

2022 RMIS REPORT

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WRITTEN BY
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AND
DAVID TWEEDY



2022 RMIS REPORT

Welcome to the 2022 RMIS Report.

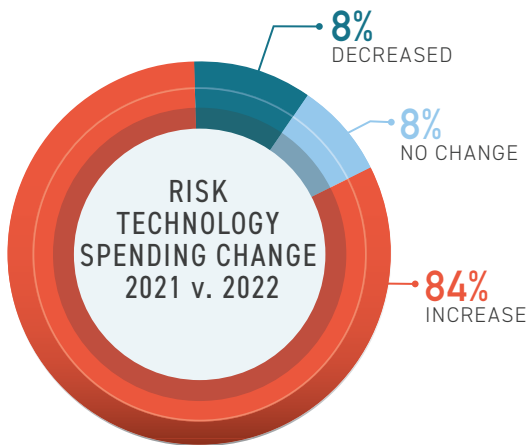
The past few years have brought unprecedented change in the way businesses operate and the risks they must navigate in these uncertain times. We are also living in a world where technology and innovation are increasing more rapidly than ever..

Technology plays a central role in managing risk effectively in this environment. Our research indicates that 84% of organizations are expected to increase spending on risk management technology in 2022 — by an average of 8% increase year-over year.

RMIS have been the primary tool in the risk management space for decades. Over the years, we have seen the scope of what is considered RMIS functionality grow as well. What started primarily as claims management tools have grown into much broader enterprise risk solutions that address areas such as Environmental Health & Safety (EH&S), and Governance, Risk and Compliance (GRC), to name a few.

In recent years, we have seen a significant increase in the number of RiskTech solutions in the marketplace. As InsurTech has grown and disrupted the broader insurance market over the past few years, it was inevitable that a more focused effort would be placed on managing risk and supporting risk professionals.

Our goal for the RMIS Report is to identify solutions to assist risk professionals in managing risk, whether more traditional RMIS solutions or broader RiskTech offerings. We are excited to include more RiskTech solutions in our report every year.



We believe that by blending time-tested solutions such as RMIS with new RiskTech solutions, organizations can continue to evolve to meet the ever-changing demands of risk management.

The 2022 RMIS Report features a record 31 technology solutions. Over 950 risk professionals responded to our user survey providing us with invaluable information for our report. Thank you. Without your feedback this report would not be possible. It also generated donations for our three selected charities – Spencer Educational Foundation, Feeding America and The Humane Society. We are proud to support these organizations and the important work they are doing.

We hope that you find this year's report and our research valuable. If we can assist you with your risk management technology efforts, please reach out to us.

Enjoy!



ORIGAMI RISK

SOLVE THE **RISK, SAFETY AND COMPLIANCE** PUZZLE

The risks your organization faces are more interconnected than ever before. Origami Risk delivers configurable risk management, insurance, and safety solutions in a single, cloud-based platform that breaks down data silos and gives you the insight you need to bring all the pieces together.

