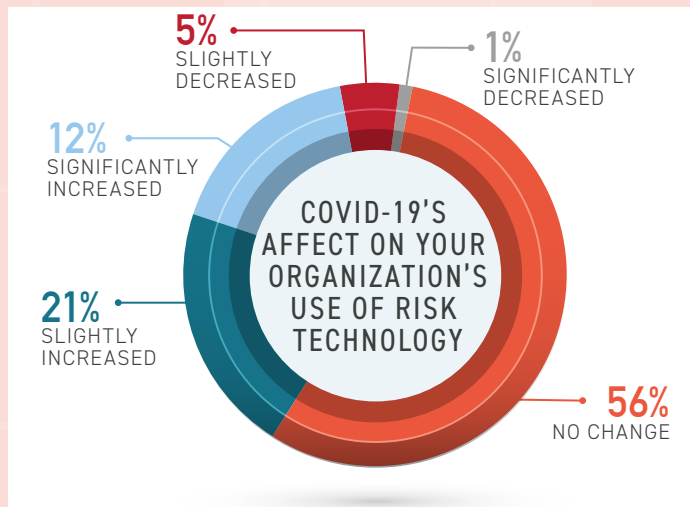# 2021

RMIS REPORT

2021 RMIS REPORT

Welcome to the 2021 RMIS Report. 2020 was certainly an interesting year.

Like other industries, the risk technology industry was affected by the pandemic. The early months of the pandemic saw a significant decrease in activity. But as organizations struggled to manage the impact of COVID-19 on their business, the importance of risk technology became apparent.

As we highlighted in last year's report, many of the RMIS vendors quickly developed tools to help organizations respond to the COVID-19 crisis. This continued throughout the year as RMIS providers continued to produce tools based on their client's needs. Many vendors we spoke with said they also used the time to focus on internal initiatives to improve their processes and update best practices that should benefit clients in the long run.

One of the recurring themes we heard in speaking with clients, which was reinforced by the results of the user survey, was that the COVID-19 pandemic was a wake-up call that many organizations were not prepared for. Risk professionals were front and center, but many felt like they didn't have the tools to effectively manage the response. Organizations were faced with operating in unprecedented ways, and they dealt with significant challenges while becoming more technology dependent than ever. Our survey reveals that 38 percent of respondents saw an increase in the use of risk technology as a result of the pandemic with only a very small percentage showing any decrease.

COVID-19'S AFFECT ON YOUR ORGANIZATION'S USE OF RISK TECHNOLOGY

5% SLIGHTLY DECREASED

1% SIGNIFICANTLY DECREASED

12% SIGNIFICANTLY INCREASED

21% SLIGHTLY INCREASED

56% NO CHANGE

There is good news, however, because there are more technological solutions in the marketplace than ever before, and these provide a broad range of solutions. Historically the RMIS Report has focused on RMIS and claims solutions, but as the marketplace evolves so does our report. We are excited to include a new section in this year's report featuring risk tech solutions.

The 2021 RMIS Report features a record 30 technology solutions. Over 1,100 risk professionals responded to our RMIS Report user survey. The information provided in the survey is invaluable and forms the basis for much of the analysis in this report. It also generated donations to our three selected charities—the Spencer Educational Foundation, Feeding America, and Make-A-Wish. We are proud to support these organizations and the important work they are doing.

We hope that you find this year's report valuable for your efforts to manage risk.

Contents

About the Authors

Patrick J. O'Neill
FOUNDER & PRESIDENT,
REDHAND ADVISORS

Patrick is the founder and president of Redhand Advisors. A widely respected thought leader in insure-tech with more than three decades of experience in risk and insurance management information systems and claims management systems, as well as workers' compensation and enterprise risk management solutions.

Based in Atlanta, Mr. O'Neill founded Redhand Advisors in 2015 to help organizations maximize their investment in risk technology and to develop and incubate innovative solutions to meet market needs.

Previously, he was president and chief operating officer of an insure-tech startup focused on workers' compensation and disability management technology solutions. Earlier, at Marsh, he was a founding member of the broker's Risk Management Information System business and held a series of leadership roles in that unit. During his tenure, he worked directly with hundreds of clients helping them implement and utilize the technology solutions.

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David A. Tweedy, CMC MBA
SENIOR ADVISOR, REDHAND ADVISORS

David Tweedy brings over thirty-four years of risk technology and claims management experience to Redhand Advisors. He provides a wide spectrum of clients with risk information technology strategies creating premium solutions in this ever changing and growing area of risk management. He assists organizations including large multinational corporations, non-profits, colleges and universities and a variety of public entities, states and risk pools to assess their risk and enterprise risk technology needs.   He also works with insurers and TPAs to help improve their risk and claims offerings.

David is an internationally recognized expert in the RMIS and claims management arena, having served in senior consultative roles for IBM Global Services, Deloitte, Marsh Risk Consulting, Bickmore Risk Services and Betterley Risk Consultants.

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About The RMIS Report

The RMIS Report is a comprehensive review of the risk management information system (RMIS) market and vendors.

As we did last year, we partnered with an independent third-party, Satrix Solutions, to administer the user survey research. The survey results were independently calculated and verified before being published in the report. Satrix Solutions (www.satrixsolutions.com) are experts in survey design, administration, reporting and analysis. The partnership with Satrix provided a better survey experience, as well as more reliable and richer survey data set for inclusion in the RMIS Report.

As in the past the report is based on three key inputs:

RMIS Users—The authors invited more than 50,000 industry contacts to participate in the RMIS Report User Survey administered by Satrix Solutions to gather feedback on their RMIS usage and needs. We received approximately 1,125 survey responses covering over 40 providers. The information provided by the respondents is kept confidential.

RMIS Vendors—More than 40 vendors were invited to respond to our request for information (RFI) to which 31 responded. The Vendor RFI submissions along with our own industry experience and publicly available information is used to update the vendor profiles. Additionally, report sponsors were given the opportunity to provide an executive briefing to the authors.

Industry Expertise—The authors have over 70 years of combined RMIS experience to draw upon as they evaluate the market. The report is divided into two distinct sections based on the type of system provider: independent RMIS vendors and bundled providers. Within each section of the report you will find an executive overview of the marketplace, detailed profiles for each vendor, and summary charts regarding their solutions.

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.

Vendor Profile Legend

General Information
Company and product overviews and other descriptive information were sourced from the vendor RFI responses and publicly available information. The information provided is related to the company's RMIS business and not the company as a whole when the RMIS is part of a larger organization.

Product Scores
The results displayed are based on the authors' expert opinion combined with the responses to the user survey conducted. Survey recipients were asked to rate their satisfaction with various aspects of the system. The responses were combined with the expert opinion to derive scores for each category.

The product scores are weighted in the overall ratings based on the authors opinion of the importance of the category in the specific market.
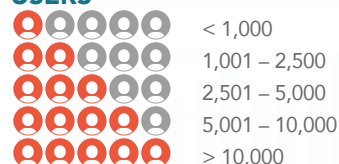
User Survey Results
The results displayed are based on the responses to the user survey conducted. Survey recipients were asked to rate their satisfaction with various aspects of the system and customer experience. The responses were used to derive scores for each category.
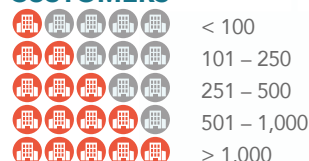
ANNUAL REVENUE
(In Thousands)
- < $10mm
- $10mm – $24mm
- $24mm – $50mm
- $51mm – $100mm
- > $100mm

USERS
- < 1,000
- 1,001 – 2,500
- 2,501 – 5,000
- 5,001 – 10,000
- > 10,000

CUSTOMERS
- < 100
- 101 – 250
- 251 – 500
- 501 – 1,000
- > 1,000

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

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

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

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

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

Healthcare
- Patient safety / quality
- Event reporting
- Root cause analysis
- Peer review
- Non-clinical rounding
- Healthcare insurance management

Incident Management
- Incident intake
- Incident management

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 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

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

HOW AT RISK ARE YOU?

Riskonnect can help you answer that question in real time by unifying data on insurable and noninsurable risks for a true 360-degree view of risk across your enterprise.

And that's a view you can't get anywhere else.

RMIS Report User Survey Demographics

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

NUMBER OF SURVEY RESPONSES

1125

LEGEND
👥 100 RESPONSES

ROLE THAT BEST DESCRIBES YOU

RISK MANAGEMENT	41%
CLAIMS	18%
INSURANCE	7%
SAFETY/LOSS ENGINEERING	6%
BROKER/TPA/CARRIER	6%
EXECUTIVE MANAGEMENT	6%
HUMAN RESOURCES	4%
TECHNOLOGY	4%
OPERATIONS/BUSINESS UNIT	2%
LEGAL	2%
FINANCE	1%

PRIMARY INDUSTRY

FINANCE & INSURANCE	13%
GOVERNMENT	11%
MANUFACTURING	11%
HEALTHCARE	8%
RETAIL	8%
TRANSPORTATION	
CONSTRUCTION & ENGINEERING	5%
FOOD & BEVERAGE SERVICES	5%
EDUCATION	5%
PROFESSIONAL SERVICES	2%

YEAR IMPLEMENTED

- 5% Prior to 2000
- 8% 2000–2004
- 11% 2005–2009
- 20% 2010–2014
- 31% 2018–2020
- 24% 2015–2017

ROLE IN DECISION MAKING

- 35% User
- 3% Tech Resource
- 28% Administrator
- 34% Buyer/Decision Maker

ORGANIZATION'S ANNUAL REVENUE

- 14% $15B or more
- 27% $1B–$4.9B
- 15% $5B–$14.9B
- 28% <$500M
- 17% $500–$999M

9

Independent RMIS Providers

Even with the effects of the pandemic last year, the independent RMIS market continues to expand and new players are entering the marketplace. The independent RMIS marketplace has grown at a faster rate over the past five years than at any time in its history.

Many factors are driving this expansion:
- Increased visibility of risk in organizations and the adoption of an integrated approach to managing risk across the enterprise;
- Integrated risk management approaches by RMIS vendors that expand their capabilities beyond the traditional strengths of RMIS to include the ERM, GRC, and EH&S capabilities;
- Technology advances such as cloud computing, software as a service (SaaS), artificial intelligence (AI), and advanced analytics;
- Advances in product functionality including highly configurable dashboards, advanced workflow, automation, and mobile capabilities; and
- Continued investment of private equity into the marketplace.

RMIS REPORT USER SURVEY RESPONSES

RISKONNECT (225)
ORIGAMI RISK (205)
VENTIV TECHNOLOGY (60)
DXC (13)
INSURITY SIMS CLAIMS (12)

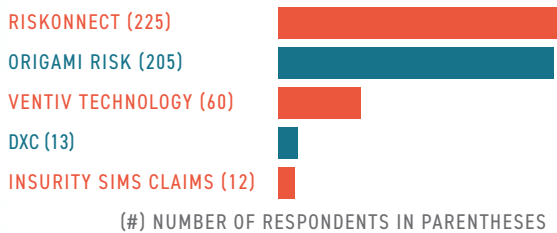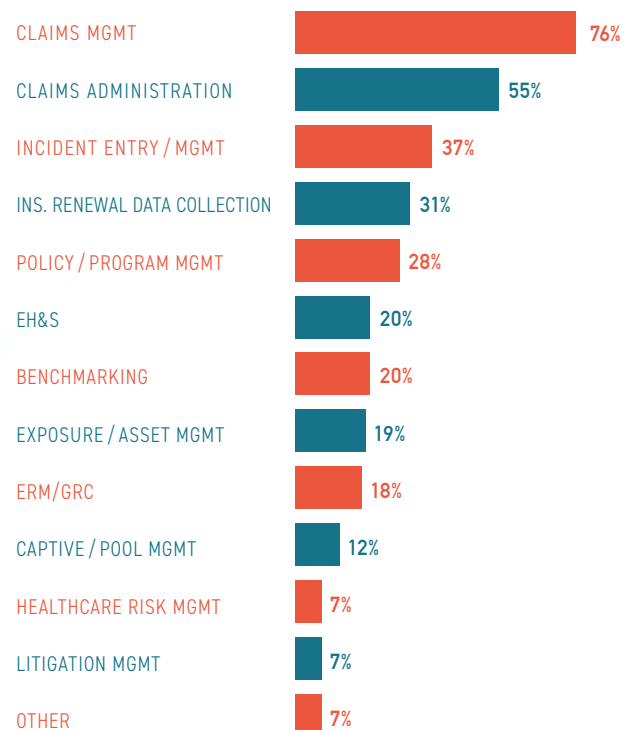(#) NUMBER OF RESPONDENTS IN PARENTHESES

All these factors are leading to innovation, higher client adoption rates, reduced cost of acquisition, and increased efficiency gains.

We are seeing the adoption of an integrated risk management approach by comprehensive RMIS vendors. Gartner defines integrated risk management (IRM) as a set of practices and processes supported by enabling technologies and a risk-aware culture that improves decision-making and performance through an integrated view of how well an organization manages its unique set of risks.

Traditionally RMIS solutions focused on insurable risks and offered capabilities to support that effort. In the past few years, we have seen RMIS vendors expand their capabilities in GRC, EH&S, audit and compliance, and third-party risk to complement their core capabilities. By

offering more comprehensive solutions, they can support the entire enterprise and meet the challenges of organizations that are adopting an IRM strategy. We expect this trend to continue to grow and anticipate that RMIS vendors will continue to develop their capabilities as well.

ORGANIZATION USAGE OF SYSTEM

CLAIMS MGMT	76%
CLAIMS ADMINISTRATION	55%
INCIDENT ENTRY / MGMT	37%
INS. RENEWAL DATA COLLECTION	31%
POLICY / PROGRAM MGMT	28%
EH&S	20%
BENCHMARKING	20%
EXPOSURE / ASSET MGMT	19%
ERM/GRC	18%
CAPTIVE / POOL MGMT	12%
HEALTHCARE RISK MGMT	7%
LITIGATION MGMT	7%
OTHER	7%

We believe that IRM and the increased visibility of risk within organizations is pushing RMIS adoption by organizations that never needed a RMIS or that relied instead on a bundled solution. The number of first-time buyers in the marketplace grew significantly in 2020. We estimate more than a third of the new sales in 2020 were organizations that were first-time RMIS buyers.

The other trend among established RMIS customers is the expanded use of the system. These broader capabilities offered by vendors allow organizations to respond to increased organizational demand and a more enterprising view without having to implement another system to address these newer trends. This allows for quicker adoption and a lower cost to implement compared to a new solution.

For example, COVID-19 solutions developed by RMIS vendors were adopted by approximately 20 percent of their customer bases in less than a year. This speaks to the speed by which the vendors can adapt to changing demand and to the momentum of nontraditional risk strategies in organizations.

The claims management marketplace continues to see significant change as well. This is a subset of the RMIS marketplace. However, for this report we are separating those vendors that focus primarily on claims administration solutions. Their target market is self-insureds, insurers, TPAs, MGAs, and risk pools. Claims administration is offered by all the RMIS providers as part of their solution packages, but we are seeing an increased specialization on claims as a separate discipline.

Technology can have a significant impact on the claims management process. Some of the vendors are better positioned from a technology perspective to take advantage of these advances. We are also seeing new players enter the claims market that are incorporating these new technologies into the framework of their product offerings. It will be interesting to see how technology changes the claims management process. See the article "*How Technology Is Changing the Claims Universe*" on page 26 to learn more about how technology is disrupting the marketplace.

Vendor Updates

Origami Risk—Origami continues to grow organically at a significant pace in both its RMIS and core businesses. Their net promoter score (NPS) continues to be an industry leader, supported by their user survey product and customer service results.

Riskonnect—Continuing a recent trend of investment interest in the market (Thoma Bravo / Riskonnect in 2017, Spectrum / Origami Risk in 2018, and Tailwind / Ventiv in 2019), it was reported on PEHub.com in December that Thoma Bravo may be preparing to sell Riskonnect. If this does occur at some point, it will be interesting to see who buys the company and what opportunities exist with the new owner. We have observed that Riskonnect has made a substantial investment in their customer success strategy over the past year, as evidenced by their user survey feedback and NPS year over year.

Ventiv Technology—Ventiv's product approach is different than the rest of the marketplace, because they offer nine distinct products from which they select the right fit for a client's needs. Ventiv has seen significant departures from their ranks in the past year, which we believe is affecting their ability to deliver, a conclusion backed by the feedback in our user survey.

BIGGER PICTURE.
BETTER DECISIONS.

Getting a full picture of risks can transform the decisions your organization makes. Data siloed in different systems, however, makes that impossible. Origami Risk delivers risk management, insurance, and safety solutions in a single, cloud-based platform that breaks down data silos and gives you the insight to see beneath the surface.

ORIGAMI RISK

Independent RMIS Oriented Provider Profiles

![Origami Risk logo]
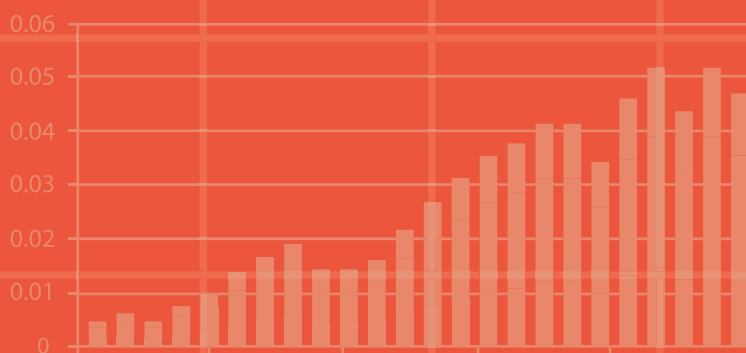
Company Info

Ownership | Privately held

Founded | 2009

Headquarters & Locations
- **Chicago, IL**
- Denver, CO
- Atlanta, GA
- Philadelphia, PA
- Salt Lake City, UT
- London, UK

Leadership
- Bob Petrie, CEO
- Earne Bentley, President, Risk Solutions
- Chris Bennett, President, Core Solutions

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

Employees | 336

Annual Revenues
$ $ $ $ $

Top Industries
- Finance & Insurance
- Government
- Healthcare
- Manufacturing
- Transportation

Markets Served
- Analytics
- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- ERM
- EH&S
- Exposure/Asset Management
- GRC
- Healthcare Patient Safety
- Healthcare Risk Management
- Incident Management
- Insurance Renewal Mgmt
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

Company Overview

Origami Risk provides integrated SaaS solutions designed to help organizations—corporate and public entities, brokers and risk consultants, insurers, TPAs, risk pools, and more—transform their approach to managing critical workflows, leveraging analytics, and engaging with stakeholders. Origami's success is based on our ability to deliver software and service that help our clients achieve their desired business outcomes. We continue to expand the product offerings available to both existing and new clients—solutions for managing insurable and uninsurable risk; addressing emerging exposures; facilitating GRC; improving safety; and helping insurers, MGAs, TPAs, and brokers provide enhanced services that drive results.

Origami Risk Product Information

Origami Risk offers an extensive range of product suites—Risk Management Information System (RMIS); Governance, Risk and Compliance (GRC); Environment, Health and Safety (EHS); Healthcare Risk Management; P&C Policy Administration; P&C Claims Administration—delivered via a single, cloud-based platform.

These configurable solutions provide clients with a seamless user experience that includes award-winning data integrations, intuitive dashboards and data analytics tools, and rules-based decision support. The ability to automate almost any process, allows Origami to serve as a unified command center for all of an organization's risk, safety, compliance, and insurance activities.

What's New

In 2020, Origami Risk continued to expand our single-version SaaS platform by investing in new Healthcare, GRC, EHS, and P&C Policy and Claims Administration features while adding to our RMIS functionalities. Features and enhancements added include:
- COVID-19 Solution Suite
- Expanded GRC solutions (Internal Controls Management and Regulatory Compliance solutions) and ERM functionality
- Standard EHS audit, inspection, and observation checklists
- Additional Healthcare standard configurations
- Market-specific standard dashboard widgets and reports.

