 public entities and public entity pools, 300+ program administrators/MGAs/carriers, and more than 500 self-insured/high deductible clients. We are the approved TPA partner for more than 50 leading insurance carriers. With over $755M in revenue, and more than 80 offices across the U.S. and a strong international presence, we deliver the expertise and resources of the third largest TPA through local relationships, custom solutions and accountability at all levels.

CLAIMS MANAGEMENT
EH&S
REPORTING
EXPOSURES
POLICY & INSURANCE

PRODUCT SCORECARD
York Risk Services Group
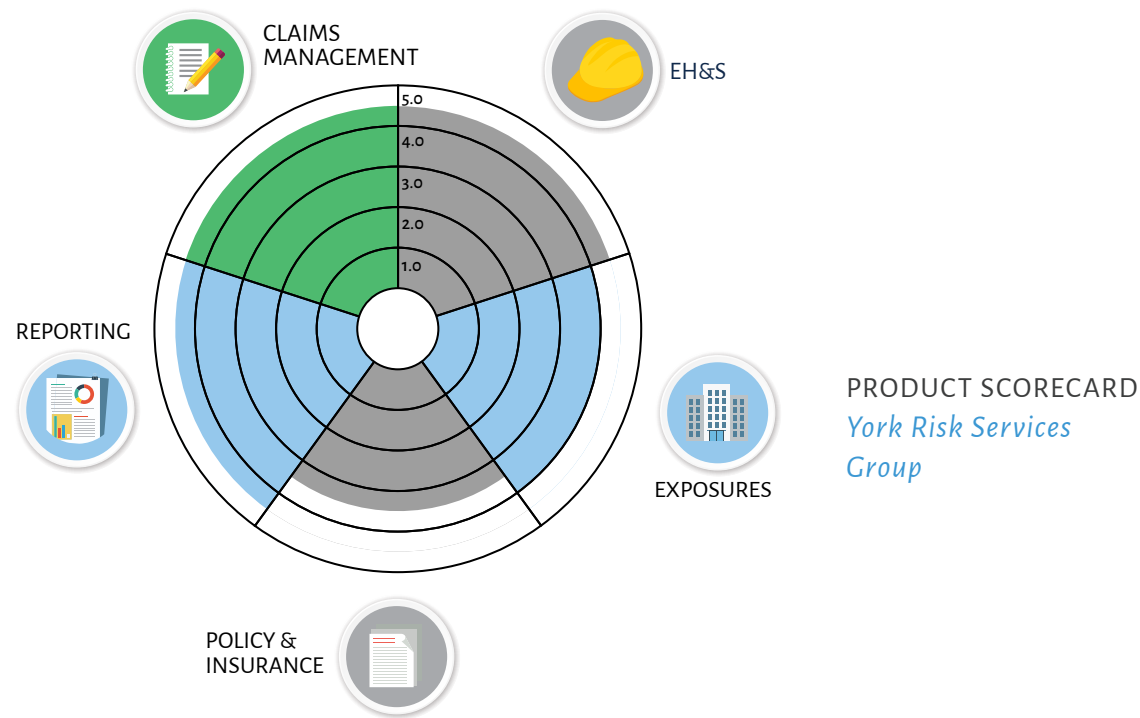
PRODUCT
FOCUS is York's dynamic and fluid Risk Management Information System (RMIS). FOCUS is the one tool Risk Managers need to understand everything going on with their insurance program – day-to-day and long-term. FOCUS' powerful, yet easy-to-use customer interface lets users instantly transform volumes of data into useful information that can be understood at a glance. Dashboards, graphical information, analytics and reports let Risk Managers monitor and measure the key performance indicators that matter to them.

DELIVERY & SERVICE

SUPPORT HOURS
Monday to Friday
8AM to 5PM (EST)

SUPPORT OFFERED
Help desk
Online help
Wizards/
Contextual help
Video tutorials
Community forums
Knowledge base
Website
User manual
Phone
Email
Screen "tips" or mouse overs