RMIS REPORT

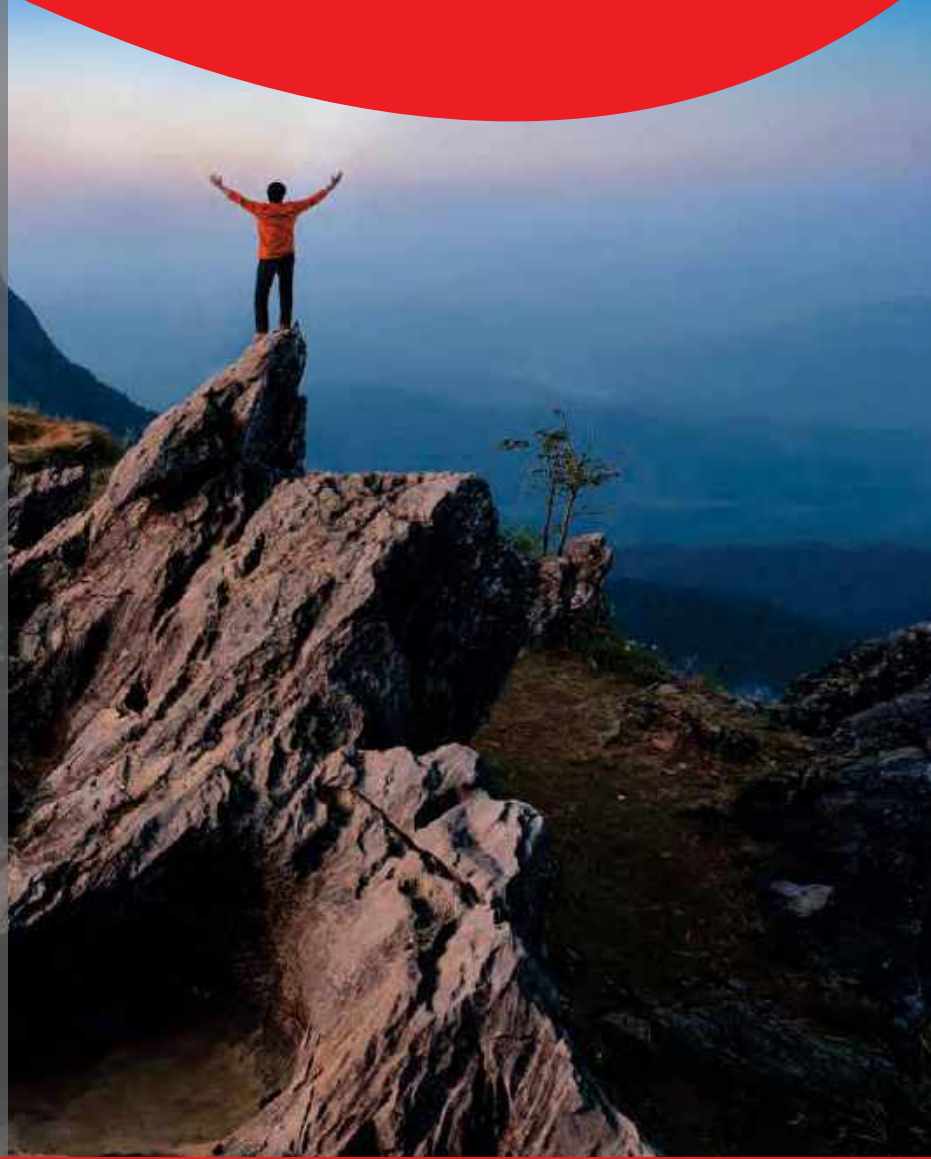
Contents

2022 RMIS Report Introduction	2	LineSlip Solutions	58
About the Authors	7	MAPTYCS	60
2022 Outlook: Risk Management Technology	8	Milliman	61
About the RMIS Report	10	Vergence	63
Vendor Profile Legend	11	State of the Bundled RMIS Market	64
User Survey Demographics	13	Bundled RMIS Providers Update	66
2022 State of the RMIS Industry	14	Broker Provider Profiles	68
Unbundled Vendor Updates	16	Hub International Limited	69
Independent RMIS Provider Profiles	19	Willis Towers Watson	70
OrigamiRisk	20	Insurer Provider Profiles	71
Riskconnect	25	The Hartford	72
Ventiv Technology	29	Liberty Mutual Insurance	73
Providers at a Glance: Independent RMIS Providers	31	Travelers	74
Trends in Claims Automation	32	Providers at a Glance: Insurer RMIS Providers	77
Claims Oriented Provider Profiles	34	Attaining RMIS Success	78
APP Technologies	35	Third Party Administrator RMIS Provider Profiles	81
DXC Technology	36	Broadspire	82
EBIX	37	Constitution State Services	83
Five Sigma	39	CorVel Corporation	84
Insurity	40	ESIS, Inc.	87
Klear.ai	42	Gallagher Bassett	88
PCIS	44	Helmman	90
Spear Technologies	47	Sedgwick	91
Providers at a Glance: Claims RMIS Providers	49	Providers at a Glance: Third Party Administrator Providers	93
RiskTech Marketplace	50	When Should You Change Systems?	94
RiskTech Solution Provider Profiles	53	Final Thoughts	96
CLARA Analytics	54	Thank You Sponsors	97
EigenRisk Inc.	55		
Gradient A.I.	56		
Insurium	57		

TURNING RISK INTO RESULTS

RiskTech Consulting

- Needs Assessment
- Business Process Improvement
- Market Research
- System Selection
- RFP Design and Oversight
- Implementation Support
- Solution Alignment
- Business Value Realization
- Data Analytics