PRODUCT SCORES

Claims Management	**Claims Administration**
9.3	8.3
Captive Pooling	**ERM/GRC**
8.2	8.1
EH&S	**Exposures**
8.7	8.8
Reporting	**Policy Insurance**
8.1	8.1
System Attributes	**System-wide Functionality**
8.7	8.6
Healthcare RMIS	**Incident Management**
8.1	9.0

origamirisk.com

Customer Experience

Support Hours
Monday to Friday
7am to 8pm (CST)

Support Offered
- Dedicated Account Representative
- Email
- Online help
- Phone
- Screen "tips"
- Video tutorials
- Website
- Wizards/Contextual Help

User Conference
Every 18 months

Client Advisory Council
Yes

Product

Initial Release | 2009

Current Release | January 2021

Release Schedule
Every 10 - 12 weeks

Implementation Time
3-6 Months

Product License
Subscription

Average Annual Fee
$110,000

Customers

Users

Deployment
Public Cloud
SaaS

Hosting
3rd Party hosted
AWS (EC2 platform)

Data Encryption | Yes

Browsers
- Browser agnostic

What's Coming
In 2021 and beyond, Origami Risk will continue to add to the features and functionality available to clients across all markets. Among the highlights slated for release in the coming year:
- Standard EHS Configurations for Safety Meetings, Job Hazard Analysis, Lockout/Tagout, and Safety Data Sheet Management,

- Additional Healthcare features such as incident review and reviewer module, provider underwriting, and a new PSOPPC Export.

Service Methodology
Origami aligns the optimal team with each client based on factors including experience, industry, and location. We strive for continuity— members of the team that implement a client's system also provide ongoing support. This ensures each client has a dedicated team who knows them and their business, how they use the system today, and understands their plans for tomorrow. It also eliminates the knowledge loss typically experienced during the hand-off from implementation to ongoing support.

Implementation Methodology
While the exact approach Origami takes is largely dependent upon the size and complexity of the project, our success is founded on an agile approach using iterative processes to configure the system to each clients' unique needs. Solutions are delivered in iterations allowing for more rapid quality assurance and user acceptance testing. These contemporary tenants are the foundation of our ability to deliver a better solution in a fraction of the time as our competitors.

Technology Overview
Origami is deployed in AWS within a Virtual Private Cloud on Windows Server 2019 instances and uses the MS SQL Enterprise 2019 database. Origami was built on the ASP.NET MVC framework and uses C#, HTML 5, JavaScript, CSS, JQuery. Origami uses Microsoft Visual Studio for development.

Security Certifications
EU-U.S. Privacy Shield, NIST, SSAE 18 SOC2 Type II, Safe Harbor, SSAE 18 SOC 1 Type II

Last 3rd Party Assessment | October 2020

USER SURVEY RESULTS

Customer Experience
8.8

Implementation Experience
8.4

System Value
8.8

System Satisfaction
8.6

Ease of Adoption
8.0

Understands Our Needs
8.6

ORIGAMI RISK

SCARY

TERRIFYING

The risks you can see are challenging enough. The ones you can't see are even more dangerous.
Origami Risk delivers risk management, insurance, and safety solutions in a single, cloud-based
platform that breaks down data silos and gives you the insight to see beneath the surface.

PREPARE FOR WHAT'S NEXT.

ORIGAMI RISK

ORIGAMIRISK.COM

Company Info

Ownership
Private Equity backed, Thoma Bravo, Riskonnect founders and employees

Founded | 2007

Headquarters & Locations
- **Atlanta, GA**
- Amarillo, TX, Dallas, TX, Chicago, IL
- Sydney, Australia
- Mangalore, India
- Belfast, UK, London, UK Sheffield, UK

Leadership
- Jim Wetekamp, CEO
- Teri McEvily, CFO
- Andrea Brody SVP, CMO
- Jim Haas SVP, Sales

Contact
Andrea Brody
770-790-4700
andrea.brody@riskonnect.com

Employees | 525

Annual Revenues
$ $ $ $ $

Top Industries
- Finance & Insurance
- Healthcare
- Manufacturing
- Retail
- Transportation

Markets Served
- Analytics
- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- ERM
- EH&S
- Exposure/Asset Management
- GRC
- Healthcare Patient Safety
- Healthcare Risk Management
- Incident Management
- Insurance Renewal Mgmt
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS

Company Overview
Riskonnect is a leading integrated risk management software solution provider. Our technology empowers organizations with the ability to anticipate, manage, and respond in real-time to strategic and operational risks across the extended enterprise. Riskonnect is the largest RMIS solution provider on the market with over 950 customers across six continents and more than 525 employees worldwide. RMIS is part of Riskonnect's Integrated Risk Management solution that integrates and correlates both insurable and non-insurable data to deliver a comprehensive end-to-end-view of risk across the organization.

Riskonnect & ClearSight RMIS Product Information
Riskonnect is the largest RMIS provider in the market. Riskonnect RMIS and ClearSight RMIS are fully supported and continue to be enhanced to align with the expansive needs of the market. They are integrated through a single sign-on and shared data model so that customers can take advantage of the capabilities each solution has to offer without the need to migrate. Through this integration, Riskonnect RMIS customers have access to ClearSight's robust claims administration capabilities and ClearSight customers have access to a full range of GRC capabilities such as Enterprise Risk Management and Third- Party Risk Management. The integrated RMIS platform is complemented with a suite of governance, risk and compliance products for an end-to-end view of risk.

What's New
- Enhancements to boost user efficiency through improved workflows and usability enhancements.
- Claims Trends Watch: Aggregated U.S. property/casualty incident data from over 400 organizations across 20 industries to benchmark performance against industry peers.
- Claimant Portal: one location where adjusters and claimants can both access information and communicate back and forth.
- Healthcare: enhancements to streamline work, increase analytical capabilities and bring in risk data from multiple areas of the organization. OPPE solution simplifies and standardizes practitioner performance data collection.
- GRC: Acquisition of Xactium to accelerate global growth, strengthen its financial services and project risk management capabilities; artificial intelligence (AI) and analytics. Out-of-the-box reports and dashboards, and partnerships with Compliance.ai, RapidRatings and FortifyData

What's Coming
- Digitization of Risk – digital enablement process, integrated workflows, notifications and automation across multiple risk domains to help improve the user and claimant experience

PRODUCT SCORES

Claims Management	Claims Administration
9.2	8.5

Captive Pooling	ERM/GRC
7.0	9.2

EH&S	Exposures
8.3	8.4

Reporting	Policy Insurance
7.8	8.4

System Attributes	System-wide Functionality
8.5	8.4

Healthcare RMIS	Incident Management
8.4	8.6

riskonnect.com

Customer Experience

Support Hours
Monday to Friday
7am to 7pm (EST)

24/7 after-hours emergency

Support Offered
• Dedicated Account
  Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• Screen "tips"
• User Manual
• Video tutorials
• Website
• Wizards/Contextual Help

User Conference | Annually

Client Advisory Council
Yes

Product

Initial Release
RK 2007, CS 2008

Current Release
February 2021

Release Schedule
RK - Fall, Winter, Spring
CS Bi-annually major releases
Monthly minor releases

Implementation Time
3-9 Months

Product License
Annual Subscription/Support

Average Annual Fee
$50,000

Customers
🏢🏢🏢🏢🏢

Users
👤👤👤👤👤

Deployment
SaaS

Hosting
3rd Party hosted

Data Encryption | Yes

Browsers
Browser agnostic

• Accessibility – a focus on usability, user adoption and ease of use anywhere on any device to help promote collaboration across the entire workforce.
• Solution Extension – integration with 3rd party applications to further boost efficiency Single Source for all
• Risk Data – collection, transformation and aggregation of all risk data from all accessible sources throughout an organization
• Analytics and Insights – Launched a new Analytics Center of Excellence, to focus on, analytics, AI, and ML.

Service Methodology
Riskonnect takes a customer lifecycle view of the customer experience.
• Support starts in the sale cycle to define a mutual definition of success.
• During the implementation, your delivery team will work with you to configure the application to meet your needs.
• Using Best Practices Configuration, you will be guided through rapid delivery for faster ROI.
• Post implementation, your Customer Success Manager will manage the health of our relationship via our Health Program.
• Your Account Executive will partner with you to drive long term integrated risk management value.
• Global Customer Care team provides high availability multi-channel support.

Implementation Methodology
Riskonnect's methodology balances speed with control while accommodating our client's priorities, technical needs and time. This is a lean practice that prevents waste, minimizes risk and adds value for our clients. Each implementation project moves through four stages: Plan, Build, Deploy and Close. Within each of these stages are the processes and techniques we utilize to properly plan, document, execute and test our work. Each stage has a specific purpose, an entry point, inputs, activities, tools and techniques, outputs and participants.

Technology Overview
Riskonnect RMIS and ClearSight RMIS are now part of Riskonnect's FoundationOne platform. Designed to accelerate time-to-value for customers with a common user experience and blended ecosystem of new and available capabilities, FoundationONE is an integration framework that integrates independent component assets, data, workflow and business processes across the RMIS platforms as well as GRC solutions.

Security Certifications
ISO 27001, SSAE 18 SOC2 Type II, HIPAA, SSAE 18 SOC 1 Type II, GDPR - CCPA; SSAE 18/ISAE 3402 SOC1, SOC2, SOC3, PCI-DSS compliant, TRUSTe, SysTrust and ISO27001 Certified.

Last 3rd Party Assessment | September 2020

USER SURVEY RESULTS

Customer Experience
8.2

Implementation Experience
7.8

System Value
7.6

System Satisfaction
8.0

Ease of Adoption
7.6

Understands Our Needs
8.0

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riskonnect.com

BUILD BACK. BUILD STRONGER. BUILD FOR WHAT COMES NEXT.

Accelerate your recovery with enterprise risk management.

Riskonnect gives you the data integrity, real-time reporting, and crucial cross-silo insights that make you agile and resilient in any crisis.

FIND OUT MORE:

CONTACT US
1.770.790.4700
SALES@RISKONNECT.COM
WWW.RISKONNECT.COM

LET'S TURN TOWARD THE FUTURE.

The Spencer Educational Foundation is a nonprofit organization funding the education of tomorrow's risk management and insurance leaders through scholarships, grants, internship opportunities, and more. Since our founding in 1979, Spencer has awarded over $8 million in scholarships and $5 million in grants impacting more than 60,000 students through our programming.

SUPPORT FUTURE INDUSTRY PROFESSIONALS TODAY.

Spencer
www.spencered.org

Company Info

Ownership
Private Equity-Tailwind Capital

Founded | 1994

Headquarters & Locations
- **Atlanta GA**
- Chicago, IL
- Livonia, MI
- Artesia, Roseville, CA
- London, UK
- Paris, France
- Hamburg, Germany
- Sydney, Australia

Leadership
- Salil Donde, CEO
- Steve Cloutman, Managing Director, International
- Dinesh Senanayake, CFO

Contact
Tim Welsch
770-696-8091
tim.welsch@ventivtech.com

Employees | 450

Annual Revenues
Not disclosed

Top Industries
- Government
- Healthcare
- Manufacturing
- Professional Services
- Transportation

Markets Served
- Analytics
- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- ERM
- EH&S
- Exposure/Asset Management
- GRC
- Healthcare Risk Management
- Incident Management
- Insurance Renewal Mgmt
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

Company Overview

Communication is key to our customer success philosophy. Our success is driven by the success of our customers. Every client has a Customer Success Manager (CSM) assigned to their account who has access to all cross-functional business units to drive results. The CSM has a thorough understanding of the solution and is available to guide each customer throughout their entire journey with Ventiv, focusing on value creation, strategy and advocacy.

Ventiv Product Information

Ventiv IRM: Improve and simplify the evaluation, mitigation and monitoring of risk. Stay ahead of changing expectations with powerful, built-in analytics, business intelligence and reporting.

Ventiv Claims: Promote optimal claim outcomes and reduce costs. The most feature-rich core-administration solution empowers examiners to focus completely on claim resolution.

Ventiv Policy: Streamline every policy process, from underwriting to renewal. End-to-end policy administration reduces costs and improves service to agents and insureds.

Ventiv Billing: Achieve ultimate flexibility in billing for insurance. Enhance the billing cycle with improved data integrity, automated workflows, greater efficiency and a modern user experience.

Ventiv Analytics: The most advanced analytics, reporting and data-discovery platform with Artificial Intelligence (AI), Automated Pattern Detection, Geospatial Analytics, Natural Language Querying and integration with third-party data sets to create predictive models.

Ventiv RPA: Ventiv Robotic Process Automation (RPA) automates manual process, integrates disparate applications and frees staff to perform higher-value functions.

What's New

In 2020, we released our new Data Science solution and our new Billing offering. We also enhanced our AI-powered analytics capabilities, workflow management, corrective action management, enterprise legal management, portal functionality and native mobile intake app. We consistently review our product road map with our client community for input and direction.

What's Coming

In 2021, we will continue to expand our analytics, workflow management, document management, data visualizations, portal functionality, reporting, business rules, KPIs and API integration. Our product teams are focused on enhancing our ERM and Governance and Compliance capabilities. We are also making exciting updates to our UI design and product integration to provide a single access point and seamless experience.

PRODUCT SCORES

Claims Management	Claims Administration
8.1	8.2
Captive Pooling	ERM/GRC
6.6	7.4
EH&S	Exposures
7.8	8.1
Reporting	Policy Insurance
7.3	7.8
System Attributes	System-wide Functionality
7.6	7.6
	Incident Management
	7.7

ventivtech.com

Customer Experience

Support Hours
24/7

Support Offered
- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- User Manual
- Video tutorials
- Website
- Wizards/Contextual Help

User Conference
Annually

Client Advisory Council
Yes

Product

Initial Release | Not disclosed

Current Release | Not disclosed

Release Schedule
2–3 major releases per year, Minor releases as needed

Implementation Time
3-8 Months

Product License
Subscription/user type

Customers

Users

Deployment
On-Premise
Private Cloud
SaaS
Vendor Hosted

Hosting
Vendor hosted
Client hosted

Data Encryption | Yes

Browsers
- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge

Service Methodology
Communication is key to our customer success philosophy. Our success is driven by the success of our customers. Every client has a Customer Success Manager (CSM) assigned to their account who has access to all cross-functional business units to drive results. The CSM has a thorough understanding of the solution and is available to guide each customer throughout their entire journey with Ventiv, focusing on value creation, strategy and advocacy.

Implementation Methodology
Ventiv utilizes an agile approach to implementation and is focused on delivering solutions to support our clients' success. Ventiv works collaboratively with the client to understand critical success factors, current processes and business goals of the solution. Ventiv ensures transparency with all components of the implementation. Our approach includes a formalized project plan, status reports, specifications and sign-off on all deliverables. All tasks are measurable with KPIs in place to ensure we deliver to expectations.

Technology Overview
Ventiv Cloud is our private end-to-end managed community cloud and the vehicle Ventiv uses to develop, host and deliver our SaaS applications to clients. Developed to serve the risk, insurance and safety community, Ventiv Cloud is unsurpassed in its ability to meet our clients' application needs. As a Ventiv-hosted system, all administrative and infrastructure support tasks are managed by Ventiv resources who specialize in the solution.

Security Certifications
ISO 27001, ISO 27018, SSAE 18 SOC 1 Type II, HIPAA complaint, NIST compliant, GDPR compliant

Last 3rd Party Assessment | November 2020

USER SURVEY RESULTS

Customer Experience

7.6

Implementation Experience

7.2

System Value

7.8

System Satisfaction

7.4

Ease of Adoption

7.2

Understands Our Needs

7.4

BEYOND REPORTING, NOW PREDICTING

Accelerate your claims administration and focus on the future with AI-powered analytics.
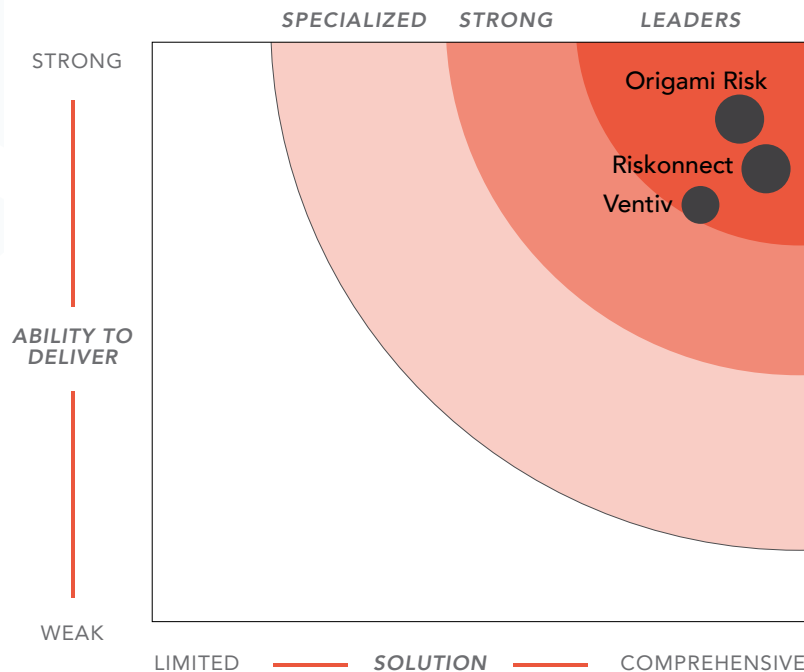
Gain real-time predictions of claim outcomes and take proactive steps to better allocate resources, balance workloads, and mitigate costs.

ventiv
TECHNOLOGY

Learn more at ventivtech.com/predict

Providers at a Glance: Independent RMIS Providers

OVERALL RATINGS

SPECIALIZED   *STRONG*   *LEADERS*

STRONG

Origami Risk

Riskonnect

Ventiv

ABILITY TO DELIVER

WEAK

LIMITED — *SOLUTION* — COMPREHENSIVE

LEGEND

● *Solid circles represent vendors that had sufficient user survey results and the author's had direct up-to-date knowledge*

○ *Open circles represent vendors that the authors had limited information available to provide results for "Solution"*

● *Gray circles represent vendors that limited user survey results were available to provide results for "Ability to Deliver."*

The Overall Ratings are weighted averages of the product categories. The weightings are based on the authors opinion on the importance of the category to the specific market.

SYSTEM CAPABILITIES

	Origami Risk	Riskonnect	Ventiv
CLAIMS MGMT	● (very strong)	● (very strong)	● (strong)
EH&S	● (strong)	● (strong)	● (above average)
EXPOSURES	● (strong)	● (strong)	● (strong)
POLICY & INSURANCE	● (strong)	● (strong)	● (strong)
REPORTING	● (strong)	● (strong)	● (above average)
CLAIMS ADMIN	● (strong)	● (strong)	● (strong)
ERM / GRC	● (strong)	● (very strong)	● (above average)
CAPTIVE POOLING	● (strong)	● (strong)	● (average)
HEALTHCARE	● (strong)	● (strong)	● (below average)

● 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

		NPS
Origami Risk (205)		**44**
Riskonnect (225)		**5**
Ventiv (60)		**(23)**

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

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. Number of respondents shown in parentheses.

How Technology Is Changing the Claims Universe

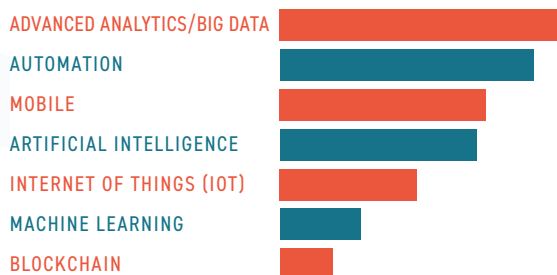Back in the late 1970s, I entered the workforce as a claims adjuster for Liberty Mutual Insurance Company. At that time not much was automated. The only computers were large mainframes that stored policyholder and claims data but were generally inaccessible to claims personnel. Everything was manual and paper oriented.

Of course, today the claims landscape is quite different. In the pursuit of greater efficiency and lower costs, many processes are now automated. But there are greater efficiencies still to be gained as manual processes still infest the claims life cycle.

Today we are witnessing seminal changes in the insurance industry, and technology is the driving force. According to a recent McKinsey report, "over the next decade, next-generation capabilities have the potential to completely transform the claims process."