USER CONFERENCE
No

CLIENT ADVISORY COUNCIL
Yes

CUSTOMER EXPERIENCE

4.2

IMPLEMENTATION EXPERIENCE

3.9

INITIAL RELEASE
2013

CURRENT RELEASE
SaaS Model updated Quarterly

USERS

CUSTOMERS
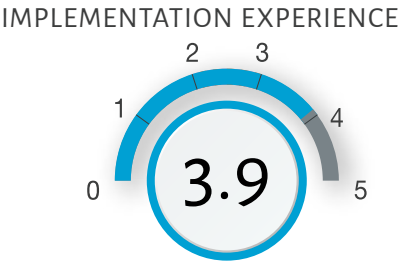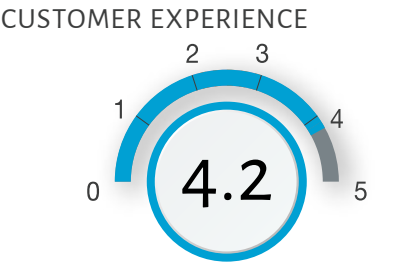
IMPLEMENTATION TIMELINE
Basic   3 Days
Moderate   5 Days

TECHNOLOGY

DEPLOYMENT OPTIONS
SaaS

HOSTED BY
Amazon Web Services

SYSTEM DEVELOPED
Origami Risk

SYSTEM WIDE FUNCTIONALITY

4.3

SYSTEM ATTRIBUTES

4.3

SECURITY

CERTIFICATIONS
HIPAA
NIST
EU-U.S. Privacy Shield
SSAE 16 - SOC 2

LAST 3RD PARTY ASSESSMENT
10/27/2017

PRICING

PRODUCT LICENSING
The product is licensed on a per user basis.

ONGOING FEES
User fees.

"What I appreciate about the system is the customization it affords. I have been able to customize reports to exactly what people want to see."

- Megan M. Adkins, Sr. Benefits Analyst, Marathon Petroleum Co.

TeamComp

The *right* tools. The *right* decisions. The *right* results.

TeamComp, our approach to managing workers' compensation claims, empowers our adjusters to make the right decisions throughout the life of your claims. Using sophisticated analytics, TeamComp identifies claims that will benefit from immediate and specific interventions.

Our adjusters get injured workers back to health and back to work faster, fight fraud more effectively, aggressively pursue subrogation, and close claims at the right time for the right cost.

Making the right decisions from day one to drive down your total cost of risk.

YORK

PROVIDERS AT-A-GLANCE: *THIRD PARTY ADMINISTRATORS*

RMIS REPORT OVERALL RATINGS

SPECIALIZED   STRONG   LEADERS

STRONG

ABILITY TO DELIVER

WEAK

LIMITED —— *SOLUTION* —— COMPREHENSIVE

Chart labels (positioned): ESIS, Sedgwick, York, CorVel, Helmsman, Gallagher Bassett, CCMSI, Broadspire

LEGEND

Ability to Deliver (Y axis) is based on User Survey Results.

Solution (X axis) is based on Vendor RFI scoring by authors.

Relative market size represented by the size of circles.

Solid circles represent vendors that had sufficient User Survey feedback that was considered statistically valid in order to provide results for "Ability to Deliver."

SOLUTIONS OFFERED

	Broadspire	CCMSI	CorVel	ESIS	Gallagher Bassett	Helmsman	Sedgwick	York
CAPTIVE / POOL MGMT		●			●	●	●	
CERTIFICATE MGMT		●			●			
CLAIMS ADMIN	●	●	●		●		●	
CLAIMS MGMT	●		●	●	●	●	●	●
ERM / GRC		●			●			
EH&S	●	●	●		●	●	●	●
EXPOSURE / ASSET MGMT	●				●			
INCIDENT MGMT	●	●	●	●	●	●	●	
LITIGATION MGMT	●	●	●	●	●	●	●	
LOSS CONTROL / SAFETY	●	●	●	●	●	●	●	
OSHA COMPLIANCE	●	●	●	●	●	●	●	
POLICY / PROGRAM MGMT	●	●	●		●	●	●	
RMIS	●	●	●	●	●	●	●	●

LEGEND

The chart represents the solutions offered by each vendor. It does not depict the comprehensiveness of the solution.