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About the Authors



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 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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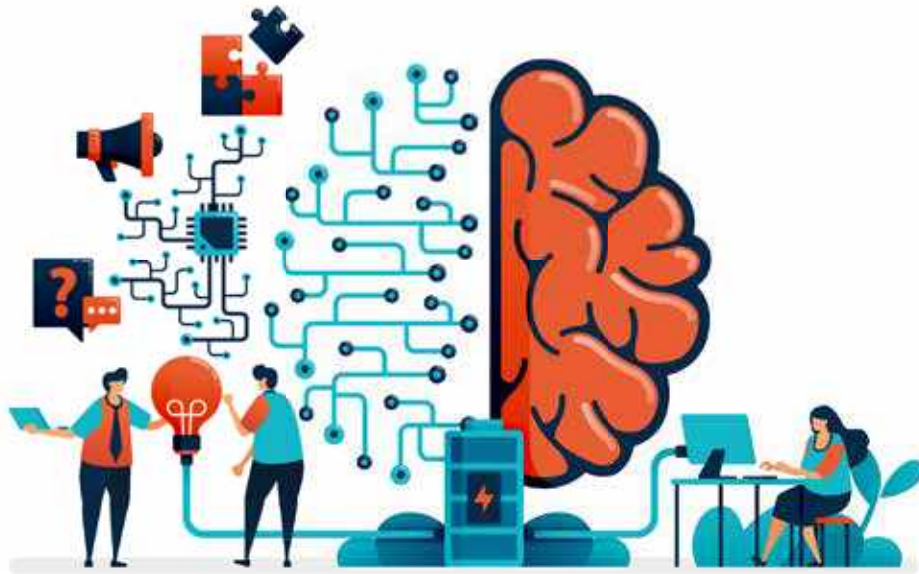
David Tweedy brings over thirty-four years of risk technology and claims management experience to Redhand Advisors. He provides a wide spectrum of clients with risk information technology strategies creating premium solutions in this ever changing and growing area of risk management. He assists organizations 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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2022 Outlook: Risk Management Technology



In the last two years, most organizations have accelerated their reliance on data and analytics. Unfortunately, when it comes to risk management, too many are still reliant on manual processes to collect and store that data, and therefore, fall short when it comes to using it meaningfully by pairing data analytics with decision making.

Today, risk managers need everything aggregated into a single digital platform that ties together process, reporting and analytics. No one wants to rely on third parties such as TPAs, carriers or brokers to gather claims information or learn about renewals. A more comprehensive digital strategy is needed.

In 2022, numerous risk managers and organizations will engage in a digital transformation to replace legacy systems and improve internal processes and better utilize analytics. The challenge will be choosing the ideal risk management technology solution(s) to drive risk-related decisions.

While there are a lot of moving parts to consider, the good news is, it's entirely possible — with the right systems in place.

Here are the top 5 trends in risk management technology for 2022:

1. Expansion of risk technology platforms across your enterprise. With cloud-based platforms, it's now easier and cheaper than ever to add hundreds (or even thousands) of users. As a result, new parts of the organization can gain access to the risk technology platform for use across departments and whole organizations. Operations managers, HR professionals, and even safety managers at job sites are utilizing RiskTech platforms today. With this newfound expansion, more can access reports, data can be collected electronically, and more organization-wide processes can be automated. We expect to see more organizations expanding their risk technology platforms across their entire enterprise in 2022.
2. Automated claims adjudication simplifies risk management. With the Great Resignation and ongoing labor shortages hitting businesses hard, there are fewer experienced claims adjudicators – and

fewer workers, period – available to administer claims. RiskTech systems are capable to support automating many of the claim functions.

The faster a claim is resolved, the cheaper it is for the insurer, and better the outcome for the insured. From claims notification and assignment to automated reserving and auto adjudication, RiskTech automation can take many forms.

Today, it's not just the most sophisticated systems that support auto adjudication. In fact, automated risk management technology is more readily available now than ever before. Technologies such as robotic process automation, intelligent document processing, artificial intelligence, and predictive analytics are changing how claims are handled.

3. Cyber security leads to replacement of legacy technology. The risk of cyberattacks is a reality for all businesses. In fact, as many as 64% of businesses worldwide faced some kind of cyberattack in the last year.

Your organization's legacy system may not have the security compliance required in today's environment. In previous years, these systems may have been grandfathered in, but now your IT and security departments are pushing hard to modernize and update. As a result, these departments are taking a closer look at the systems you rely on daily and making sure they're built properly to protect the organization's security and the client's privacy.