GREATEST IMPACT OVER NEXT 5 YEARS (RANKED)

ADVANCED ANALYTICS/BIG DATA	
AUTOMATION	
MOBILE	
ARTIFICIAL INTELLIGENCE	
INTERNET OF THINGS (IOT)	
MACHINE LEARNING	
BLOCKCHAIN	

The following technologies promise the most transformational changes:

1. **Artificial intelligence (AI)**: The goal of AI is to essentially replace human activity through machine learning. Here are a few examples of AI in the claims process:
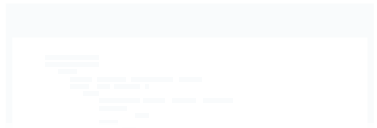
   a. Enhanced data entry: Ironically, the initial data entry at the beginning of a claim or incident still requires manual processes despite all the recent technological advancements. One AI process designed to address this is called IDP (intelligent document processing). IDP automatically captures, classifies, and extracts unstructured data from various documents and sources, thus eliminating the need for human rekeying of data. Another is RPA (robotic process automation), which enables extraction of relevant information from scanned paper documents.

   b. Infused AI: Claim system vendors are now infusing AI algorithms into claim analysis, valuation, and resolution use cases. These algorithms are also known as expert systems. For example, reserving has mostly been subject to human judgment. Now, with AI processes built into the expert system, it will make the evaluation of a claim's ultimate value much more accurate.

2. **Advanced analytics**: Analytics has been the holy grail of insurers for years because of the need to accurately predict ultimate claim costs as early as possible once a claim occurs. Analytics can help insurers marshal loss control efforts to mitigate a problem claim—or settle it before it gets too bad. Today, there are many software firms and applications that help to achieve this goal. Most of the leading RMIS vendors have some form of advanced analytics software. Many of the software vendors that we track are implementing advanced analytics capabilities to give their clients an edge in controlling claim costs.

   From a recent McKinsey article, we see the following:

   > *The proliferation of third-party data sources is reducing insurers' dependence on internal data. Digital "data exhaust" from social media and multimedia, smartphones, computers, and other consumer and industrial devices—used within privacy guidelines and assuring anonymity—has become a rich source for behavioral insights for insurance companies, as it has for virtually all businesses. Recently, the release of previously unavailable or inaccessible public-sector data has greatly expanded potential sources of third-party data. The US and UK governments and the European Union have recently launched "open data" websites to make available massive amounts of government statistics, including health, education, worker-safety, and energy data, among others.*

   This proves the investment enthusiasm that insurers and related software firms have for pursuing advanced analytics algorithms. We will see an increasing dependence on Internet of things (IoT) sources to generate these predictive analytics for ultimate costs.

3. **Low-code and no-code platforms**: Legacy systems are becoming the bane of many software providers. Historically, it was always difficult to integrate or improve these systems without a significant investment— thus, the development of low-code and no-code platforms. Companies such as Microsoft, Mendix, Salesforce, and ServiceNow are offering a different solution. APIs (application programming interfaces) are offered as low-cost options by these low-code/no-code vendors. Suddenly, it is no longer an expensive or lengthy experience to integrate with popular HR, ERM, payroll, or other systems because the low-code/no-code vendors have already done it. Several new vendors in the RMIS and CMIS space are taking advantage of this innovation, and we suspect more will follow.

These are just a few of the new technological innovations that will transform the claims management industry. We look forward to seeing new solutions in the coming year. The result will be favorable to all clients in the InsurTech space.

THE WORLD HAS CHANGED

IS YOUR CLAIMS SYSTEM KEEPING UP?

KlearClaims™

RISK MANAGEMENT AND CLAIMS ADMINISTRATION

PURPOSE BUILT WITH

Artificial Intelligence

MODERN MODULAR AFFORDABLE

INSURANCE FOCUSED AI and SMART AUTOMATION

The Klear.ai Risk Ecosystem (Policy, Administration, Analytics, Audit, & Intake) is a modern, unified SaaS platform supporting full lifecycle claims administration with native, AI modeling powering robust Predictive Analytics and Automation. **Individually tailored to suit your needs!**

klear.ai

Visit us at www.klearai.com

Claims Oriented Provider Profiles

APP
Technologies

Company Info

Ownership
Privately held

Founded | 2003

Headquarters & Locations
• **Norwalk, CT**

Leadership
• Paul McLaughlin, President
  & CEO

Contact
Paul McLaughlin
203-803-1540 x120
paul.mclaughlin@
apptechnologies.biz

Employees | 10

Top Industries
• Construction & Engineering
• Food & Beverage
• Manufacturing
• Professional Services
• Transportation

Markets Served
• Captive/Pool Management
• Certificate Management
• Claims Administration
• Claims Management
• Exposure/Asset Management
• Incident Management
• Litigation Management
• Loss Control/Safety
• OSHA Compliance
• RMIS

Company Overview
APP Technologies, LLC was founded in 2003 with the mission of bringing exceptional claims software to the transportation industry. Our software was quickly embraced by a wide range of industries.

We've come a long way since then: our solutions are in daily use throughout North America and handle claims and risk scenarios across many industries and lines of coverage, including P&C, automobile, GL, workers' compensation, warranty, and more.

Cloud Claims Product Information
Claims Cloud delivers flexible, dynamic tools to manage the entire claims lifecycle. Handle many lines of coverage from one system, including P&C, workers' compensation, automobile, and general liability.

Incident Management Product Information
Incident Management System is an advanced claims and risk management software system built around the needs of self-insureds, third-party administrators (TPAs), and all companies that need to track losses and claims.

Electronic First Report Product Information
Electronic First Report enables on-line, web-based first reporting for Incident Management System. Reports taken over the Internet reduce costs and reporting latency, giving stakeholders fast access to the critical facts of accidents.

apptechnologies.biz

DXC Technology

Company Info

Ownership
Public Company

Founded | 2017

Headquarters & Locations
- **Tysons, VA**
- Detroit, MI
- Columbia, SC
- Austin, TX

Leadership
- Mike Salvino, President & CEO
- Vinod Bagal, Delivery Manager
- Jim Brady, General Manager

Contact
Joe Benson
Claims Offering Manager
215 205 1281
jbenson7@dxc.com

Annual Revenues
💲💲💲💲💲

Employees | 350

Top Industries
- Education
- Finance & Insurance
- Government
- Healthcare
- Utilities

Markets Served
- Analytics
- Captive/Pool Management
- Claims Admin
- Claims Management
- ERM
- EH&S
- Exposure/Asset Management
- GRC
- Healthcare Patient Safety
- Healthcare Risk Management
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

Company Overview

DXC delivers innovative solutions on a global scale with speed and agility. Our technology independence, combined with a broad ecosystem of partners and leading technology talent, positions us to deliver maximum value to our customers across their enterprise technology investments. The company's global scale, talent and innovation platforms serve 6,000 private and public-sector customers in 70 countries.

ASSURE CLAIMS RISKMASTER Product Information

DXC Assure Claims, the latest release of DXC Insurance RISKMASTER™*, helps claim organizations large and small, operating anywhere in the world meet claims business and operational challenges through its exceptional end-to-end functionality, which includes powerful, just-in-time analytical tools for legal expense management, fraud detection and bodily injury estimation. Assure Claims is a fully functional claims administration covering first notice of loss through claims settlement.

SECURITY CERTIFICATIONS

ISO 27001, NIST, HIPAA, SSAE 18 SOC 1 Type II, SSAE 18 SOC 2 Type II, SSAE 18 SOC 3

Last 3rd Party Assessment | 12/20

PRODUCT SCORES

Claims Management	Claims Administration	Captive Pooling
6.2	7.0	4.0

EH&S	Reporting	System Attributes
7.0	5.6	6.6

System-wide Functionality
6.4

USER SURVEY RESULTS

Customer Experience
6.0

Implementation Experience
7.0

System Value
7.0

System Satisfaction
6.6

Ease of Adoption
6.8

Understands Our Needs
5.6

Customer Experience

Support Hours
24/7 critical support
8am to 7pm (EST)

Support Offered
- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- User Manual
- Video tutorials
- Website
- Wizards/Contextual Help

User Conference
Annually

Client Advisory Council | Yes

Product

Initial Release | 1982

Current Release
January 2021

Release Schedule
Quarterly

Implementation Time
4-8 Months

Product License
Per user license

Average Annual Fee
$60,000

Customers

Users

Deployment
Hybrid
On-Premise
Private Cloud
Public Cloud
SaaS
Vendor Hosted

Hosting
3rd Party hosted
Client hosted

Data Encryption | Yes

Browsers
- Apple Safari
- Google Chrome
- Microsoft Edge
- Mozilla Firefox

dxc.com

EBIX

Company Info

Ownership
Public Company

Founded | 1992

Headquarters & Locations
• **Johns Creek, GA**

Leadership
• Robin Raina, CEO/Chairman
• Sean T. Donaghy, Sr. VP of Finance
• John Graham Prior, Corp. Exec. VP of International

Contact
Shayne Garner
shayne.garner@ebix.com

Employees | 62

Annual Revenues
💲💲💲💲💲

Top Industries
• Education
• Government
• Manufacturing
• Retail
• Utilities

Markets Served
• Analytics
• Certificate Management
• Claims Administration
• Claims Management
• EH&S
• Exposure/Asset Management
• Healthcare Patient Safety
• Healthcare Risk Management
• Incident Management
• Insurance Renewal Management
• Litigation Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS

Company Overview

Ebix's goal is to be the largest FinTech company in the world that can converge all Insurance and Finance services. The company's technology vision is to focus on convergence of all insurance and financial exchange channels, processes and entities for seamless data flow. The company intends to do that by designing products and services that are pioneering and at least a few years ahead of its competition. The company believes that profitability and revenue growth must go hand in hand. We intend to do all this in a transparent and sincere manner, while ensuring a high level of satisfaction to all the entities that we deal with including our customers, employees, investors, and the society around us on whom we can have a positive influence.

RiskEnvision Product Information

RiskEnvision is an enterprise level risk management information system (RMIS) designed specifically for the needs of risk managers as well as claims and insurance administrators. With a state of the art user interface and interactive dashboard analyses, RiskEnvision supports thousands of users across the globe in the areas of Worker's Compensation, Auto, General Liability, Professional, Product, and Specialty Lines of Coverage.

Service Methodology

Ebix prides itself on quick and superior technical support. Each client is given an escalation procedure. The escalation procedure lists customer service and technical representatives along with their contact information and "when" and "who" to contact at critical times. Initially customers contact their personal customer service representative. The customer service representative has a full understanding of the system and a high level understanding of the technology that makes the system function.

Implementation Methodology

Ebix has an extensive history of large implementations with the reliability of strong post-implementation support. Ebix conducts broad, pre-implementation analysis to develop specific tasks oriented to understanding the client's overall business and technical practices. The major events of the implementation can be grouped into 7 phases that occur: 1) Project Planning, 2) Configuration, 3) Custom Development Services (when required), 4) System Validation, 5) Training, 6) Go Live, and 7) Post-Implementation Support.

Security Certifications
ISO 27001, SSAE 18 SOC2 Type II

Last 3rd Party Assessment | 12/20

Customer Experience

Support Hours
Monday to Friday
8am to 6pm (EST)

Support Offered
• Dedicated Account Representative
• Email
• Helpdesk
• Phone
• User Manual
• Wizards/Contextual Help

User Conference
No

Client Advisory Council
Yes

Product

Initial Release | 1992

Current Release
January 2021

Release Schedule
3/31/2021

Implementation Time
2 Months

Product License
Subscription per module

Average Annual Fee
$20,000

Customers
🏢🏢🏢🏢🏢

Users
👥👥👥👥👥

Deployment
On-Premise
Private Cloud
Public Cloud
SaaS
Vendor hosted

Hosting
3rd Party hosted
Client hosted
Vendor hosted

Data Encryption | Yes

Browsers
• Google Chrome
• Microsoft Edge
• Mozilla Firefox

ebix.com

Insurity

Company Info

Ownership
Private held

Founded | 1985

Headquarters & Locations
- **Hartford, CT**
- Mesa, AZ
- Milpitas, CA
- Denver, CO
- Westbrook, CT
- Lakeland, FL
- Sarasota, FL
- Austin, TX
- Ashburn, VA
- Montreal, QC, Canada
- London, United Kingdom

Leadership
- Chris Lafond, CEO
- Brian Dockray, CFO
- Jonathan Victor, CIO

Contact
Stuart Kaplan
Stuart.Kaplan@insurity.com
781-608-5001

Employees | 1,000

Annual Revenues
Not disclosed

Top Industries
- Business & Consumer Services
- Finance & Insurance
- Government
- Healthcare

Markets Served
- Analytics
- Captive/Pool Management
- Claims Administration
- Claims Management
- Incident Management
- Insurance Renewal Management
- Litigation Management
- Policy/Program Management
- RMIS
- Underwriting

Company Overview
Insurity solutions are utilized by insurance carriers, managing general agents, program administrators, reinsurance carriers, risk management firms, self-insureds, captives and other insurance-related companies, including large corporations with insurance subsidiaries. Our 375 customers include companies with direct written premiums ranging from Tier 1 to Tier 4, and vary from start-ups to carriers with dominant presence in the marketplace. We support a variety of distribution channels, including direct, broker, agent and captive sales forces. Our implementation experience includes personal lines, commercial lines, and specialty lines of business in all 50 United States.

ClaimsXPress Product Information
ClaimsXPress 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. ClaimsXPress also provides the flexibility companies need to configure the application to meet their unique business needs, as well as to easily connect and communicate with third-party systems and organizations. ClaimsXPress was built with Microsoft .NET technologies and is tightly integrated with Microsoft desktop tools such as MS Outlook Calendar, Word, and Excel.

Service Methodology
Our Help Desk uses a triage approach to quickly evaluate the nature of an inquiry and route it to the correct staff member, either within the Help Desk team or in the larger support organization. A resolution target date for each request is determined based on the severity and priority of the issue in accordance with mutually agreed-upon service standards.

Implementation Methodology
The suggested approach for most implementations is an Agile hybrid, which helps us be a partner while remaining accountable to honest and continuous dialogue. Most client-specific requirements are revealed up-front, but the configuration, testing and delivery is scheduled on an iterative basis. This allows both the client and Insurity to stay on track, control scope, and be accountable for deliverables.

Security Certifications
HIPAA, SSAE 16 - SOC 2

Last 3rd Party Assessment | 6/20

Customer Experience

Support Hours
Monday to Friday
7am to 8pm (CST)

Support Offered
- Community Forums
- Email
- Helpdesk
- Online help
- Phone
- User Manual
- Wizards/Contextual Help

User Conference
Annually

Client Advisory Council
Yes

Product

Initial Release | 2007

Current Release
December 2020

Release Schedule
2-3/year

Implementation Time
7-12 Months

Product License
Concurrent user license

Average Annual Fee
$30,000-$600,000

Customers

Users

Deployment
Hybrid
On-Premise
Private Cloud
Public Cloud
SaaS
Vendor Hosted

Hosting
3rd Party hosted
Client hosted
Vendor hosted

Data Encryption | Yes

Browsers
- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

insurity.com

Company Info

Ownership | Privately held

Founded | 2018

Headquarters & Locations
- **Cypress, CA**

Leadership
- Brijesh Kumar, CEO
- Randy Wheeler, Advisor
- Craig Evans, VP - Product
- Anand Shirur, VP - Product
- Sudhi Kowligi, CRO
- Darrel Vaughn, VP - Sales
- Manoj Budakoti, CTO

Contact
Darrel Vaughn
darrel@klearai.com
(800) 493-2161

Employees | 80

Annual Revenues
$ $ $ $ $

Top Industries
- Construction & Engineering
- Education
- Finance & Insurance
- Government
- Nonprofit Institutions

Markets Served
- Captive/Pool Management
- Analytics
- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- Enterprise Risk Management (ERM)
- Exposure/Asset Management
- Governance, Risk and Compliance (GRC)
- Incident Management
- Insurance Renewal Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS

Company Overview
The Klear.ai Risk Ecosystem provides innovative insurance data solutions to the insurance market and is designed to meet today's business goals with a user-friendly, future-proof platform that can readily adapt to your business needs.

Klear.ai Product Information
A modern SaaS platform with native artificial intelligence and role-based, smart automation. Klear.ai brings a full life-cycle approach to claims management, with robust Business Intelligence (BI), AI-based predictive analytics supported with integrated automation, and "smart" auditing technology.

KlearClaims™
Klear.ai's 'end to end' Claims Management System, FIRST of its kind designed with native AI capabilities and focused automation to improve supervisor-to-adjustor ratios and virtually eliminate the need for Claims Assistants. The system provides insights into adjuster assignment, provider recommendations, regulatory compliance, reserve, litigation, fraud, subrogation, and settlement forecasting.

KlearAnalytics™
Analytics powered by Artificial Intelligence to identify high-risk claims and realize efficiency gains in a fraction of the time.

KlearAudit™
Automating Audit Management with Artificial Intelligence and business rules.

KlearIntake™
Klear.ai's self-service "smart" intake solution supports various applications and includes URL access as well as direct employee access.

KlearPolicy™
AI-based Policy and Asset Management enables clients to gather insights and make informed policy decisions and efficiently manage policy portfolios.

New Features
Klear.ai experienced robust product development across all product lines in 2020 - KlearClaims™, KlearAnalytics™, KlearAudit™, and KlearIntake™.

Our new & powerful Provider Risk Rating Engine uses proprietary AI algorithms to identify and flag suspicious providers assigning a 'risk- score' to every provider based on billing patterns and anomalies.

Additionally, KlearIntake was released providing "smart" intake solutions with many use-cases including Provider suggestions to Claimants based on location, individual client specifications.

Coming 2021
Exciting automation enhancements to our KlearClaims solution. Klear.ai GeoAnalytics for COVID-related analysis and reporting as well as KlearPolicy enhancements, all supported with artificial intelligence and machine learning.

Customer Experience

Support Hours
Monday to Friday
8am to 8pm (EST)

Support Offered
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- User Manual
- Video tutorials
- Website
- Wizards/Contextual Help

User Conference
Annually beginning 2022

Client Advisory Council
Yes

Product

Initial Release | 2018

Current Release | January 2021

Release Schedule
Every 2 weeks

Implementation Time
6 weeks - 6 Months

Product License
Subscription

Average Annual Fee
$95,000

Customers
🏢🏢🏢🏢🏢

Users
👤👤👤👤👤

Deployment
Public Cloud
SaaS
Vendor Hosted

Hosting
Azure hosted
Vendor hosted

Data Encryption | Yes

Service Methodology
Klear.ai highly values successful client relationships. As such, the aim of our Service Ecosystems is to enable and support the easy and effective use of our SaaS products and services. We strive to avoid the usual obstacles experienced in typical client-vendor relationships during the sales process, implementation, day-to-day use, product updates, and outages. A seamless point of ownership and contact empowered by a robust team of subject matter experts. Continued involvement - not a "hand-off".

Implementation methodology
Klear.ai strives to deliver a seamless and smooth implementation experience. Using a hybrid implementation model (a combination of Agile and traditional project management methodologies), we confirm and adapt to each customer's specific needs and always set and deliver to critical dates. We encourage our clients to complete user acceptance testing as functionality is delivered and recommend that each functional group, with support from the project team, develop an end-to-end UAT plan before final delivery.

Technology Overview
Our advanced, AI-powered SaaS solutions help claims professionals evaluate key performance indicators (KPIs) to determine which metrics are driving more success factors and opportunities for savings and mitigation. Klear.ai provides beautiful and interactive dashboards that have robust data management underpinnings. We use AI models and Machine Learning algorithms combined with sophisticated data mining & BI systems to identify data patterns and we have many features that support automation, advanced analytics, and role-based assignments.