SYSTEM CAPABILITIES

	Broadspire	CCMSI	CorVel	ESIS	Gallagher Bassett	Helmsman	Sedgwick	York
CLAIMS MGMT	Above Average	Above Average	Very Strong	Strong	Strong	Very Strong	Very Strong	Very Strong
EH&S	Above Average	Above Average	N/A	Above Average	Very Strong	Above Average	Above Average	Very Strong
EXPOSURES	Strong	N/A	Above Average	Above Average	Above Average	Average	Above Average	Strong
POLICY & INSURANCE	Below Average	Above Average	Average	Average	Average	Average	Average	Above Average
REPORTING	Above Average	Strong	Above Average	Strong	Strong	Above Average	Strong	Very Strong
CLAIMS ADMIN	Average	Very Strong	Above Average	N/A	Above Average	Above Average	N/A	N/A
ERM / GRC	N/A	N/A	N/A	N/A	Above Average	N/A	N/A	N/A
CAPTIVE POOLING	Below Average	Above Average	N/A	N/A	Above Average	Below Average	Above Average	N/A

LEGEND

VERY STRONG	● (dark green)
STRONG	● (green)
ABOVE AVERAGE	● (orange)
AVERAGE	● (yellow)
BELOW AVERAGE	● (pink)
WEAK	● (dark red)
N/A	○

The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

NET PROMOTER SCORE

	NPS
Gallagher Bassett	20
Helmsman	17
CCMSI	0
ESIS	(9)
CorVel	(11)
York	(14)
Sedgwick	(15)

LEGEND

The Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or colleague in the industry? (Scale: 0 - Not at all likely to 10 - Extremely Likely)." Only vendors with sufficient user feedback are included.

NPS RESPONSE SCALE

PROMOTERS	9 or 10
PASSIVES	7 or 8
DETRACTORS	0 to 6

GALLAGHER BASSETT
GUIDE. GUARD. GO BEYOND.

DECISION SUPPORT

Waypoint is Gallagher Bassett's "Claims GPS" – an ecosystem of decision support tools that guide our Resolution Managers in making the most critical claim decisions. Waypoint assists our Resolution Managers the same way a navigation device works: access data, filter for relevance, intervene early when necessary, and optimize the journey to reach the final resolution. But, just like a GPS, the driver, GB's Resolution Manager, is always the ultimate decision maker.

Waypoint Reduces Late TCM Intervention

Percent Late TCM
(Referrals After 90 Days)

20%
Without Waypoint

9%
With Waypoint

Claims with late intervention cost 10-30% more than similar claims with early intervention. Waypoint Clinical Guidance drives early decision making, cutting late intervention by half.
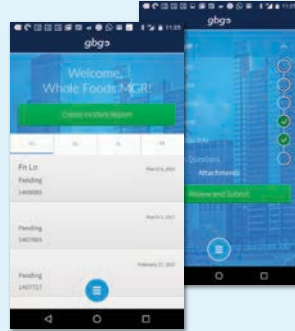
gbgo

In a world that keeps moving, GB delivers the best possible claim experience to both clients and injured workers. **GBGO**, a mobile suite that provides faster and better communication, keeps all parties engaged throughout the claims process and improves overall satisfaction with the claim experience.

Whether you're a client reporting a loss or an employee recovering from an injury, **GBGO** is there for you. It's easy to use and loaded with intuitive features and functions. **GBGO** mygbclaim provides injured workers 24/7 access to a host of claim related information and gives them one click access to their Resolution Manager. For clients, the power of firstconnect lets them report incidents and losses, as well as check status.

*my***gb**claim   *first*connect

STEWARDSHIP

GB's stewardship uses advanced data analytics techniques to identify opportunities for program improvement. Your account manager then develops an action plan to capitalize on the opportunities. Several key features set GB's stewardship apart:

- **Advanced trending/ variance analyses** show how costs are changing and why, adjusting for claim age, settlement aggressiveness, and complexity
- Our **proprietary Severity Mix Adjusted Rating Technique** (S.M.A.R.T.) empowers the most apples-to-apples benchmark of claim outcomes in our industry
- Every stewardship includes **deep-dives on drivers of total cost of risk (TCOR)** including litigation management, reserving, return to work, managed care
- **Program 'report card'** (see figure on right) shows all key metrics on a single slide (a quantitative executive summary)