In 2022, we expect more risk aware businesses to replace their legacy risk management system. Though launching a new risk management solution isn't easy, the return on investment can be well worth it.

4. Increase in RiskTech solutions. According to our research, 84% of respondents favor best-in-breed solutions that can be integrated into the broader platform.

In fact, investment in these specialized solutions is a major happening in RiskTech today. Spurred by technology and investment, this class of solutions, which focus on helping organizations manage and mitigate risk, continues to grow.

It wasn't too long ago that niche solutions weren't practical. Now, more and more niche Software-as-a-Service (SaaS) solutions are available and they're going deep with particular capabilities and functionalities that can integrate seamlessly with your core risk management solution.

5. The rise of the citizen developer. If your organization has a legacy claims system, it may feel as if you are frozen in time. Legacy systems are difficult to replace so some organizations are opting to overlay these systems with low-code / no-code solutions.

Driven by citizen developers with no background in coding, the low-code / no-code approach doesn't require you to be a tech expert to use or a developer. You use drag-and-drop technology to build solutions for your own organization. In fact, Gartner expects even SaaS companies to build their platforms in a low-code / no-code environment in the coming years.

We expect to see growth of solutions driven by citizen developers for specific business cases, especially because the costs are much more manageable than replacing legacy systems. For example, if you need to collect exposure data, you can create your own back-end solution through low-code / no-code software to collect the data and then populate your legacy software with the data you've collected.

The most successful organizations are the ones taking control of their technology journey. Consider your organization's needs carefully and embrace digital transformation in 2022 as a means of to take your organization's risk management to the next level.

About The RMIS Report

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

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

User Survey—The authors invited more than 75,000 industry contacts to participate in the RMIS Report User Survey to gather feedback on their RMIS usage and needs. We received approximately 950 survey responses covering over 40 providers. The information provided by the respondents is kept confidential.

Vendor RFI —More than 50 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 several distinct sections based on the type of solution: Independent RMIS Providers, Claims Oriented RMIS providers, RiskTech Solutions, Brokers, Insurers and Third-Party Administrators. Within each section of the report, you will find an 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

RISK UNDER ONE ROOF

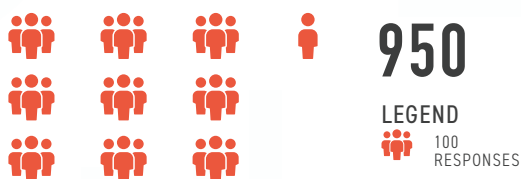
One cloud platform to manage risk and compliance across your organization and global supply chain.