Security Certifications
ISO 27001, SSAE 18 SOC2 Type I

Last 3rd Party Assessment | December 2020

The Klear.ai Risk Ecosystem
POWERFUL AND FLEXIBLE

A modern SaaS platform with *native artificial intelligence* and role-based, smart automation

KlearPolicy™

KlearAudit™
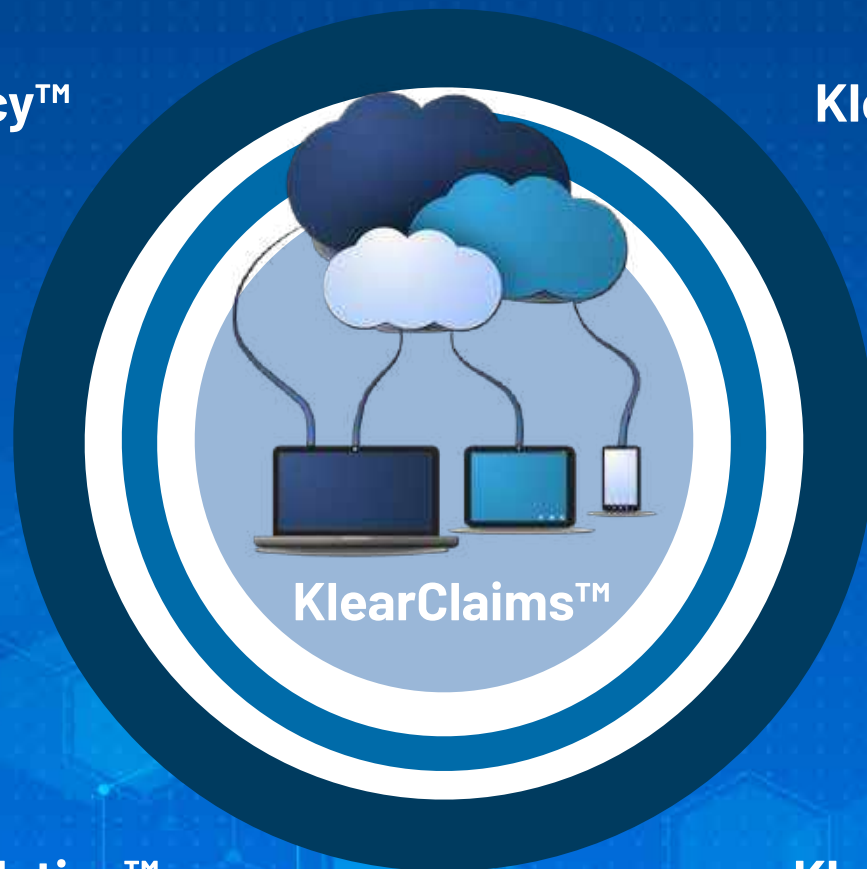
KlearClaims™

KlearAnalytics™

KlearIntake™

Optimized Risk and Claims Analytics, powered by Artificial Intelligence & Machine Learning with integrated 'end to end' Claims Administration. FIRST of its kind to be designed with native AI capabilities and compliance reporting including FROI, SROI, CMS and automated audit management. **We individually tailor every implementation to suit your needs!**

klear.ai

Visit us at www.klearai.com

P&C Insurance Systems, Inc.

Company Info

Ownership
Private held

Founded | 2011

Headquarters & Locations
• **New York, NY**
• Valencia, CA

Leadership
• Georgette Loizou, EVP
• Michael Loizou, VP Client Success & Strategy
• Liza Girdhar, VP Technical Services

Contact
Michael A. Loizou
212-405-1625
michael.a.loizou@pcisvision.com

Employees | 30

Annual Revenues
$ $ $ $ $

Top Industries
• Business & Consumer Services
• Finance & Insurance
• Government
• Professional Services
• Transportation

Markets Served
• Analytics
• Captive/Pool Management
• Certificate Management
• Claims Administration
• Claims Management
• ERM
• EH&S
• Exposure/Asset Management
• FROI/SROI
• GRC
• Incident Management
• Insurance Renewal Management
• Litigation Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS
• Underwriting

Company Overview
PCIS is a privately owned and operated Insurtech in the risk, claims, and policy management space serving Tier 1 Carriers to small self-insureds. PCIS has served hundreds of customers and has delivered over $250 million in software and services over the course of its history. PCIS excels in handling complex insurance operations in configurable ways, including tackling complicated conversions when others won't. The roots of the company stem from Claims Management for large carriers; therefore, the flagship product ClaimsVISION RMIS reflects a depth in insurance knowledge, especially with regard to payment processing, compliance, and policy management that is unique in the industry.

ClaimsVISION RMIS Product Information
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 tool set designed to streamline managing risk, while offering end-user friendly data analytics.
• Rapid Implementations
• Proprietary 50 State No Touch FROI/SROI Edi Reporting
• Proprietary Authority and Financial Approval Hub
• Advance Analytics, Claims Scoring, & Integrated BI Platform
• COI Management
• Automated safety, loss, analytics processing
• Pre-Integrated for Medicare Reporting, Imaging, Payroll, OFAC, ODG.

What's New
A new Compliance Dashboard- historic FROI/SROI activity on a claim, Integration manager module- schedule, monitor, and insights into a clients' integration points of the system. PCIS rolled out a redesigned Safety and Loss Module including a dashboard to centralize a RM departments' Plan of Action management as well as Inspections, site audits, and certifications. COVID-19 coding, tracking, and dashboard analytics.

What's Coming
New assignment module allows clients to manage routing of claims/risks to appropriate staff based on front end configurable settings like round-robin, experience, location, expertise . Integrated Risk Assessment scoring and benchmarking from ISO/Verisk A new' Fraud Dashboard is expected to be rolled out in 2021, to centrally manage key fraud indicators and flag behavior within a claim file.

pcisvision.com

Customer Experience

Support Hours
Standard support
Monday to Friday
8am to 8pm (EST)

Enhanced support available

Support Offered
• Community Forums
• Dedicated Account
  Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• User Manual
• Wizards/Contextual Help

User Conference
Quarterly webinars

Client Advisory Council
No

Product

Initial Release | 2015

Current Release
Dec 20th, 2019

Release Schedule
Quarterly

Implementation Time
6 Months

Product License
Monthly subscription

Customers
🏢🏢🏢🏢🏢

Users
🏢🏢🏢🏢🏢

Average Annual Fee
$50,000–$75,000

Deployment
On-Premise
Private Cloud
SaaS

Hosting
3rd Party hosted - Webair
Client hosted

Data Encryption | Yes

Browsers
• Browser agnostic

Service Methodology
PCIS proudly employs a hands-on approach to servicing its clients. Each PCIS client receives a dedicated CSR as well as an account representative and project sponsor. Customer Support Representatives (CSRs) are in direct contact with a representative of client at all times. These team members work in concert with Test Track Pro issue tracking software, a 24/7 option for clients & CSR's to enter and track issues directly as well as report on service metrics- average response and resolution times.

Implementation Methodology
PCIS employs an Agile Implementation Methodology. It's iterative, leveraging short sprints to constantly test and improve in increments rather than waiting for all development to occur. Encouraging a constant dialogue between product managers, analysts, developers. Phases are concurrent, limiting the workload on clients; system releases are by module (Claims, Financials, Admin) for efficient testing. Phases: Planning/Initiation, Base Install, Training, Design, Requirements Gathering Config/Interfaces/Conversion, Dev, QA, End User Training, Simulation, Deployment, Go Live, Enhanced Support.

Technology Overview
PCIS is a Microsoft shop and has built ClaimsVISION on a SQL .NET platform. Additionally, ClaimsVISION utilizes the Microsoft platform for both its BI and B2B interface layer. Lastly, ClaimsVISION is integrated tightly with Microsoft Office suite of products including Excel, Word, Outlook, and more. ClaimsVISION supports IE11 on all supported versions of Windows, as well as multiple other browsers. PCIS installs and maintains all hardware in its SaaS offering. The ClaimsVISION hosted environment operates on a physical, dedicated, and redundant server cluster running VMware ESXi utilizing high-availability and failover technologies. PCIS' primary data center is located in Garden City, NY, and also offers Disaster Recovery services from its Los Angeles, CA facility.

Security Certifications
NIST, SSAE 18 SOC2 Type II, HIPAA, SSAE 18

Last 3rd Party Assessment | November 2020

NEW RISKS ARISE CONSTANTLY

ClaimsVISION

a RMIS that can handle the world today & tomorrow

info@pcisvision.com

Recordables

Company Info

Ownership
Privately held

Founded | 1992

Headquarters & Locations
• **Sarasota, FL**

Leadership
• Paul Kofman, President

Contact
Paul Kofman
paul@recordables.com
312-961-7894

Employees | 15

Annual Revenues
Not disclosed

Top Industries
• Construction & Engineering
• Government
• Manufacturing
• Transportation
• Utilities

Markets Served
• Analytics
• Captive/Pool Management
• Certificate Management
• Claims Administration
• Claims Management
• ERM
• EH&S
• Exposure/Asset Management
• GRC
• Healthcare Patient Safety
• Healthcare Risk Management
• Incident Management
• Insurance Renewal
  Management
• Litigation Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS

Company Overview
Recordables was founded in 1992 and moved its Corporate office to Sarasota, Florida in 2008. Today we market software in the area of Risk Management/Claims Management, Human Resources, Safety and Occupational Health. Recordables provides Risk Management Claims Management software to Insurance Providers, Risk Pools and all types of organizations in the Public and Private Sector. Recordables provides software in the following categories: Workers' Compensation, Safety and Occupational Health, all other lines of coverage including General Liability, Auto, Property, Incidents, FMLA, Family Medical Leave Act, Short Term and Long Term Disability. All software provides claim linking to integrate multiple claims with multiple claim types.

TrackComp, TrackAbility, TrackLeave, CertAdvisor Product Information
TrackComp: RMIS Claims Management software in the areas of Workers' Compensation, Safety and Occupational Health.
• Compliance Reporting
• Case Management
• Safety Analysis

TrackAbility: RMIS Claims Management Software all lines of coverage including General Liability, Auto, Property, Incidents and more.
• Initiate Incident/Claims from anywhere
• Provides visibility into all claims and exposures
• Comprehensive claim overview

TrackLeave: Software to manage and track FMLA, Family Medical Leave Act, Short Term and Long Term Disability as well as Disability Management.
• Comprehensive overview of cases
• Automated notification and reporting
• Claim linking between all systems

CertAdvisor: Tracking and management of incoming Certificate of Insurance.
• Early notification of certificate deficiencies and expirations
• Automation of form e-mails
• Software can be shared among various departments

Technology Overview
Recordables delivers software solutions with an emphasis on ease of use, scalability and network security. Recordables uses proven technologies which are continually updated and are hosted on secure, enterprise grade cloud systems. Recordables follows best practices for programming and the infrastructure meets and/or exceed SOC, System of Control II and type III compliance as well as ISO 27001 standards.

Security Certifications
ISO 27001, SSAE 16 - SOC 1, SSAE 18 SOC 3, SSAE 18 SOC2 Type I, SSAE 18 SOC2 Type II, HIPAA, SSAE 16 - SOC 2, SSAE 16 - SOC 3, Safe Harbor, SSAE 18 SOC 1 Type II

Last 3rd Party Assessment | October 2020

Customer Experience

Support Hours
Monday to Friday
7am to 7pm (CST)

Support Offered
• Community Forums
• Dedicated Account
  Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• Screen "tips"
• User Manual
• Video tutorials
• Website
• Wizards/Contextual
  Help

User Conference
Yes

Client Advisory Council
Yes

Product

Initial Release | 2015

Current Release
December 2020

Release Schedule
SaaS: regular updates

Implementation Time
2–8 weeks

Product License
User License
Organization License

Average Annual Fee
$20,000

Customers

Users

Deployment
Hybrid
Private Cloud
SaaS
Vendor Hosted

Hosting
Vendor Hosted

Data Encryption | Yes

Browsers
• Apple Safari
• Google Chrome
• Internet Explorer
• Microsoft Edge
• Mozilla Firefox

SPEAR
TECHNOLOGIES

Company Info

Ownership | Privately held

Founded | 2020

Headquarters & Locations
- **Corte Madera, CA**
- Teams in TX, IL, FL

Leadership
- Jose Tribuzio, CEO
- Brian Mack, CRO

Contact
Brian Mack
833-564-5211
925-366-9296
bmack@spear-tech.com

Employees | 10

Annual Revenues
Not disclosed

Top Industries
- Education
- Government
- Healthcare
- Transportation
- Utilities

Markets Served
- Captive/Pool Management
- Claims Administration
- Claims Management
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- Underwriting

Company Overview
Spear Technologies Inc. is a core systems development firm for the property & casualty insurance sector, launched by experienced insurance industry executives. Spear's platform is the first in the P & C sector to leverage the extraordinary capabilities of the Microsoft Power Platform. Its initial product, SpearClaims, is the first core system based on this platform delivering a new level of performance with all the functionality needed for claims.

SpearClaims Product Information
SpearClaims is a multi-line claims administration system based on the Microsoft Power Platform. The system handles everything from multi-jurisdiction Workers Compensation to Commercial and Person Auto to Property, and even Homeowners. All lines are supported. Spear offers the most feature rich, flexible, and secure system available today.

Service Methodology
Spear provides a number of models for post production support that are tailored to client specific requirements.

Implementation Methodology
Spear provides a full array of services associated with implementation of our products including configuration, integration, module development, data conversion, and training. Specific approaches are tailored to client requirements.

Technology Overview
Spear's platform is an enterprise P&C system, built to leverage the extraordinary capabilities of the Microsoft Power Platform. SpearClaims uses all the component as described below:

Extensibility. Provides tremendous out-of-the-box control for mission critical business requirements. Easily customize and extend our applications using PowerApps.

Performance. Provides access across a variety of devices from desktop to mobile as well as an easy to use, easy to manage, compliant, secure, fast, scalable, and globally available SaaS data service.

Intelligent Automation. Easily implement your own unique workflows and business processes with ease and independence using AI Builder and Power Automate.

Digital Engagement. Our Portal and Virtual Agents optimize virtual interactions with key stakeholders.

Integration. Easily connect to hundreds of data sources and applications using an extensive library of pre-defined connectors.

Analytics. Stunning dashboards and visualization using Power BI.

Trusted Cloud. Cloud Hosting on Azure backed by the Microsoft Trust Center.

Security Certifications
SSAE 18 SOC2 Type II

Last 3rd Party Assessment
May 2020

spear-tech.com

Customer Experience

Support Hours
8am (EST) to 6pm (PST)

Support Offered
- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- Video tutorials
- Website

User Conference | Yes

Client Advisory Council | Yes

Product

Initial Release | 2020

Current Release | December 2020

Release Schedule | Semi-annual

Implementation Time
Varies–driven by overall scope

Product License
Term License

Customers

Users

Deployment
Public Cloud

Hosting
3rd Party hosted - Microsoft Azure

Data Encryption | Yes

Browsers
- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

SPEAR
TECHNOLOGIES

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spear-tech.com

SPEAR
TECHNOLOGIES

SpearClaims™

A New Level of Speed, Control and Results In Claims Administration

For Self-insureds, TPAs, Pools, and Carriers

Built on the Microsoft Power Platform with low-code/no-code technology for the industry's fastest, most flexible, and most efficient claims management system.

Contact Spear Today!

📱 **833.564.5211**

✉ **INFO@SPEAR-TECH.COM**

🖱 **SPEAR-TECH.COM**

Providers at a Glance:
Claims RMIS Providers
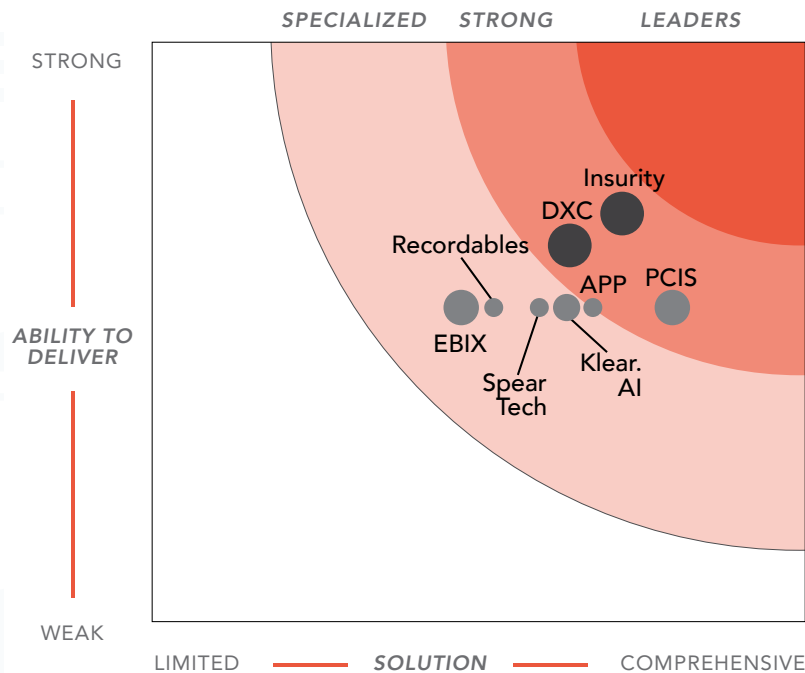
R RMIS REPORT

OVERALL RATINGS

SPECIALIZED STRONG LEADERS

STRONG

ABILITY TO DELIVER

WEAK

LIMITED —— *SOLUTION* —— COMPREHENSIVE

Insurity
DXC
Recordables
APP
PCIS
EBIX
Spear Tech
Klear. AI

LEGEND

● Solid circles represent vendors that had sufficient user survey results and the author's had direct up-to-date knowledge

○ Open circles represent vendors that the authors had limited information available to provide results for "Solution"

● Gray circles represent vendors that limited user survey results were available to provide results for "Ability to Deliver."

The Overall Ratings are weighted averages of the product categories. The weightings are based on the authors opinion on the importance of the category to the specific market.

SYSTEM CAPABILITIES

	APP	DXC	EBIX	Insurity	Klear.AI	PCIS	Recordables	SPEAR Tech
CLAIMS MGMT	🟠	🟠	🟡	🟠	🟠	🟠	🟡	🟠
CLAIMS ADMIN	🟢	🟢	🟡	🟢	🟠	🟢	🟡	🟠
EXPOSURES	🟡	🟡	🟡	🟠	🟡	🟢	🟠	🟡
REPORTING	🟠	🟠	🟡	🟠	🟢	🟠	🟡	🟠
POLICY & INSURANCE	🟠	🟠	🔴	🟡	🟡	🟠	🟠	🟡
CAPTIVE POOLING	🔴	🟡	🟠	🟡	🟡	🟠	🟡	🟡
INCIDENT MANAGEMENT	🟢	🟢	🟠	🟢	🟠	🟢	🟠	🟠

● 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.

RiskTech Solutions

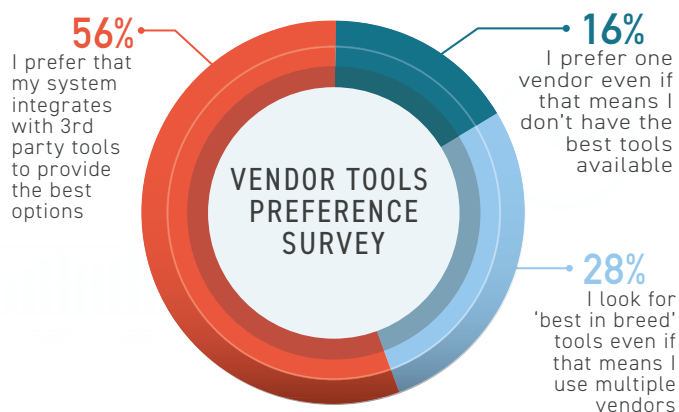As InsurTech has grown and disrupted the broader insurance market over the past few years, it was evitable that more effort would be focused on risk and on supporting risk professionals. From that RiskTech was born.

RiskTech, a subset of InsurTech, is a category of software, systems, and technologies that help organizations and risk professionals understand, manage, and mitigate risk. RiskTech and the broader InsurTech space are being driven by new technologies and investment capital.

The RMIS Report has historically focused on the RMIS marketplace, which has been the primary tool in risk management for decades. Over the years, we have seen the scope of RMIS functionality grow as well, so that claims management tools have grown into much broader enterprise risk solutions. In the most recent years, we have seen a significant increase in RiskTech solutions.

Our goal for the RMIS Report is to identify solutions that we believe will help risk professionals manage risk and make more data-driven decisions. For that reason, we have added a RiskTech solution section to this year's report. We believe that by blending time-tested solutions such as RMIS with new RiskTech solutions, risk professionals can continue to evolve to meet the ever-changing demands of risk management.

56%
I prefer that my system integrates with 3rd party tools to provide the best options

16%
I prefer one vendor even if that means I don't have the best tools available

VENDOR TOOLS PREFERENCE SURVEY

28%
I look for 'best in breed' tools even if that means I use multiple vendors

Our research supports this direction. Of our survey respondents, 84 percent indicate that they favor "best in breed" solutions or prefer that their RMIS integrate with third-party tools. We are seeing this preference firsthand in the marketplace, as RMIS vendors are increasingly more likely to integrate third-party solutions into their offerings. This allows them to focus on their core capabilities while still broadening their overall solution.