OUTCOMES REPORT CARD

Improvement · Unchanged · Decline

		Workers Compensation	General Liability
Frequency	New Arisings	Down 0.3% (LT same insured)	Down 18% (same insured)
	Open Inventory	Down 0.4%	Down 7.3%
Severity and Drivers	ACC @ 12 mos closed	Up 10% (lost time only)	Up 11% (see closing ratio)
	ACC @ 24 mos closed	Up 14% (lost time only)	Down 10%
	ACC @ 36 mos closed	Up 15% (lost time only)	Up 12%
	Temp vs. Perm	Perm down 14%	Not applicable
	% open after 36 mos	Down 1.9%	Down 5.8%
	Litigation Rate @ 12 months	Down 0.8%	Up 1.4%
Managed Care	Bill Review	Net savings up 4%	Not applicable
	PPO/DUA/P2P	Total spend up 4%	
	URMR	Savings up 18%	
	NCM	Trend to lower cost TCM	

FINAL THOUGHTS

We hope that the information provided in this report was helpful. Our aim was to disseminate system and vendor related information to a widely divergent reading audience on all things RMIS. Rather than declare "winners" and "losers", we sought to provide useful information on the strengths and initiatives of these vendors and systems. No one system will meet the needs of every single situation.

In order to make an informed decision, a careful needs assessment and business process review need to be performed. The RMIS Report can then be used as a tool to provide information on the market and the solutions that may meet your requirements. This will help risk management professionals to make an informed RMIS decision. While it may not be "rocket science", selecting a system is a challenging process requiring due diligence and collaboration across all organizational departments. As RMIS consultants, we are available to help.

We'd like to especially thank our sponsors and all vendors who submitted RFIs. We hope more vendors will become part of the study next year. We also thank our readers and everyone who completed the User Survey.

Finally, we'd like to extend a special thank you to Paul Cross, Risk Management Analyst of Bickmore, for his valuable help and assistance in generating this report.

Cordially,

Dave Tweedy

Pat O'Neill

THANK YOU TO OUR SPONSORS

GOLD SPONSORS

ORIGAMI RISK

MARSH ClearSight

ventiv TECHNOLOGY

CORVEL

CHSI CONNECTIONS

GALLAGHER BASSETT
GUIDE. GUARD. GO BEYOND.

YORK
Risk Services Group

riskonnect.
Integrated Risk Management Solutions™

SILVER SPONSORS

sedgwick

TRAVELERS

ESIS®

AIG

Annual RMIS Check-up

You rely on your RMIS as a vital part of your organization's health, but what do you do to ensure it is performing at its highest level?

How is your system meeting your current needs? Has your organization's priorities changed since you implemented the system? Is your vendor being responsive and proactively addressing your needs? What new functionality is available or not currently being utilized?

An annual review of your RMIS is critical to ensure that it is operating at its peak, addressing your highest priorities, maximizing your return on investment and taking advantage of technological advances.

ARE YOU GETTING THE MOST FROM YOUR **RMIS?**

RMIS Check-up Outcomes:
- ✓ Document current RMIS utilization
- ✓ Identify business process improvements
- ✓ Compare current processes to best practices
- ✓ Identify new functionality to be implemented or further evaluated
- ✓ Determine areas where training would be beneficial
- ✓ Develop strategies to address current issues
- ✓ Prioritize future roadmap
- ✓ Provide governance oversight
- ✓ Build business case for RMIS expenditure

Redhand Advisors, in partnership with Bickmore, can perform an annual RMIS Checkup to ensure that your system is performing at the optimal level.

Contact us at:

David Tweedy	Patrick O'Neill
Bickmore	Redhand Advisors
401.965.3402	404-666-0418
dtweedy@bickmore.net	poneill@redhandadvisors.com

OUR SERVICES

Bickmore

Bickmore is the largest, independent non-brokerage affiliated risk management consulting firm in the western United States, and the second largest in the nation. Clients include both public and private entities in over 40 states nationwide. The firm offers risk management consulting, group formation and administration, actuarial, risk control, claims oversight and employment practices services.

Bickmore does not sell insurance, nor are they affiliated with any such organization. This independence allows them to perform consulting activities free from conflicts of interest. In April of 2014, Bickmore was acquired by York Risk Services Group, Inc., but continues to operate as an independent consulting business unit.

www.bickmore.net

Redhand advisors

Redhand Advisors provides consulting services to organizations focused on risk, insurance and health information management. The firm specializes in helping organizations improve outcomes through information management and technology. They provide the following services - strategic planning, process improvement, best practices, system planning and design, and vendor analysis and selection.

www.redhandadvisors.com

Bickmore

Redhand advisors