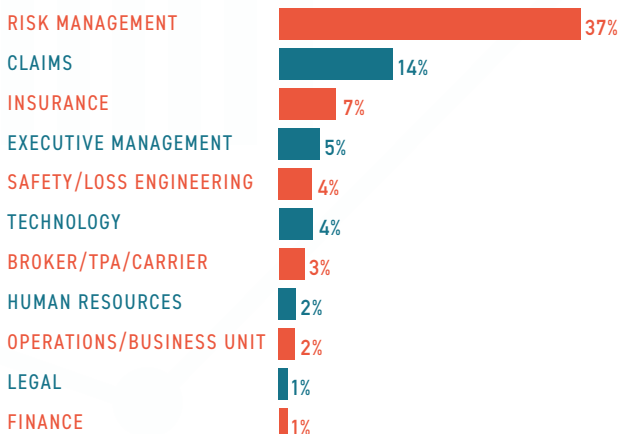
RMIS Report User Survey Demographics

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

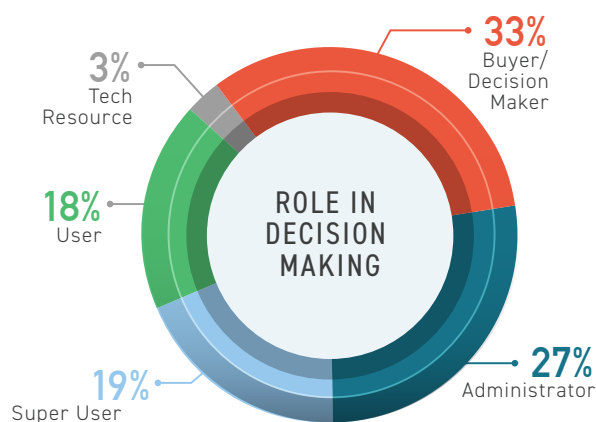
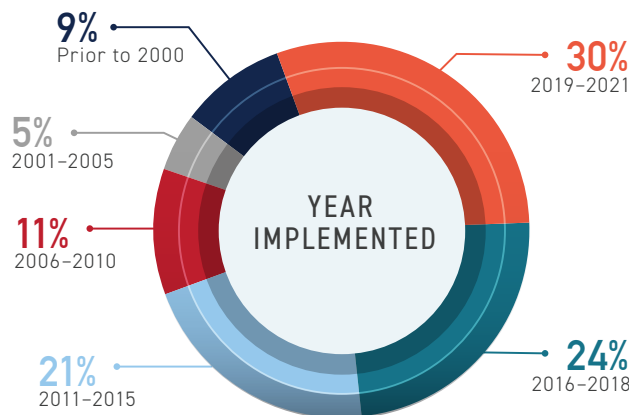
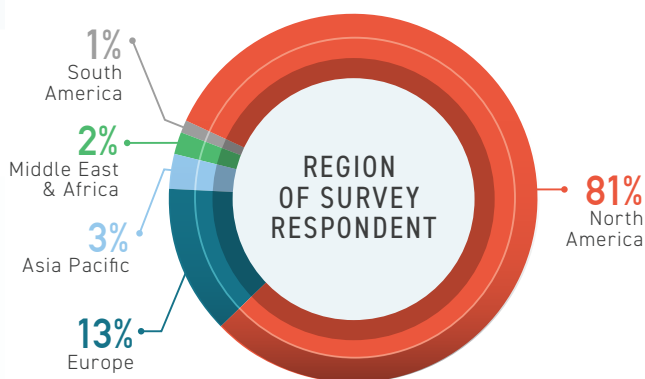
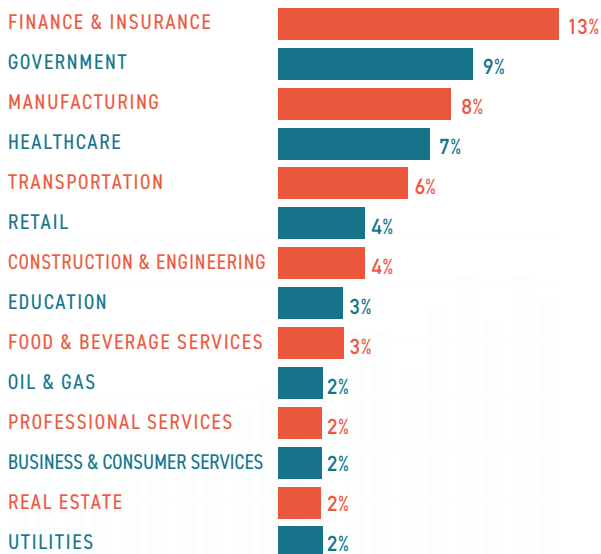
NUMBER OF SURVEY RESPONSES



ROLE THAT BEST DESCRIBES YOU



PRIMARY INDUSTRY



2022 State of the RMIS Industry



From cyber incidents to business interruption, natural catastrophes and supply chain, the magnitude of business risk in 2022 is truly unprecedented.

The good news is, Risk Management Information Systems (RMIS) are rising to the challenge.

The RMIS Market continues to evolve at a rapid pace. More organizations are utilizing RMIS than ever before.

Not surprisingly, U.S. businesses make up the largest percentage of RMIS users, representing 80% of the market. The United Kingdom/ Europe, Asia Pacific and Latin America are ripe for growth in 2022 and may even outpace U.S. growth over the next few years. As the utilization of RMIS continues to move beyond just claims, the international market will accelerate its RMIS adoption.

4 Current RMIS Trends

As business risk increases so does the need to understand where the industry is headed. Here are four key RMIS market trends we are observing in the market:

1. Vendors are pushing the envelope of what's possible in your RMIS.

We continue to see expansion in the capabilities that a RMIS provides and supports. This expansion is taking many

different forms including traditional product development expansion as well as growth through private equity (PE) activity.

PE activity has helped RMIS providers grow, adding new and additional offerings to their portfolio of capabilities. In many cases PE investment has spurred the M&A activity, allowing RMIS businesses the opportunity to add complementary capabilities that organizations are demanding, resulting in an overall broader RMIS solution for customers.