We are pleased to include a number of RiskTech solutions in this year's report. The solutions cover areas such as cybersecurity, catastrophic risk, AI, and analytics. Many of these solutions already offer integration with the RMIS providers.

We plan to continue to expand the coverage of RiskTech solutions in future reports and hope that you find these useful. We are excited about the possibilities that these solutions offer.

RiskTech Solutions

Insurium

Company Info

Ownership
Private Equity Backed -
Bow River Capital

Founded | 2010

Headquarters & Locations
• **Denver, CO**
• Henderson, NV

Leadership
• Chris Stites, CEO
• Aaron Rich, CTO
• Gregg Hodges, CFO/COO
• Ryan Ward, VP Sales
• Matthew Crum, VP Product
• Trevor Lightbound, VP
  Implementation Services

Contact
Chris Stites, CEO
303-588-5019
cstites@insurium.com

Ryan Ward, VP of Sales
720-840-4077
rward@insurium.com

Employees | 50

Top Industries
• Professional Services
• Finance/Insurance
• Government
• Risk Pools
• TPAs

Markets Served
• Captive/Pool Management
• Certificate Management
• Claims Administration
• Claims Management
• Insurance Renewal
  Management
• Loss Control/Safety
• Policy Billing
• Policy/Program Management
• RMIS
• Underwriting

Company Overview

Insurium (formerly CHSI Technologies) is a market-leading SaaS InsurTech platform for policy and claims life cycle management, billing, real-time decision support and analytics. We enable commercial insurance companies to compete and win by delivering the best technology solutions, tailored for your business.

Insurium is rooted in both technology and insurance expertise, delivering innovative insurance software solutions. We enable providers to deliver more value to their customers while significantly reducing the administrative burden. Our core platform allows companies to collaborate from anywhere using powerful, web-based tools that streamline tasks and optimize workflows. With access to essential insurance technology, we make doing business with your company easy for agents and customers.

Product Information

Insurium's world-class **Policy Administration** solution drives premium and retention through streamlining every step of your underwriting process. From the first interaction with your network of agents, to the rating/assessment of risk, through policy issuance, billings/invoicing, audit, and finally renewals, our solution provides an immersive experience for your team to better manage their day-to-day operations.

Our best in breed **Claims Management** solution reduces claims management costs and losses with a full-cycle platform for all of your claim's needs. With our polished UI, adjusters can seamlessly navigate each and every detail with regards to a specific claim, while having an intuitive user dashboard to guide their daily workflows.

With our **Agent Portal** your network of agents/brokers will be able to receive a quick indication of coverage, offering prospective customers an opportunity to see the coverage they'll receive, as well as a streamlined submission process that automatically triggers the underwriting process for your organization.

Our **Insured Portal** is built to provide a tailored experience for your entire book of business. When it comes time for self-reported audits, payroll reporting, or renewals, we have customizable forms to help automate the data collection process, all through the convenience of our self-service portal.

Technology Overview

Here at Insurium, we pride ourselves on the fact that our entire solution set has been built with our own two hands, completely devoid of any functionality coming through acquisition.

Built on Microsoft's Azure Cloud, organizations can trust that their data is safe and secure. Scaled on a MS SQL database, our single code base enables our teams to continuously deliver new functionality to all of our customers.

Security Certifications | SSAE 16 - SOC 1

Last 3rd Party Assessment | February 2020

Customer Experience

Support Hours
Monday to Friday
6am to 6pm (PST)

Support Offered
• Community Forums
• Dedicated Account
  Representative
• Email
• Helpdesk
• Online help
• Phone
• In-App Guides
• User Manual
• Website

User Conference
Annually

Client Advisory Council
Yes

Product

Initial Release | 2005

Current Release
March 2021

Release Schedule
Monthly

Implementation Time
3–6 months

Product License
Subscription Model

Customers

Users

Deployment
Cloud based

Hosting
Vendor Hosted
through Microsoft
Azure

Data Encryption | Yes

Browsers
• Apple Safari
• Google Chrome
• Microsoft Edge
• Mozilla Firefox

insurium.com

Vergence

Company Info

Ownership
Private

Founded | 2021

Headquarters & Locations
• Florida
• Nevada
• Texas

Leadership
• Lee Mashore
  Chief Strategy Officer
• Thomas Moewe
  Chief Revenue Officer

Contact
Lee Mashore
702-296-6722
lee@trustvergence.com

Employees | 4

Annual Revenues
💲💲💲💲💲

Top Industries
• Finance & Insurance

Markets Served
• Analytics
• Captive/Pool Management
• Certificate Management
• Claims Administration
• Claims Management
• ERM
• EH&S
• Exposure/Asset Management
• GRC
• Healthcare Patient Safety
• Healthcare Risk Managment
• Incident Management
• Insurance Renewal Mgmt
• Litigation Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS
• Underwriting

Company Overview

Vergence delivers workflow solutions to commercial property and casualty insurance providers. Our services and solutions supplant tribal "work arounds" developed in response to rigid core system workflows. We create cross platform connections and data integration between systems, including policy, claims and agency management systems, to exceed core system capabilities. Delivering a single pane of glass view increases visibility for leadership and cross functional workflows create delightful customer and employee experiences.

Product Information

Vergence is product agnostic. Instead of offering a particular product offering, we offer solutions that create connections between existing core solutions utilizing no-code / low-code platforms from Service Now, Microsoft and others to achieve our clients desired outcomes.

No-code development platforms allow programmers and non-programmers alike to create application software through graphical user interfaces and configuration instead of traditional computer programming.

Technology Overview

Security: Secure by default and supporting application security and data protection.

Core services: Everything needed to support your SaaS apps and custom application business requirements.

No code development: Provides development tools that make it easy for non-developers to quickly build apps with little to no code.

Integration services: Makes it easy to connect any systems, apps, and data with custom integrations or pre-built connectors to popular business apps.

Business Intelligence: Helps drive automation with intelligent orchestration of processes. Predict issues, make smarter business decisions, and help people get work done easier and faster.

User experience: Delivers a mobile-first user experience, a self-service portal, custom UI, and simplifies how your users are notified when something important happens.

Security Certifications

NIST, EU-U.S. Privacy Shield, SSAE 18 SOC2 Type II, ISO 27001, HIPAA, Safe Harbor

Last 3rd Party Assessment | March 2021

Customer Experience

Support Hours
provided by
platform vendors

Support Offered
provided by
platform vendors

User Conference
N/A

Client Advisory Council
N/A

Product

Initial Release | N/A

Current Release
N/A

Release Schedule
N/A

Implementation Time
N/A

Product License
Based on platform

Customers
🏢🏢🏢🏢🏢

Users
👤👤👤👤👤

Deployment | SaaS

Hosting
Vendor hosted

Data Encryption
N/A

Browsers
Browser agnostic

CLARA Analytics

Company Info

Ownership
Privately held

Founded | 2016

Headquarters & Locations
• **Santa Clara, California**

Leadership
• Gary Hagmueller, CEO
• Karin Roeschlein, CFO
• Brian Sullivan, SVP
  Customer Success

Contact
Dustin Oxborrow
SVP Global Sales
408-780-9602
dustin.o@claraanalytics.com

Annual Revenues
Not disclosed

Top Industries
• Finance & Insurance

Markets Served
• Claims Management
• Litigation Management

Company Overview

CLARA Analytics improves claims outcomes in commercial insurance with easy-to-use AI-based products. The company's product suite applies image recognition, natural language processing, and other AI-based techniques to unlock insights from medical notes, bills and other documents surrounding a claim. CLARA's predictive insight gives adjusters "AI superpowers" that help them reduce claim costs and optimize outcomes for the carrier, customer and claimant. CLARA's customers include companies from the top 25 global insurance carriers to large third-party administrators and self-insured organizations. Founded in 2016, CLARA Analytics is headquartered in California's Silicon Valley. For more information, visit www.claraanalytics.com.

CLARA Triage, CLARA Treatment, CLARA Litigation Product Information

CLARA Triage: CLARA Triage analyzes a large number of data points to determine and predict the claim's potential risk and cause(s) of complexity and identify who should handle the claim to achieve the best outcome for all parties.

CLARA Treatment: During the life of a claim, adjusters need to make sure that the medical care process stays on track. CLARA Treatment examines the medical phase of a claim, delivering clear information regarding the best providers to handle an injury, what type of future care might be involved, and more.

CLARA Litigation: Litigation is one of the largest expenses associated with a claim, which is why CLARA seeks to head off attorney involvement early but sometimes litigation becomes unavoidable. When this happens, CLARA Litigation applies AI to solve the two most significant issues: finding the right attorney to litigate a claim and determining a fair settlement.

Technology Overview

CLARA's products leverage advanced AI, machine learning, and predictive technology to identify at-risk claims, giving claims representatives vital information about what will drive a claim's escalation, and provide tools such as action plans to intervene and reduce costs and get the claimant back to their everyday lives sooner.

Security Certifications | SSAE 18 SOC2 Type II, HIPAA

Last 3rd Party Assessment | July 2020

Customer Experience

Support Hours
Monday to Friday
7am to 7pm (PST)

24/7 emergency

Support Offered
• Dedicated Account
  Representative
• Email
• Helpdesk
• Phone
• Screen "tips"
• User Manual

User Conference
No

Client Advisory Council
Yes

Product

Initial Release | 2016

Current Release
January 2021

Release Schedule
N/A

Implementation Time
60–70 days

Customers

Users

Deployment
SaaS

Hosting
Vendor hosted

Data Encryption | Yes

Browsers
• Google Chrome
• Internet Explorer
• Microsoft Edge

EigenRisk Inc.

Company Info

Ownership
Privately Held

Founded | 2014

Headquarters & Locations
- **Ann Arbor, MI**
- San Francisco, CA
- Fairfield, CT
- Miami, Florida
- Toronto, Canada
- Bangalore, India

Leadership
- Deepak Badoni, Ph. D
  Co-Founder and President
- Eduardo Hernandez
  Co-Founder and Head of
  Business Development
- Jeff Walker - Head of
  Customer Experience

Contact
Eduardo Hernandez
305-607-5317
ehernandez@eigenrisk.com

Employees | 25

Annual Revenues
$ $ $ $ $

Top Industries
- Finance & Insurance
- Food & Beverage
- Government
- Oil & Gas
- Real Estate

Markets Served
- Analytics
- Captive/Pool Management
- Claims Management
- Exposure/Asset Management
- Insurance Renewal
  Management
- Loss Control/Safety
- Policy/Program Management
- Underwriting

Company Overview

EigenRisk (pronounced "eye-ghen-risk") was founded in 2014 with the mission to build the most-complete platform to manage global catastrophe risk. Our customers use our platform globally, to unlock the value of data assets and bring insights directly into decision-making. We are an ISO 27001 certified company, helping insurers, brokers, and risk managers to gain control over their catastrophe data, analytics, and reporting, all in a single environment, thereby improving their operating efficiency and lowering their cost of risk. Our cloud-enabled platform - EigenPrism empowers users, to make faster & smarter decisions during live events, insurance renewals or strategic planning exercises.

EigenPrism and EigenAlert Product Information

For Risk Managers, Brokers and Insurers integrated solutions for data management, catastrophe risk analytics and event response, accessible via the cloud. One platform for catastrophe risk analytics Data Management - Single source of truth, most current view of risk, share data, analyses & reports Analytics - Automated reporting framework, visual interrogation environment Alerts - Global event coverage, real-time pre- and post-event alerts, what-if analysis APIs - Strengthen customer retention with supercharged client portals, embed our analytics, reporting and alerts into your applications, refresh exposure data automatically.

Technology Overview

EigenPrism is a SaaS platform which is deployed in AWS . The core components are; a.) High performance computing (HPC) engine using C++ and CUDA. b.) Data acquisition layer using Python/Java. c.) Alerts framework using AWS components such as SQS, Lambda and Step Functions. d.) UI layer using Angular and NodeJS e.) API layer using NodeJS.

Service Methodology

Consulting services are tailored to our customers' specific needs and follow lean/agile approaches whenever possible.

Implementation Methodology

As a SaaS provider, implementation efforts are minimal. For integrations to customer systems, Standard API Documentation is provided on-line. Solution Architecture/ Consulting services are available for fee upon request.

Security Certifications | ISO 27001

Last 3rd Party Assessment | August 2020

Customer Experience

Support Hours
Monday to Friday
Live support 20 hours per day

Limited after hours

Support Offered
- Dedicated Account
  Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- User Manual
- Video tutorials
- Wizards/Contextual
  Help

User Conference
No

Client Advisory Council
No

Product

Initial Release | 2015

Current Release
November 2020

Release Schedule
Every 4 months

Minor releases
every 2 weeks

Implementation Time
1-4 weeks

Product License
Subscription

Average Annual Fee
$100,000

Customers

Users

Deployment
Public cloud
SaaS

Hosting
Vendor hosted

Data Encryption | Yes

Browsers
- Google Chrome
- Microsoft Edge

FortifyData Inc.

Company Info

Ownership
Privately Held

FortifyData is nationally certified by the Georgia Minority Supplier Development Council.

Founded | 2015

Headquarters & Locations
• **Kennesaw, GA**

Leadership
• Bob Morell, CEO
• Victor Gamra,
  CTO and Co-Founder
• Bola Ogungbemi,
  CFO and Co-Founder

Contact
Elizabeth Lowman
703-980-0017
elizabeth.lowman@fortifydata.com

Employees | 16

Annual Revenues
$ $ $ $ $

Top Industries
• Education
• Finance & Insurance
• Healthcare
• Professional Services
• Utilities

Markets Served
• Enterprise Risk Management
  (ERM)
• Governance, Risk and
  Compliance (GRC)
• Healthcare Risk Management
• Third-Party Risk Management

Company Overview

FortfiyData is an innovative company that has built a next-generation cybersecurity ratings and risk management solution that assesses third-party risks for companies worldwide. This non-intrusive, artificial intelligence-based technology enables users to understand and quantify the cyber risk posture of their business without human interference, benchmark the risk against their industry peers, and monitor for new threats throughout the lifecycle of the relationship. The software is designed specifically to help corporations evaluate their cyber risk on-demand, in real time, and monitor their exposure to cyber risk.

Cybersecurity Ratings and Risk Management Platform Product Information

FortifyData is the only next-generation cybersecurity ratings and risk management platform that allows cybersecurity leaders and third-party risk managers accurately assess and monitor third party risks through: More accurate risk analysis, via active and passive assessments; Fully integrated questionnaires not sold as a separate product; And fully customizable risk modeling capabilities, allowing complete transparency and flexibility with assessing risks that are most relevant to an organization.

Security Certifications | NIST, SSAE 16 - SOC 2

Last 3rd Party Assessment | December 2020

Customer Experience

Support Hours
Monday to Friday
8am to 8pm (EST)

Support Offered
• Dedicated Account
  Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• Website

User Conference
No

Client Advisory Council
Yes

Product

Initial Release | N/A

Current Release
January 2021

Release Schedule
N/A

Product License
Annual subscription

Average Annual Fee
$50,000

Customers

Users

Deployment | SaaS

Hosting
3rd party hosted

Data Encryption | Yes

Browsers
• Browser agnostic

Gradient A.I.

Company Info

Ownership
Privately Held

Stanford A. Smith,
MassMutual Ventures,
Sandbox Insurtech Ventures,
Forte Ventures

Founded | 2018

Headquarters & Locations
• **Boston, MA**

Leadership
• Stan Smith, Founder and CEO
• Naimish Patel,
  Chief Product Officer
• Jeff Snider, General Manager

Contact
Stan Smith
888-958-5846
stan.smith@gradientai.com

Employees | 40

Top Industries
• Captive insurance companies
• Carriers
• Managing general agents
• Risk pools
• Self-insureds
• Third-party administrators

Markets Served
• Claims Management
• Underwriting

Company Overview
Gradient A.I. provides artificial intelligence-driven SaaS solutions exclusively for the insurance industry. We can improve your company's underwriting by helping you more accurately identify the risks inherent in new and renewal applications, and we can improve your claims management by helping you more accurately identify the claims that pose the most risk.

Product Information
Gradient's products help improve a company's underwriting by helping it more accurately identify the risks inherent in new and renewal applications, and help improve a company's claims management by helping it more accurately identify the claims that pose the most risk.

Technology Overview
Gradient uses a combination of cutting-edge artificial intelligence techniques – from machine learning to deep learning – to deliver predictions related to various aspects of underwriting and claims management.

Service Methodology
Dedicated client executives are available 24/7 for each client.

Implementation Methodology
Current workflow is mapped to determine the best place to integrate the solution. Historical data is ingested for model training and mapped to Gradient's proprietary data schema. Models are trained and backtested on each client's data before being put into production for the client.

Security Certifications | SOC2

Last 3rd Party Assessment | 2020

Customer Experience

Support Hours
24/7

Support Offered
• Dedicated Account
  Representative
• Email
• Phone

User Conference
N/A

Client Advisory Council
N/A

Product

Initial Release | 2014

Current Release
N/A

Release Schedule
Continually updated

Implementation Time
45-120 days

Product License
Annual license

Deployment
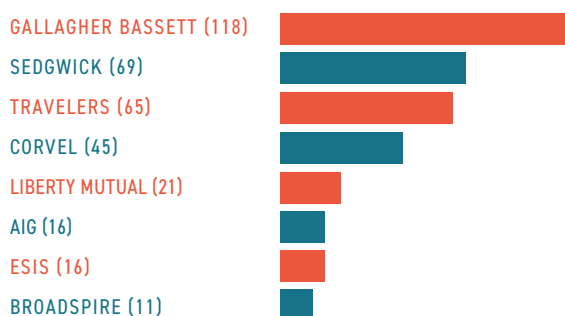SaaS

Hosting
Vendor hosted

Data Encryption | Yes

Browsers
• Browser agnostic

Bundled RMIS Providers

Bundled risk and claims management information systems are available only to clients of the TPA, insurer, or broker. Both submarkets tend to concentrate on the traditional core functions of the RMIS: claims management, safety analysis, data analytics, loss analysis, and benchmarking.

RMIS REPORT USER SURVEY RESPONSES

GALLAGHER BASSETT (118)

SEDGWICK (69)

TRAVELERS (65)

CORVEL (45)

LIBERTY MUTUAL (21)

AIG (16)

ESIS (16)

BROADSPIRE (11)

(#) NUMBER OF RESPONDENTS IN PARENTHESES

The bundled system vendor sector had mixed results in 2020. Of course, the pandemic had a huge impact, just as it did on the independent and other RiskTech sectors.

Third-party administrators: The TPA space was active and far more aggressive than the insurer bundled vendors in adding value. Since our last review, it has become apparent that more TPAs have significantly invested in their client-facing systems to provide a true "value add." We understand that more TPAs are pursuing the private label approach to upgrade their current bundled systems, and those with proprietary systems are making additional investments for their client base.

Gallagher Bassett remained the most successful and comprehensive product in both total system functionality and user feedback. As the only "hybrid" bundled RMIS (combining aspects of unbundled and bundled systems), they have added to their functionality by adding exposure tracking and policy erosion. Their goal is to make Luminos a true platform instead of just a RMIS. They continue to leverage their private-label Origami system to provide more value to their client base.

However, other TPAs are narrowing this gap. Most notably, CorVel has made significant investments in their proprietary Edge system on behalf of their client base. Their focus is medically driven, and it remains on claims administration, case management, bill review, and all parts of the comprehensive claims administration system. Since we last evaluated Edge, its visual presentation has become even better. An employee portal has been added as well as a comprehensive claims summary view that would be helpful at a claims review meeting. CorVel remains the only major TPA that combines internal claims administration and client-facing functionality. And according to our user survey results, their clients like it.

Travelers' TPA (Constitution State Services) is now included in the TPA space, which brings their formidable *e-CARMA®* software into play. They join Liberty Mutual's Helmsman as the only two insurers offering their RMIS in the TPA space.

RESULTS ACHIEVED

Category	Value
BETTER REPORTING	510
IMPROVED DATA ACCURACY	460
INCREASED PRODUCTIVITY	310
IMPROVED BUSINESS PROCESSES	310
IMPROVED COMPLIANCE & RISK MGMT	300
IMPROVED CUSTOMER EXPERIENCE	250
FASTER DECISION MAKING	230
OTHER	150
REDUCED TOTAL COST OF RISK	140

We also see signs of other investments by TPAs in their client-facing RMIS. ESIS, Sedgwick, and Broadspire's systems showed improvement in their user feedback scores.

Whether they pursue home-grown solutions or invest in private-label systems, TPAs continue to recognize that providing solid data services is a critical service alongside their other functions.

Insurers: Travelers remained the top vendor, by a wide margin, in terms of functionality and user response. They seem to be the only insurer that is aggressively improving their technology and client service in the RMIS area. The others seem to be content to provide a reasonably acceptable amount of information to their policyholders without a major investment. We are hopeful that 2021 will show a greater level of insurer investment.

Travelers continues to make improvements to an already robust *e-CARMA*. In fact, this is the fortieth anniversary of its release. As such, it is the oldest bundled RMIS in the marketplace. They continue to emphasize and improve their data analytics and reporting functions. They also added a claim review report tool and self-administration function for certain claims. Plus, they plan on releasing an exposure tracking tool this spring.

Travelers informed us that their TPA subsidiary, Constitution State Services, will be using the full capabilities of *e-CARMA* and the RMIS support team. We will be tracking the system in both TPA and insurer sectors.

Brokers: For many years, the largest brokers owned and operated the top-tier independent RMIS. But over the last few years, they have all exited the market, selling off their RMIS PE investors. Lately we have seen a different approach by brokers of all sizes as they offer bundled solutions to their clients. In many cases, they private label an independent RMIS and offer as a way to enhance their service offerings as brokers. We expect to see more of these types of products and will cast a wider net for these brokers in subsequent years.

This year, Hub International has joined Willis Towers Watson as our second broker-backed bundled RMIS. Hub is using a private-label system from Origami for their clients. We suspect that we will see more insurers join this list in the near future.

Broker Provider Profiles

HUB
International Limited

Company Info

Ownership
Private Equity Backed

Founded | 2015

Headquarters & Locations
- **Chicago, IL**
- Offices throughout the USA, Canada, and Puerto Rico

Leadership
- Martin Hughes – Chairman of the Board of Directors
- Marc Cohen – President and CEO

Contact
Stephen Ackourey, Director of RMIS Services
310-568-5929
stephen.ackourey@
hubinternational.com

Top Industries
- Agriculture & Forestry Sector
- Construction & Engineering
- Finance & Insurance
- Healthcare
- Transportation

Markets Served
- Analytics
- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- EH&S
- ERM
- Exposure/Asset Management
- GRC
- Healthcare Patient Safety
- Healthcare Risk Management
- Incident Management
- Insurance Renewal Mgmt
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

Company Overview
Headquartered in Chicago, Illinois, Hub International Limited is a leading full-service global insurance broker providing risk management, insurance, employee benefits, retirement and wealth management products and services. With more than 13,000 employees in offices located throughout North America, Hub's vast network of specialists brings clarity to a changing world with tailored solutions and unrelenting advocacy, so clients are ready for tomorrow. For more information, please visit www.hubinternational.com.

HUB RMIS Product Information
HUB has partnered with Origami Risk to provide an innovative risk management information system (RMIS), designed to help automate many processes and provide deeper analysis into the performance of your risk management program. With an easy-to-use interface, array of tools and cutting-edge technology, the HUB RMIS is highly customizable to a client's unique needs, providing effective claims administration, audit, safety and compliance. Utilizing analytics and benchmarking to support decision-making around key risk management processes such as risk identification and assessment, risk financing and control, and claims management, the RMIS will become your true risk partner.

Technology Overview
HUB RMIS utilizes Origami's technology which is deployed in AWS within a Virtual Private Cloud on Windows Server 2019 instances and uses the MS SQL Enterprise 2019 database. Origami was built on the ASP.NET MVC framework and uses C#, HTML 5, JavaScript, CSS, JQuery. Origami uses Microsoft Visual Studio for development.

Service Methodology
HUB RMIS's approach to Client Support is to provide a dedicated team member with each client based on a number of factors including experience and industry. Our analysts and consultants are always available via phone or email to answer questions, provide training, or to respond to issues that may arise. We utilize our platform to enhance our client partnerships and to support our risk services consultants in providing strategic consulting and expert advice to our clients.

Implementation Methodology
HUB RMIS's implementation methodology focuses on our client's specific needs. Whenever possible, we utilize our standard screens and codes to get our clients up and running in a short amount of time. We work with our clients to identify and prioritize their specific RMIS needs, and coordinate an action plan accordingly.

Security Certifications | EU-U.S. Privacy Shield, HIPAA, NIST, Safe Harbor, SSAE 18 SOC 1 Type II, SSAE 18 SOC2 Type II

Last 3rd Party Assessment | October 2020

Customer Experience

Support Hours
Monday to Friday
8am to 7pm (CST)

Support Offered
- Dedicated Account Representative
- Email
- Phone

User Conference
N/A

Client Advisory Council
N/A

Product

Initial Release | 2015

Current Release
SaaS

Release Schedule
Every 8–10 weeks

Implementation Time
3–8 weeks

Product License
Per-seat licensing annual subscription

Average Annual Fee
$29,000

Customers

Users

Deployment
Public Cloud
SaaS

Hosting
3rd party hosted–AWS

Data Encryption | Yes

Browsers
- Browser agnostic

Willis Towers Watson

Company Info

Ownership
Public

Founded | 2019

Headquarters & Locations
- **London, UK**
- Miami
- New York
- Paris
- Mexico City
- Sydney
- Singapore

Leadership
- Adam Garrard
- Alexis Faber
- Jeremy Brooks,
- Neal Hunt

Contact
Jeremy Brooks
+44 (0) 203 124 8750
Jeremy.Brooks@
willistowerswatson.com

Top Industries
- Construction & Engineering
- Food & Beverage
- Manufacturing
- Oil & Gas
- Retail

Markets Served
- Analytics
- Captive/Pool Management
- Certificate Management
- Claims Administration
- Exposure/Asset Management
- Incident Management
- Insurance Renewal
  Management
- Policy/Program Management
- RMIS

Company Overview
Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. Together, we unlock potential.

Risk Intelligence Central Product Information
Risk Intelligence Central is a highly flexible and seamless risk management portal. It enables you to automate routine tasks; streamline your workflows; make smarter, faster decisions; whilst reducing mistakes and risks - all at the touch of a button. And, with its extensive suite of applications, it's ready to support you, as your organisation grows, changes and adapts. It comprises a user friendly and highly intuitive, integrated suite of risk management applications, insights, core analytical tools and a collaborative workspace. It's all designed to enable your organisation to collect, store, share, manage and analyse your risk - all in one central place. Risk Intelligence Central gives you access and complete control of exactly what you need, exactly when and where you need it. And whatever happens, you'll always have one version of the truth, 24 / 7. With Risk Intelligence Central, you are in control.

Technology Overview
Willis Towers Watson adopted a Partnership strategy to deliver the best in breed solutions to its clients. Partners include Riskonnect and Axco. Other Solutions have been developed by Willis Towers Watson utilizing Microsoft technology.

Service Methodology
RI Central is supported by a global network of experts - there to support clients through on-boarding to application utilisation.

Implementation Methodology
RI Central is designed to be intuitive and supports a self-service implementation approach, underpinned by Client Account Teams and our Global Network of experts

Security Certifications
SSAE 18 SOC2 Type II, SSAE 18 SOC 1 Type II

Last 3rd Party Assessment | October 2020

Customer Experience

Support Hours
24/7

Support Offered
- Email
- Helpdesk
- Screen "tips"
- User Manual
- Video tutorials
- Website

User Conference
N/A

Client Advisory Council
2021

Product

Initial Release | 2018

Current Release
SaaS

Release Schedule
Regularly based on customer feedback

Implementation Time
1 week

Product License
Part of a client's broking relationship

Customers
🏢🏢🏢🏢🏢

Users
👤👤👤👤👤

Deployment
Variety of solutions

Hosting
3rd Party hosted
Vendor hosted

Data Encryption | Yes

Browsers
- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

Insurer Provider Profiles

AIG

Company Info

Ownership
Public Company

Founded | 1919

Headquarters & Locations
• **New York, NY**

Leadership
• James P Gouin, CIO
• Alan Louison, Senior
  Information Officer
• Joseph Jordan, Associate
  Information Officer

Contact
Joseph Jordan
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Joseph.Jordan@aig.com

RMIS Employees | 50

Top Industries
• Construction & Engineering
• Manufacturing
• Oil & Gas
• Retail
• Transportation

Markets Served
• Claims Mgmt
• Exposure/Asset Mgmt
• Incident Mgmt
• Insurance Renewal Mgmt
• Litigation Mgmt
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Mgmt

Company Overview

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.

IntelliRisk Product Information

IntelliRisk® offers unique risk management capabilities, including detailed claims analysis, customizable metrics, and data driven global insights for primary line claims.

Customer Experience

Support Hours
Monday to Friday
3am to 8pm (EST)

Support Offered
• Email
• FAQs
• Helpdesk
• Online help
• Phone
• Quick Start Guides
• Screen "tips"
• User Manual
• Video tutorials
• Website

User Conference
Yes

Client Advisory Council
Yes

Product

Implementation Time
1-10 days

Deployment
On-Premise

Hosting
Vendor hosted

Data Encryption | Yes

Browsers
• Apple Safari
• Google Chrome
• Internet Explorer

PRODUCT SCORES

Claims Management	EH&S	Exposures
7.8	9.0	8.0

Reporting	System Attributes	System-wide Functionality
7.6	7.8	7.2

USER SURVEY RESULTS

Customer Experience 8.0

Implementation Experience 8.0

System Value 8.6

System Satisfaction 8.0

Ease of Adoption 8.8

Understands Our Needs 8.0

aig.com

The Hartford

Company Info

Ownership
Public Company

Founded | 1999

Headquarters & Locations
• **Hartford, CT**
• National and International
  presence

Leadership
• Christopher J. Swift,
  Chairman and CEO
• Doug Elliot, President
• Beth Costello, CFO

Contact
Marie Norcia
860-547-5244
marie.norcia@thehartford.com

RMIS Employees | 18

Top Industries
• Business & Consumer Services
• Construction & Engineering
• Finance & Insurance
• Professional Services

Markets Served
• Captive/Pool Management
• Claims Administration
• Claims Management
• Environmental, Health & Safety
  (EH&S)
• Healthcare Risk Management
• Incident Management
• Insurance Renewal
  Management
• Litigation Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS
• Underwriting

Company Overview
With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds. The Hartford sells its products primarily through a network of independent agents and brokers, and for more than 30 years has been the only nationally endorsed direct auto and home insurance program for AARP's nearly 38 million members. The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens. For more information about The Hartford, visit our About Us page on Thehartford.com.

TREO | Track Risk. Explore Opportunities.SM
Product Information
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.

Technology Overview
TREO is a custom built proprietary RMIS application. It is based on Java Web Framework and is hosted in a secure, scalable Java EE based Application Server. TREO can be accessed by authorized users only. IDE is Eclipse. It supports browsers such as IE, Edge, Firefox, Chrome and Safari and is available on mobile devices.

Service Methodology
An Insured account is assigned to an Account Executive who will assist customer users on TREO.

Implementation Methodology
An Insured account is assigned an Account Executive who will work with the customer on the implementation of TREO.

Security Certifications
SSAE 16 - SOC 2, SSAE 16 - SOC 1

Last 3rd Party Assessment
November 2020

Customer Experience

Support Hours
Monday to Friday
7:30am to 8pm (EST)

Support Offered
• Community Forums
• Dedicated Account
  Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• User Manual
• Video tutorials
• Website

User Conference
No

Client Advisory Council
Yes

Product

Initial Release | 2017

Current Release
January 2021

Release Schedule
Bi-monthly

Implementation Time
10-15 days

Customers

Users

Deployment
On-Premise

Hosting
Client hosted

Data Encryption | No

Browsers
• Apple Safari
• Google Chrome
• Internet Explorer
• Microsoft Edge
• Mozilla Firefox

TRAVELERS J

Company Info

Ownership
Public Company

RMIS Founded | 1980

Headquarters & Locations
- **Hartford, CT**
- Irvine, CA
- Los Angeles, CA
- Walnut Creek, CA
- Alpharetta, GA
- Chicago, IL
- St Paul, MN
- Charlotte, NC
- Philadelphia, PA
- Pittsburgh, PA
- Richardson, TX

Leadership
- Michael Strietelmeier
  Vice President, RMIS
- Les Samsel, Senior Director,
  RMIS Consulting Group
- David Lanza, Senior Director,
  Operations
- Pam Gregory, Senior Director,
  Development

Contact
Mike Strietelmeier
(860) 277-9182
mstriete@travelers.com

RMIS Employees | 112

Top Industries
- Business & Consumer Services
- Manufacturing
- Retail
- Transportation
- Wholesale

Markets Served
- Analytics
- Claims Management
- ERM
- EH&S
- Exposure/Asset Management
- GRC
- Healthcare Risk Management
- Incident Management
- Insurance Renewal Mgmt
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

Company Overview

We are an insurance company that cares. Travelers takes on the risk and provides the coverage you need to protect the things that are important to you, so you don't have to worry. We have been around for more than 165 years and have earned a reputation as one of the best property casualty insurers in the industry because we take care of our customers. Our expertise and focus on innovation have made us a leader in personal, business and specialty insurance and the only property casualty company in the Dow Jones Industrial Average.

e-CARMA® Product Information

Travelers *e-CARMA* is a risk management information provider combining customer-focused tools and services designed to meet the objectives of our customers. Evaluating risk, managing a risk portfolio, or measuring outcomes, *e-CARMA* connects service, data management, on-line analysis and information delivery tools to a highly customized user experience. As part of our standard services, a team of risk management professionals provide training, customized solutions and consultative services. *e-CARMA* integrates claim, managed care, risk control, policy, customer specific, billing and exposure information in a highly secured and controlled database that is re-certified annually. *e-CARMA* is designed with direct involvement of our customers which results in an intuitive, customer-centric experience.

What's New

RMIS continues to leverage technology, data and consulting service techniques to deliver relevant performance insights in comparison to customer peers. *e-CARMA* continues to evolve.
- New reports were added to the library – Claim Reporting Lag, Claimant Analysis

- New capabilities were integrated – code/text option, report sharing, enhanced user training, Occurrence Self-Administration, multiple widgets of same report type

- Enhancements – Managed Care integration, Lost Time integration, new data fields and report attributes, additional attributes for historical comparison

What's Coming

We are expanding the Occurrence Self-Administration capability to make it easier for users to report claims that were previously documented as an occurrence. A self-service Exposure capability and a new report is being integrated into *e-CARMA*. We are incorporating a graph component that will allow users to generate a graph of their analysis without having to use other tools, such as Excel. We are expanding our OSHA services.

PRODUCT SCORES

Claims Management
8.6

EH&S
8.3

Exposures
7.9

Reporting
8.7

System Attributes
8.7

System-wide Functionality
8.6

Incident Management
8.8

travelers.com

Customer Experience

Support Hours
Monday to Friday
7am to 8pm (EST)

RMIS consultants are available in all US time zones during core business hours.

Support Offered
• Dedicated Account Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• Screen "tips"
• Video tutorials
• Website
• Wizards/Contextual Help

User Conference
Every 18 Months

Client Advisory | Yes

Technology

Initial Release | 1981

Current Release
April 2019

Release Schedule
Monthly

Implementation Time
30 days

Product License
Annual subscription

Customers |

Users |

Deployment
On-Premise
Private Cloud

Hosting
Client hosted
OSHA Reporting - 3rd party vendor

Data Encryption | Yes

Browsers
• Browser agnostic

Service Methodology
A dedicated RMIS consultant is assigned to an account and supports a variety of RMIS services beginning with an initial data needs analysis and capabilities overview. They will design a customized organization code structure for loss assignment and provide tailored system training. The RMIS consultant will also identify trends and help build custom reports for advanced analytics. Consultative services are ongoing as requirements change. We are committed to helping customers achieve their risk management goals.

Implementation Methodology
Implementation milestones are monitored by service team management. Functionality delivery starts on Day 1. Full product implementation and training is completed in collaboration with the customers schedule. Typically, system implementation, including training is completed within 30 days.

Technology Overview
We continue to leverage the current platform to expand capabilities providing customers with customizable and personalized information. The data environment provides for external data integration capabilities and rapid database expansion. The cloud-based service architecture allows for ready expansion to additional capability engines and a measure of platform independence. The D3 compliant U/X components will be available across workstation, tablet and mobile platforms to create a consistent and visually professional experience. In 2020, we expanded our technology, including QlikView, in support of Stewardship provided by the RMIS consultants.

Security Certifications | SSAE 18 SOC2 Type II

Last 3rd Party Assessment | December 2020

USER SURVEY RESULTS

Customer Experience
9.4

Implementation Experience
8.8

System Value
8.2

System Satisfaction
8.8

Ease of Adoption
9.0

Understands Our Needs
8.8

TRAVELERS

In a year where so much has changed, one thing remains the same. Our commitment to you.

No matter where or how you're working these days, careful management of your business's risk is still a top priority. With *e-CARMA*®, we continue to deliver the analytical tools you need to better manage your risk easily. Travelers remains committed to providing you with a dedicated RMIS consultant to craft the exact training, support and customized risk evaluation your company needs.

As always, we're here to help

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

TRAVELERS J
It's better under the umbrella®

travelers.com

Liberty
Mutual Insurance

Company Info

Ownership
Privately held

Founded | 1983

Headquarters & Locations
• **Boston, MA**
• Various N. America locations

Leadership
• David Long , CEO
• James McGlennon, CIO

Contact
Adam Urbani
(603) 245-0254
adam.urbani@libertymutual.com

Top Industries
• Construction & Engineering
• Finance & Insurance
• Manufacturing
• Professional Services
• Retail

Markets Served
• Analytics
• Claims Management
• Incident Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS

Company Overview

Since 1912, we've grown our organization into the sixth largest global property and casualty insurer - based on 2019 gross written premium - by maintaining our commitment to the belief that progress happens when people feel secure. At Liberty Mutual Insurance we work hard every day to support our customers and our people, so they can protect their families, build their businesses and invest in their futures.

RISKTRAC Product Information

RISKTRAC is deployed as a component of the larger Liberty Mutual Portal ecosystem, which has modules deployed both on-premises and in the AWS cloud environment. RISKTRAC is a Java application powered by an IBM DB2 database, with reporting capabilities powered by Microstrategy.
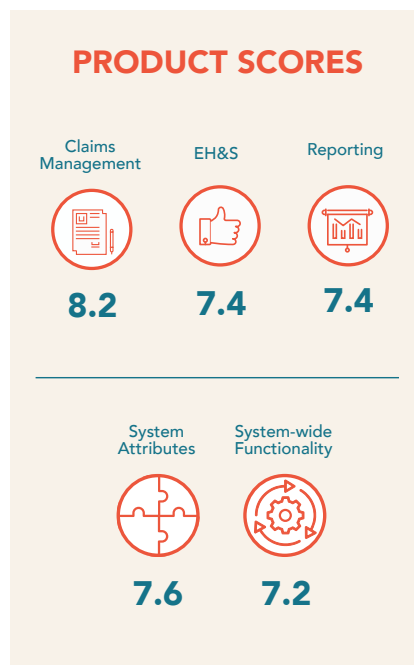
Service Methodology

Customer service is our number one priority. Each customer has access to a RMIS Consultant as their point of contact for all risk management and reporting needs. Our experienced consultants will help our customers with anything from training to requirements and report building. The RMIS Consultant is there to learn our customers' business and help as their data needs change.

Security Certifications | SSAE 18 SOC 1 Type II

Last 3rd Party Assessment

February 2021

PRODUCT SCORES

Claims Management	EH&S	Reporting
8.2	7.4	7.4

System Attributes	System-wide Functionality
7.6	7.2

USER SURVEY RESULTS

Customer Experience
8.6

Implementation Experience
8.0

System Value
8.0

System Satisfaction
8.2

Ease of Adoption
8.2

Understands Our Needs
8.2

Customer Experience

Support Hours
24/7

Support Offered
• Dedicated Account Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• Screen "tips"
• Video tutorials
• Website

User Conference
Yes

Client Advisory Council
Yes

Product

Initial Release | 1983

Current Release
January 2021

Release Schedule
Monthly

Implementation Time
30 days

Customers

Users

Deployment
On premise

Hosting
In-house
Vendor hosted

Data Encryption | Yes

Browsers
• Google Chrome
• Internet Explorer
• Mozilla Firefox

Zurich

Company Info

Ownership
Zurich Insurance Group Ltd.

Founded | 1912

Headquarters & Locations
• **Schaumburg, Illinois**

Leadership
• Kathleen Savio, CEO
  Zurich North America

Contact
Scott Myers
scott.myers@zurichna.com

Top Industries
• Agriculture
• Construction
• Technology

Markets Served
• We are a leading
  commercial P&C insurance
  provider serving the global
  corporate, large corporate,
  middle market, crop,
  specialties and programs
  sectors. We also serve
  individual customers in
  the retail, affluent and
  corporate markets.

Company Overview

Zurich Insurance Group (Zurich) is a leading multi-line insurance group with more than 140 years' experience serving customers in global and local markets, including over 100 years in North America. Zurich North America has helped businesses in many industries protect against risk and reach their potential across more than 215 countries and territories.

Through member companies in North America, Zurich provides property-casualty insurance to mid-size and large companies, including multinational corporations. Zurich empowers our teams to help customers and distributors seize opportunities and achieve strategic objectives. Together, we're helping customers build more resilient businesses as well as reinforcing stronger, more resilient communities.

RiskIntelligence Product Information

Zurich RiskIntelligence is a powerful web-based system that provides daily updates of claims and loss information. Zurich RiskIntelligence features include - Daily adjuster notes, Visualization of the factors driving your claims costs, More than 100 report format combinations, Ability to capture, analyze and report the risk information most meaningful to your business. Zurich RiskIntelligence delivers a suite of features providing varying levels of complexity and scope to empower your business to help you take control of your total cost of risk.

Customer Experience

Support Hours
Monday to Friday
7am to 6pm (CST)

Support Offered
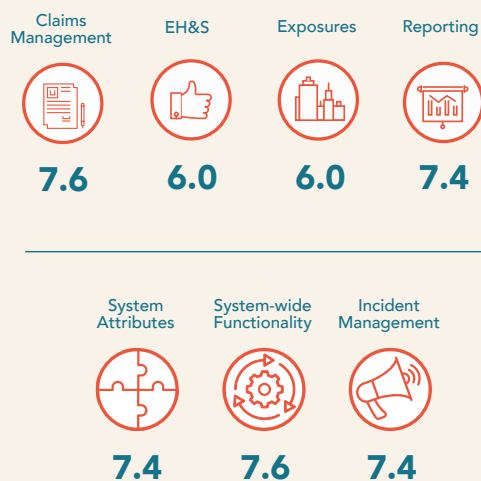• Dedicated Analyst
• Hotlines
• Mailboxes

Product

Initial Release | 1999

Browsers
• Google Chrome
• Internet Explorer

PRODUCT SCORES

Claims Management	EH&S	Exposures	Reporting
7.6	6.0	6.0	7.4

System Attributes	System-wide Functionality	Incident Management
7.4	7.6	7.4

USER SURVEY RESULTS

Customer Experience 8.6

Implementation Experience 8.4

System Value 9.0

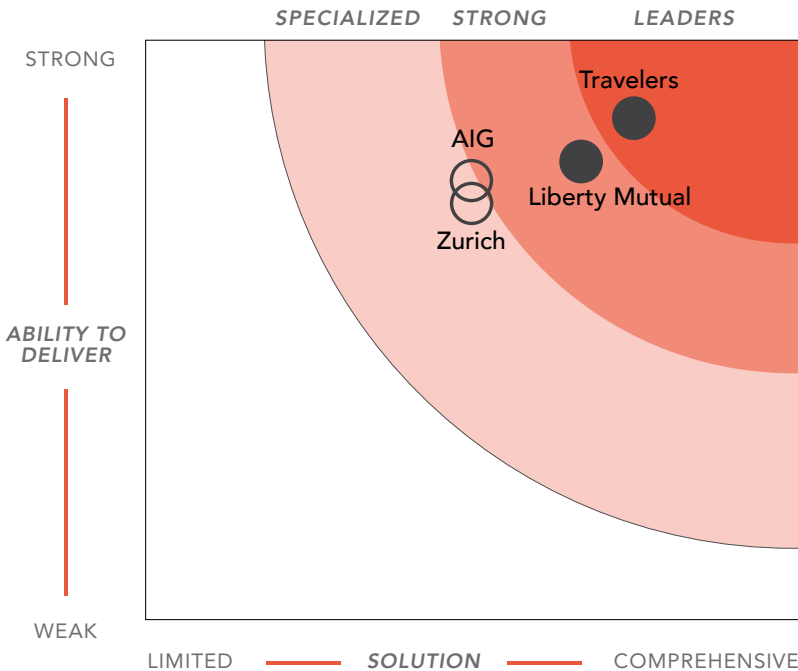**System Satisfaction** 7.8

Ease of Adoption 8.4

Understands Our Needs 6.8

Providers at a Glance: Insurer RMIS Providers

OVERALL RATINGS

SPECIALIZED   STRONG   LEADERS

STRONG

Travelers

AIG

Liberty Mutual

Zurich

ABILITY TO DELIVER

WEAK

LIMITED ——— *SOLUTION* ——— COMPREHENSIVE

LEGEND

● *Solid circles represent vendors that had sufficient user survey results and the author's had direct up-to-date knowledge*

○ *Open circles represent vendors that the authors had limited information available to provide results for "Solution"*

● *Gray circles represent vendors that limited user survey results were available to provide results for "Ability to Deliver."*

The Overall Ratings are weighted averages of the product categories. The weightings are based on the authors opinion on the importance of the category to the specific market.
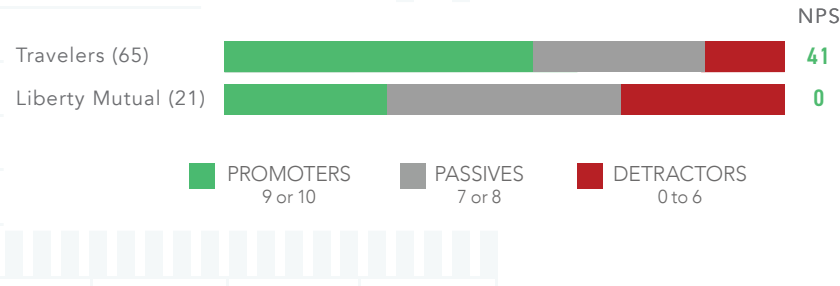
SYSTEM CAPABILITIES

	AIG	Hartford	Liberty Mutual	Travelers
CLAIMS MGMT	🟢	🟢	🟢	🟢
EH&S	🟡	🔴	🟡	🟢
EXPOSURES	🟡	🔴	🟡	🟡
POLICY & INSURANCE	🟡	🔴	🟡	🟡
REPORTING	🟡	🟡	🟢	🟢

● 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 (65)		**41**
Liberty Mutual (21)		**0**

🟩 PROMOTERS 9 or 10   ⬜ PASSIVES 7 or 8   🟥 DETRACTORS 0 to 6

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. Number of respondents shown in parentheses.

Third Party Administrator RMIS Provider Profiles

Broadspire

Company Info

Ownership
Public Company, Crawford

Founded | 1978

Headquarters & Locations
- **Peachtree Corners, GA**
- Chicago, IL
- Berkley Heights, NJ

Leadership
- Rohit Verma, CEO
- Joseph Blanco, President, Crawford
- Mike Hoberman, President, Crawford
- Joel Raedeke, Chief Technology & Data Science Officer, Broadspire

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

Top Industries
- Finance & Insurance
- Healthcare
- Manufacturing
- Retail
- Transportation

Markets Served
- Analytics
- Captive/Pool Management
- Claims Administration
- Claims Management
- EH&S
- Exposure/Asset Management
- Incident Management
- Insurance Renewal Mgmt
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS

Company Overview
Crawford & Company (Crawford) provides claims management solutions to the risk management and insurance industry, as well as to self-insured entities. The Crawford Solution offers claims services, business process outsourcing and consulting services for various product lines. The Crawford Solution is delivered to clients through its three global business operations: Loss Adjusting, Third Party Claims Administration (TPA), and Platform Solutions. Crawford has 700 locations in 70 countries with 9,000 employees worldwide.

Broadspire RMIS Product Information
Broadspire's comprehensive RMIS offering allows clients the ability to view, edit and analyze both individual claims and trends within their book. This includes our new Claim Lookup. Designed to be intuitive, the system was designed using UX best practices and requires little-to-no training. Easily access your most viewed claims on any browser, using multiple windows if needed, to get real time updates. Our dashboards let clients analyze their data in real time, so clients can make the best decisions on their claims with the best information. Industry peers and biopsychosocial stats (mood, pain, pain outlook) are included. Dashboards include Return to Work, Litigation, Medical Costs, Vital Stats and more.

Security Certifications
SSAE 18 SOC2 Type II,
SSAE 18 SOC 1 Type I

Last 3rd Party Assessment
December 2021

PRODUCT SCORES

Claims Management	Reporting
6.8	6.6

System Attributes	System-wide Functionality
7.6	6.6

USER SURVEY RESULTS

Customer Experience	Implementation Experience
8.0	9.2

System Value	System Satisfaction
8.0	7.2

Ease of Adoption	Understands Our Needs
8.8	8.6

Customer Experience

Support Hours
Monday to Friday
8am to 5pm
(local time)

Support Offered
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- User Manual

User Conference
Yes

Client Advisory Council
Yes

Product

Initial Release | 2010

Current Release
January 2021

Release Schedule
March 2021
As needed

Implementation Time
1–2 weeks

Product License
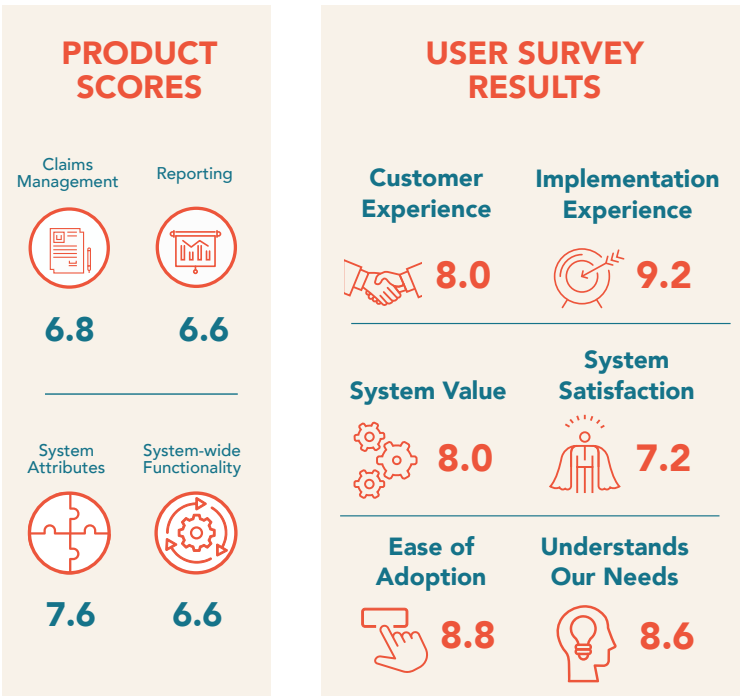User subscription

Average Annual Fee
$13,000

Customers

Users

Deployment
Private cloud
SaaS
Vendor hosted

Hosting
Vendor hosted

Data Encryption | Yes

Browsers
- Browser agnostic

CCMSI

Company Info

Ownership
CCMSI Holdings, Inc.

Founded | 1996

Headquarters & Locations
• **Danville, IL**

Leadership
• Bryan Thomas, CEO
• John Kluth, CFO
• Rod Golden, COO
• Skip Brechtel, CIO

Contact
Kristin Meeker VP Application
Development
217-649-4179
kmeeker@ccmsi.com

Top Industries
• Education
• Government
• Healthcare
• Professional Services
• Transportation

Markets Served
• Captive/Pool Management
• Claims Administration
• Claims Management
• Incident Management
• Litigation Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS
• Underwriting

Company Overview
CCMSI is a leading third-party administrator for workers' compensation and property/casualty self-insurance programs. Since 1978, we've successfully administered and provided claim services to individual and group clients, nationwide. Our approach to claims management includes providing sound technical resources, strategic insight, efficient and accessible computer systems, cost containment practices, and the seamless administration of your losses. Our adjuster turnover rate is less than 3%. This is crucial in establishing continuity between your primary contacts and the adjustment staff.

CCMSI's iCE Product Information
iCE is CCMSI's proprietary RMIS system. iCE is a powerful claim analysis and reporting tool that makes accessing your data as transparent as it sounds. With iCE, you can view all of your claims by type, date-of-loss or a long list of powerful, user-defined filters. Or drill down to view any claim in detail, including the adjuster's notes and bill images. With iCE, you'll know everything we do. And our paperless document management has helped companies realize substantial cost savings by eliminating the cost of printing, mailing, and storing documents, enabling adjusters to close claims sooner, expediting the bill paying processes, and preventing the loss of important documentation caused by natural disasters.

Service Methodology
CCMSI utilizes an agile methodology. We plan out 6 week sprints and implement changes at least quarterly.

Implementation Methodology
We have one version of our software. We upgrade the product at least once per quarter and as business needs arise.

Technology Overview
Our solution is web-based and all users are on the same version. CCMSI's iCE system was originally written in Visual Basic and .NET languages. All new development is now being done in Web Services, HTML5, and Angular. The data is stored in a SQL Server database.

Customer Experience

Support Hours
Monday to Friday
7am to 5pm (CST)

Emergency 24/7

Support Offered
• Dedicated Account
  Representative
• Email
• Helpdesk
• Online help
• Phone
• Screen "tips"
• User Manual
• Video tutorials
• Website
• Wizards/Contextual
  Help

User Conference | No

Client Advisory Council
No

Product

Initial Release | 1996

Current Release
December 2020

Release Schedule
Quarterly

Product License
Available to all
TPA Clients

Constitution State Services

Company Info

Ownership
Public, Subsidiary of The Travelers Companies, Inc

Founded | 1980

Headquarters & Locations
- **Hartford, CT**
- Irvine, CA
- Los Angeles, CA
- Walnut Creek, CA
- Alpharetta, GA
- Chicago, IL
- St Paul, MN
- Charlotte, NC
- Philadelphia, PA
- Pittsburgh, PA
- Richardson, TX

Leadership
- John Gorecki Jr. President

Contact
John Gorecki, Jr
860-277-0382
jgorecki
@constitutionstateservices.com

RMIS Employees | 112

Top Industries
- Business & Consumer Services
- Financial
- Manufacturing
- Retail
- Transportation

Markets Served
- Analytics
- Claims Management
- ERM
- EH&S
- Exposure/Asset Management
- GRC
- Healthcare Risk Management
- Incident Management
- Insurance Renewal Mgmt
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

Company Overview
Constitution State Services is a third-party administrator for workers compensation claims, general liability claims, commercial auto claims and property claims. As a subsidiary of The Travelers Companies, Inc., we have provided claim management and risk control services for over 40 years. We collaborate closely with claim managers, risk managers, insurance buyers and brokers, to provide custom insights and recommendations that position them for success. We work collaboratively with your team to efficiently pay what is owed, manage expenses and provide excellent customer service. Leveraging our national scale with technical expertise enables us to deliver superior results.

e-CARMA® Product Information
e-CARMA is a risk management information provider combining customer-focused tools and services designed to meet the objectives of our customers. Evaluating risk, managing a risk portfolio, or measuring outcomes, e-CARMA connects service, data management, online analysis and information delivery tools to a highly customized user experience. As part of our standard services, a team of risk management professionals provide training, customized solutions and consultative services. e-CARMA integrates claim, managed care, risk control, policy, customer specific, billing and exposure information in a highly secured and controlled database that is re-certified annually. e-CARMA is designed with direct involvement of our customers which results in an intuitive, customer-centric experience.

Service Methodology
A dedicated RMIS consultant is assigned to an account and supports a variety of RMIS services beginning with an initial data needs analysis and capabilities overview. They will design a customized organization code structure for loss assignment and provide tailored system training. The RMIS consultant will also identify trends and help build custom reports for advanced analytics. Consultative services are ongoing as requirements change. We are committed to helping customers achieve their risk management goals.

Implementation Methodology
Implementation milestones are monitored by service team management. Functionality delivery starts on Day 1. Full product implementation and training is completed in collaboration with the customers schedule. Typically, system implementation, including training is completed within 30 days.

Security Certifications | SSAE 18 SOC2 Type II

Last 3rd Party Assessment | December 2020

Customer Experience

Support Hours
Monday to Friday
7am to 8pm (EST)

RMIS consultants are available in all US time zones during core business hours.

Support Offered
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- Video tutorials
- Website
- Wizards/Contextual Help

User Conference
Every 18 Months

Client Advisory | Yes

Technology

Initial Release | 1981

Current Release
April 2019

Release Schedule
Monthly

Implementation Time
30 days

Product License
Annual subscription

Customers

Users

Deployment
On-Premise
Private Cloud

Hosting
Client hosted
OSHA Reporting
- 3rd party vendor

Data Encryption | Yes

Browsers
Browser agnostic

Company Info

Ownership
Public Company

Founded | 1978

Headquarters & Locations
• **Irvine, California**
 • 80 office locations nationwide

Leadership
• Gordon Clemons, Chairman
• Michael Combs, President and CEO
• Brandon O'Brien, CFO

Contact
Melissa Storan, VP Marketing
630-874-7300
melissa_storan@corvel.com

RMIS Employees | 150

Top Industries
• Government
• Healthcare
• Manufacturing
• Retail
• Transportation
• Utilities

Markets Served
• Analytics
• Claims Administration
• Claims Management
• Enterprise Risk Management (ERM)
• Healthcare Risk Management
• Incident Management
• Litigation Management
• OSHA Compliance
• RMIS

Company Overview

CorVel Corp. applies technology including artificial intelligence, machine learning and natural language processing to enhance the managing of episodes of care and the related health care costs. We partner with employers, third-party administrators, insurance companies and government agencies in managing worker's compensation and health, auto and liability services. Our diverse suite of solutions combines our integrated technologies with a human touch. CorVel's customized services, delivered locally, are backed by a national team to support clients as well as their customers and patients.

Care^MC and Care^MC Edge^SM Product Information

CorVel's proprietary claims management system has been developed and supported by our in-house, full time information systems division. We have invested millions of dollars into the development of our integrated system that offers tremendous cost and time-saving benefits. Unlike most industry platforms, we do not rely on data feeds from third parties that can delay critical information. Our system is highly codified and supports our claims and medical management teams by supplying extensive, real-time information to enable faster intervention and improved outcomes for injured workers. Our claims system also provides our clients with complete program visibility to keep you connected throughout the entire workers' comp and liability claims process. The Edge is CorVel's dynamic and integrated workspace that helps Adjusters take informed action on claims, drive better outcomes for injured workers and reduce the total cost of risk. It provides a unique user experience allowing the Adjuster to move from a reactive task-based environment to an intuitive experience that supports the knowledge and expertise of the Adjuster.

What's New

Claims Summary - Easily manage all claims activities including claim and medical data, next steps, financials and return to work. Aggregating all claims data into a single view - accessible at any time - this new feature transforms the way you manage workers' compensation and liability claims.

What's Coming

In 2021, CorVel will continue to leverage the use of artificial intelligence and machine learnings in the management of workers' comp and liability claims including the development of claims risk scoring, using the data available to embedded standards and algorithms that can help adjusters make decisions and prioritize actions. Evidence-based treatment guidelines, disability guidelines, utilization review standards and state laws are all applied to generate an optimized workflow.

PRODUCT SCORES

Claims Management	EH&S
9.3	7.0

Reporting	System Attributes
7.0	8.1

System-wide Functionality	Incident Management
8.4	8.8

Customer Experience

Support Hours
Monday to Friday
8am to 5pm
(local time)

Support Offered
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- User Manual
- Video tutorials
- Website

User Conference
Annually

Client Advisory Council
Yes

Product

Initial Release | 2000

Current Release
2021

Release Schedule
Monthly

Implementation Time
Basic: 1 Day
Moderate - Complex: Custom

Product License
Based on user & service model

Implementation Time
30–60 days

Customers

Users

Deployment | Hosted

Hosting | Vendor hosted

Data Encryption | Yes

Browsers
- Internet Explorer

Service Methodology
We are committed to a high level of customer service to meet and exceed our client's expectations.

Implementation Methodology
We have a robust implementation team to work with the account management team with a detailed implementation plan engaging all key stakeholders.

Technology Overview
CorVel uses its own proprietary software for data management. The system is the application for all of CorVel's primary service lines including claims management, bill review, and patient management. The system has a web based platform that offers clients 24/7 direct online access to their program.

Security Certifications
SSAE 16 - SOC 1, SSAE 16 - SOC 2

Last 3rd Party Assessment | 2020

USER SURVEY RESULTS

Customer Experience

8.6

Implementation Experience

8.6

System Value

8.2

System Satisfaction

8.4

Ease of Adoption
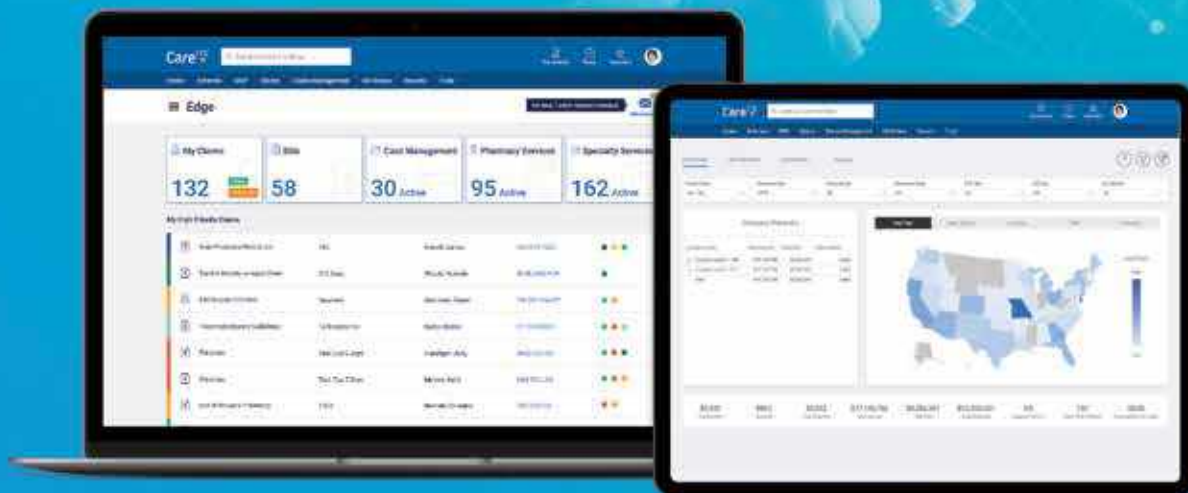
8.4

Understands Our Needs

8.4

CORVEL

ESIS, Inc.

Company Info

Ownership
Privately held, Chubb

Founded | 1999

Headquarters & Locations
- **Philadelphia, PA**
- Los Angeles, CA
- San Francisco, CA
- Atlanta, GA
- Chicago, IL
- Boston, MA
- New York, NY
- Dallas, TX
- Houston, TX

Leadership
- Annette Sanchez, SVP Sales
- Carl Sutter, SVP
  Partnership Services

Contact
Annette Sanchez
503-956-4761
annette.sanchez@esis.com

RMIS Employees | 120

Top Industries
- Construction & Engineering
- Healthcare
- Manufacturing
- Oil & Gas
- Professional Services
- Retail

Markets Served
- Analytics
- Captive/Pool Management
- Claims Administration
- Claims Management
- ERM
- EH&S
- Healthcare Risk Management
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- RMIS
- Underwriting

Company Overview
Through the years we have expanded our services to include a full range of occupational, non-occupational, professional liability and loss control services in North America and around the globe. We are first and foremost a technical claims organization. Committed to working in concert with our clients, we customize programs to meet their organizational objectives while providing exceptional account management, analytics, and technological expertise.

Global Risk Advantage (GRA) Product Information
Global Risk Advantage (GRA) is a proprietary global risk management tool providing the most advanced drill-down and reporting capabilities in the industry. Whether you access your data is in our web-based tool or a mobile app, security is paramount. GRA has earned a "Secure Site" certification from industry leader VeriSign. Robust and fully customizable, GRA provides full configurability including dashboards and alerts by user. Real-time or point-in-time reports or even client-level scorecards can be easily scheduled and delivered to the inbox of anyone you identify in your organization. Return-to-work, medical management savings, litigation, and OSHA are just a few of the features. Using sophisticated filters, triangles and graphics, data becomes information. We look forward to talking with you to showcase how GRA will meet your needs.

Security Certifications | NIST, SSAE 18 SOC 1 Type II

Last 3rd Party Assessment | May 2020

PRODUCT SCORES

Claims Management
8.0

Reporting
7.8

System Attributes
7.8

System-wide Functionality
7.6

USER SURVEY RESULTS

Customer Experience
8.6

Implementation Experience
8.0

System Value
8.4

System Satisfaction
7.8

Ease of Adoption
7.8

Understands Our Needs
7.6

Customer Experience

Support Hours
Monday to Friday
7am to 7pm (EST)

Support Offered
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- User Manual
- Video tutorials
- Website

User Conference
Annually

Client Advisory Council
Yes

Product

Initial Release | 1999

Current Release
November 2020

Release Schedule
Quarterly

Implementation Time
2–3 weeks

Product License
Included in service agreement

Customers

Users

Deployment
Private Cloud

Hosting
Vendor hosted

Data Encryption
Yes

Browsers
- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

![Gallagher Bassett logo — GUIDE. GUARD. GO BEYOND.]

Company Info

Ownership
Public Company
Arthur J. Gallagher

Founded | 1962

Headquarters & Locations
- **Rolling Meadows, IL**
- Locations in USA, Canada, UK, Australia and New Zealand

Leadership
- Scott Hudson, President and CEO
- Mike Hessling, CEO N. America
- Russ Pass, EVP Product and CIO
- Jennifer Turner, SVP RMIS Solutions

Contact
Jennifer Turner
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RMIS Employees | 140

Top Industries
- Food & Beverage
- Manufacturing
- Retail
- Transportation

Markets Served
- Analytics
- Captive/Pool Management
- Carrier, Public Entity
- Claims Administration
- Claims Management
- ERM
- EH&S
- Exposure/Asset Management
- Healthcare Risk Management
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

Company Overview

Gallagher Bassett is a premier provider of risk and claims services, throughout the world, with demonstrably superior outcomes. GB partners with more than 4800 organizations from every economic sector and manages claims in over 60 countries. The purpose of GB's over 6,000 claims professionals is to provide the expertise, innovation, quality and exceptional service necessary to consistently deliver superior outcomes.

LUMINOS Product Information

With Luminos, GB has married together the industry's gold standard in SaaS with GB's unmatched perspective as a global claims management leader. LUMINOS is your single, global portal into the total picture of your risk management program. With stunning clarity wherever you focus, from individual claims to data trends. Illuminating whatever it takes to let you more accurately assess, and control, your total cost of risk.

What's New

- New mobile user interface enhancing smart phone or tablet experience.
- 20+ new report templates added to already robust reporting library, including reserve analysis, loss rate (claim vs exposure), RTW, policy erosion, and frequency/severity analysis reports.
- Enhanced incident management, including pre-population employee file feeds, FROI API transmission.
- Interactive dashboard medical management content expansion, including medical bill review, nurse triage.
- LegalScore updates to our industry-leading legal performance assessment tool, including enhanced drill-down, trending capabilities.

What's Coming

- Insights-focused analytics supporting carrier risk assessment, performance (benchmarking) for insured's portfolio.
- Results-oriented, streamlined GUI based on risk management processes and specific objectives (e.g. Identification/Control, Claims Management, Financial Analysis/Financing, Program Administration).
- Public Entity, Religious business industry vertical feature packages.
- Interactive dashboard outcomes, KPI reporting including one-stop-shop for tracking, comparing claim outcomes, and AI-based SMART benchmarks; enhanced interactivity, drill-down capabilities; more key services depth such as medical management (e.g., pharmacy, medical treatment quality), litigation management.

PRODUCT SCORES

Claims Management	EH&S
8.7	8.5

Exposures	Reporting
8.3	8.5

Policy Insurance	System Attributes
8.0	8.6

System-wide Functionality	Incident Management
8.5	8.5

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Customer Experience

Support Hours
Based on Client Time Zones

Support Offered
- Dedicated Account Representative
- Email
- Helpdesk
- Online help
- Phone
- Screen "tips"
- User Manual
- Video tutorials

User Conference | Annually

Client Advisory Council
Yes

Product

Initial Release | 2015

Current Release
SaaS

Release Schedule
Every 8–10 weeks

Implementation Time
Basic: 1 Day
Moderate - Complex: Custom

Product License
Every GB client receives a Standard Luminos configuration with a robust set of GB data and Luminos functionality, along with two Full users

Customers | 🏢🏢🏢🏢🏢

Users | 👤👤👤👤👤

Deployment
SaaS

Hosting
3rd Party hosted

Data Encryption | Yes

Browsers
- Browser agnostic

Service Methodology
Our Client Service Managers provide the front line support for our clients. They receive regular LUMINOS training and go through certifications on the product. They are backed up by the Help Desk and the LUMINOS Team.

Implementation Methodology
GB has expanded the LUMINOS training and implementation staff with numerous tenured RMIS professionals to align with the growth of our organization. GB LUMINOS Implementation Managers work closely with clients to develop detailed specifications and project plans to meet and exceed client expectations.

Technology Overview
Origami is deployed in AWS within a Virtual Private Cloud on Windows Server 2019 instances and uses the MS SQL Enterprise 2019 database. LUMINOS is a combination of products provided by Origami Risk and proprietary products rendered by Gallagher Bassett and our TPA service model. Origami was built on the ASP.NET MVC framework and uses C#, HTML 5, JavaScript, CSS, JQuery. Origami uses Microsoft Visual Studio for development.

Security Certifications
HIPAA, SSAE 18 SOC2 Type II, Safe Harbor, NIST, SSAE 18 SOC 1 Type II, EU-U.S. Privacy Shield, FSIMA Compliant

Last 3rd Party Assessment | October 2020

USER SURVEY RESULTS

Customer Experience
8.6

Implementation Experience
8.4

System Value
8.2

System Satisfaction
8.8

Ease of Adoption
8.4

Understands Our Needs
8.4

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Helmsman
Management Services LLC

Company Info

Ownership
Privately held–Liberty Mutual

Founded | 1983

Headquarters & Locations
• **Boston, MA**
• Various N. American locations

Leadership
• David Dwortz , President
• James McGlennon CIO

Contact
Adam Urbani
(603) 245-0254
adam.urbani@helmsmantpa.com

Top Industries
• Business & Consumer Services
• Construction & Engineering
• Manufacturing
• Professional Services
• Retails

Markets Served
• Analytics
• Claims Administration
• Incident Management
• Loss Control/Safety
• OSHA Compliance
• Policy/Program Management
• RMIS

Company Overview
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, property, and workers compensation claims to the best possible outcome.

RISKTRAC Product Information
RISKTRAC is a secure web-based risk management information system that provides access to current and historical views of your 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.

Service Methodology
Customer service is our number one priority. Each customer has access to a RMIS Consultant as their point of contact for all risk management and reporting needs. Our experienced consultants will help our customers with anything from training to requirements and report building. The RMIS Consultant is there to learn our customers' business and help as their data needs change.

Implementation Methodology
Helmsmans' customer-centric philosophy puts the users' needs first. During onboarding our RISKTRAC Consultants work directly with the customer to complete training as well as to determine data and reporting requirements . Onboarding and training usually is completed within the first 30 days following the effective date.

Technology Overview
RISKTRAC is deployed as a component of the larger Helmsman Portal ecosystem, which has modules deployed both on-premises and in the AWS cloud environment. RISKTRAC is a Java application powered by an IBM DB2 database, with reporting capabilities powered by Microstrategy.

Security Certifications | SSAE 18 SOC 1 Type II

Last 3rd Party Assessment | February 2021

Customer Experience

Support Hours
24/7

Support Offered
• Dedicated Account Representative
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• Screen "tips"
• Video tutorials
• Website

User Conference
Yes

Client Advisory Council
Yes

Product

Initial Release | 1983

Current Release
January 2021

Release Schedule
Monthly

Implementation Time
30 days

Customers

Users

Deployment
On-premise

Hosting
Vendor hosted

Data Encryption | Yes

Browsers
• Google Chrome
• Internet Explorer
• Mozilla Firefox

Sedgwick

Company Info

Ownership
Private Equity
The Carlyle Group

Founded | 1969

Headquarters & Locations
• **Memphis, TN**

Leadership
• David A. North,
  President and CEO

Contact
Leah Cooper
423-893-5310
Leah.Cooper@sedgwickcms.com

Top Industries
• Healthcare
• Manufacturing
• Public Sector
• Retail
• Transportation

Markets Served
• Captive/Pool Mgmt
• Claims Admin
• Claims Mgmt
• Incident Mgmt
• Loss Control/Safety
• SHA Compliance
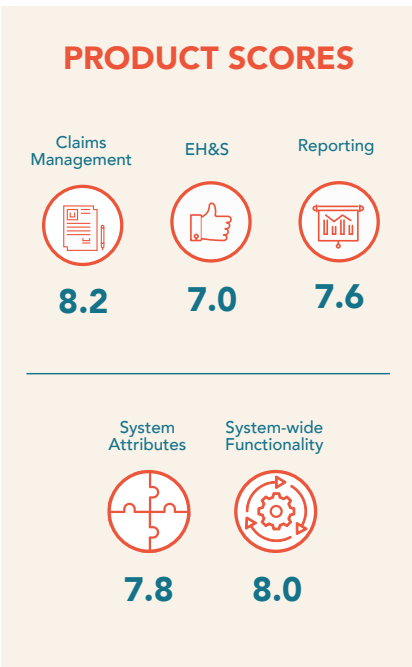• Policy/Program Mgmt
• RMIS

Company Overview

Sedgwick is a leading global provider of technology-enabled risk and benefits solutions. 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. With the recent acquisition of York Risk Services Group, Sedgwick has further enhanced its position as a global industry leader.

ViaOne & FOCUS Product Information

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.

FOCUS, was York's (acquired by Sedgwick in 2019) dynamic and fluid Risk Management Information System. 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.

PRODUCT SCORES

Claims Management	EH&S	Reporting
8.2	7.0	7.6

System Attributes	System-wide Functionality
7.8	8.0

Customer Experience

Support Hours
24/7

Support Offered
• Email
• Helpdesk
• Knowledge base
• Online help
• Phone
• Screen "tips" or mouse overs
• Video tutorials

User Conference
Yes

Client Advisory Council
No

Product
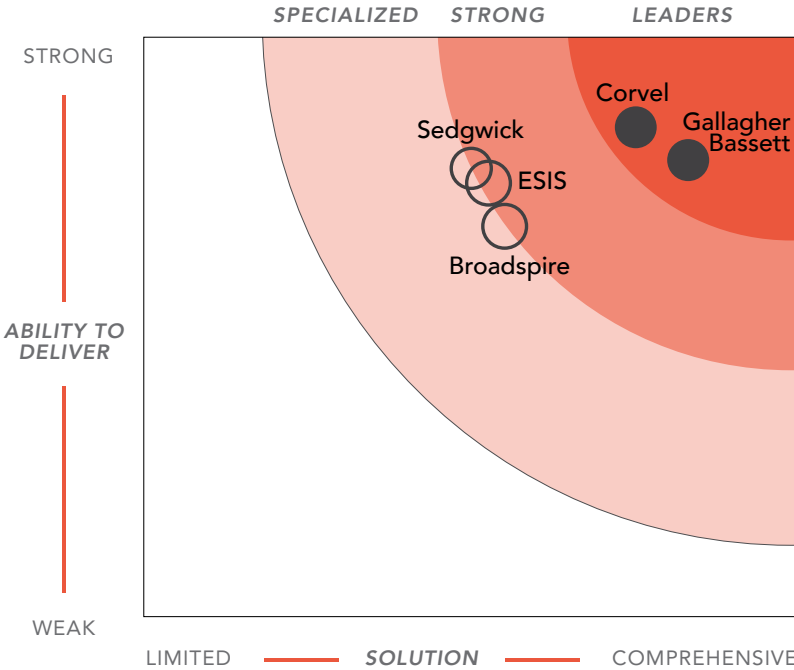
Initial Release | 2000

Current Release
Weekly releases

Implementation Time
3 months

Deployment
Hosted
SaaS

Hosting
Vendor hosted
Amazon Web Services (FOCUS)

USER SURVEY RESULTS

	Score
Customer Experience	8.4
Implementation Experience	8.2
System Value	8.0
System Satisfaction	8.2
Ease of Adoption	7.8
Understands Our Needs	8.2

sedgwick.com

Providers at a Glance: Third Party Administrator Providers

OVERALL RATINGS

SPECIALIZED   STRONG   LEADERS

STRONG

ABILITY TO DELIVER

WEAK

Corvel

Gallagher Bassett

Sedgwick

ESIS

Broadspire

LIMITED — *SOLUTION* — COMPREHENSIVE

LEGEND

● Solid circles represent vendors that had sufficient user survey results and the author's had direct up-to-date knowledge

○ Open circles represent vendors that the authors had limited information available to provide results for "Solution"

● Gray circles represent vendors that limited user survey results were available to provide results for "Ability to Deliver."

The Overall Ratings are weighted averages of the product categories. The weightings are based on the authors opinion on the importance of the category to the specific market.
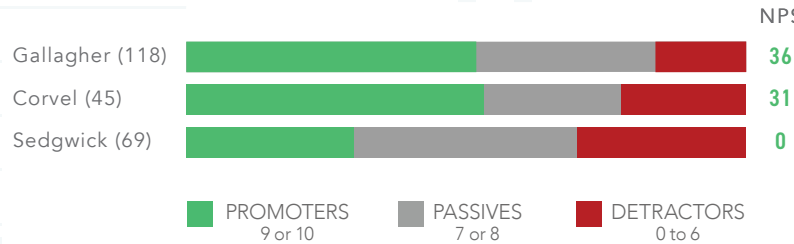
SYSTEM CAPABILITIES

	Broadspire	CorVel	Gallagher Bassett	Sedgwick
CLAIMS MGMT	🟢	🟢	🟢	🟡
EH&S	🟡	🟡	🟢	🟢
EXPOSURES	🟢	🟡	🟢	🟡
POLICY & INSURANCE	🔴	🟡	🟢	🟡
REPORTING	🟢	🟢	🟢	🟢

● 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
Gallagher (118)		**36**
Corvel (45)		**31**
Sedgwick (69)		**0**

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

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. Number of respondents shown in parentheses.

Why LUMINOS?

LUMINOS provides actionable analytics to help clients, carriers and brokers drive superior outcomes with their risk and claims programs.

Client Satisfaction
NPS Feedback

"The highly visible analytics provide a phenomenal tool for identifying areas of opportunity and developing action plans."

"LUMINOS is hands down the best TPA system I have used. We LOVE LUMINOS."

"This is a 5++. LUMINOS is excellent and meets my ever changing reporting needs. I couldn't do my job without it."

Lighting the way to superior outcomes.

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LUMINOS
To learn more, visit us at
gallagherbassett.com

Final Thoughts

Our primary goal in the RMIS Report is to provide system- and vendor-related information to a diverse audience to educate our readers on this constantly evolving marketplace.

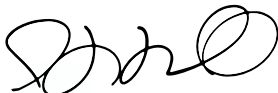Despite the challenges of 2020, there were exciting changes in the RMIS space:

• New vendors appeared in the claims administration space, such as Klear AI and Spear Technology, thus introducing an additional level of competition into this mature space.

• A range of new solutions was offered by RiskTech providers.

We will continue to explore RiskTech solutions throughout the year to give our readers a better understanding of how this market is evolving.

As always, we do not seek to select a winner in the various categories we track. Rather, each organization has unique needs and priorities that many vendors can address. One size does not fit all. To make an informed decision, a careful needs assessment and business process review must be performed. The RMIS Report can then provide information on the market and the solutions that may meet your requirements. This information will help risk management professionals make an informed RMIS decision. Although it may not be rocket science, selecting a system is a challenging process requiring due diligence and collaboration across an organization. As RMIS consultants, we are available to help.

We would like to thank our sponsors and all vendors who submitted updates on their solutions. We also would like to thank Satrix Solutions and [pv] designworks, our partners in producing the report. And finally, we extend a heartfelt thank-you to our readers and everyone who completed the user survey.

Cordially,

Pat O'Neill

Dave Tweedy

Thank You
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