Bottom line: RMIS offer significantly more capabilities and address much broader risk issues than they have in the past. Large vendors are buying up smaller solutions to complement their offering, with an adjacent business. Vendor consolidation has allowed for increased investment in product development.

2. Risk takes center stage as a business driver. Business risk has historically been managed in a series of silos — each business unit for itself. That’s no longer viable. More businesses now recognize the benefit and importance of organizing all business risk under a single umbrella within the organization. Now a board-level topic and no longer just a line item in your budget for insurance coverage, risk has a significant impact on your business’ bottom line.

This has led to a new form of a risk management aptly called: integrated risk management. RMIS systems are expanding — if they haven’t already — to do more than just claims. Integrated risk management solutions have increased capabilities from claims management and administration, policy and incident management to now include governance, risk and compliance (GRC); environmental, health and safety (EH&S); third-party risk management and more.

Bottom line: Within organizations, the traditional buyer has historically been the risk/insurance professionals or claims professionals. While that remains largely true today, there has been an expansion to new buyers to include the compliance, safety, enterprise risk, information security, internal audit and more.

3. Tech innovation means more integration. The SaaS platforms of today’s RMIS systems make integration with third-party tools — from mobile devices to wearables and other niche solutions - possible. Tech integration makes it easy to collect and analyze more data, do it better and deploy additional solutions. The top RMIS vendors now provide these capabilities or have integrated third-party SaaS solutions into their RMIS for the most optimal tech integration.

Bottom line: RMIS systems are more meaningful when they can be integrated with new tech that lend a window into a greater picture of your business’ overall risk. These integrations are being leveraged on an increasing basis.

4. Increased RMIS adoption — and will continue to do so. The RMIS market has traditionally been filled with large, Fortune 1,000 public or private self-insured entities. Over the last few years, the RMIS customer has expanded to the middle market and organizations that traditionally didn’t require a RMIS.

Why? For one, the cost of RMIS has come down and is therefore more accessible to more organizations. Additionally, as mentioned in #2, the significance of risk in organizations has grown. It’s no longer just large organizations that need an efficient way to manage their risk. For these reasons, the number of first-time RMIS purchasers are growing rapidly. In fact, one RMIS provider says over 50% of their 2021 new business came from first-time buyers.

Bottom line: RMIS adoption continues to increase. Insurers, third-party administrators (TPAs), brokers, managing general agents (MGA) and risk pools all utilize a RMIS to manage their business on behalf of their clients.

How does your RMIS fare in 2022?

The way your RMIS system responds and engages with these market trends will play a hand at determining how your business will ultimately fare in 2022. Take a page from our analysis and determine what you want to get from your RMIS. We’re all anxiously awaiting your next move!

Unbundled Vendor Updates

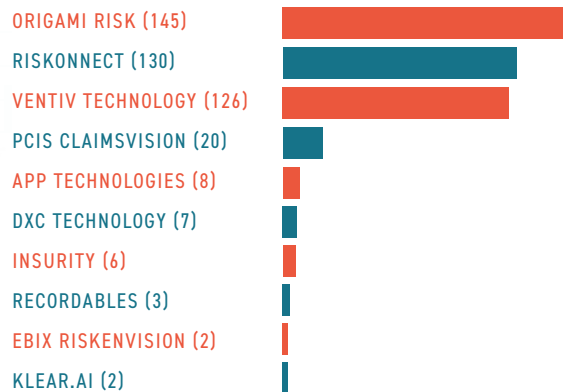
There has been a great deal of activity in the unbundled RMIS and Claims markets. Below are highlights of some of the significant activity.

As we reported in last year's report, there was speculation that **Riskconnect** was for sale. In November 2021, TA Associates made a growth equity investment in Riskconnect taking on the lead investment role while Thoma Bravo, the former lead investor, continues to hold a significant equity investment in the company.

Riskconnect seems to have accelerated its own acquisition strategy, completing two acquisitions in the past few months, to expand their footprint in the GRC space. The acquisitions include ICIX, a leading solution for ESG, CSR reporting and value chain governance, and Sword GRC, a UK-based software company that specializes in project and enterprise risk management solutions. We also note that Riskconnect continues to invest in ClearSight, the WC Claims Admin platform, which they acquired from Marsh in 2018.

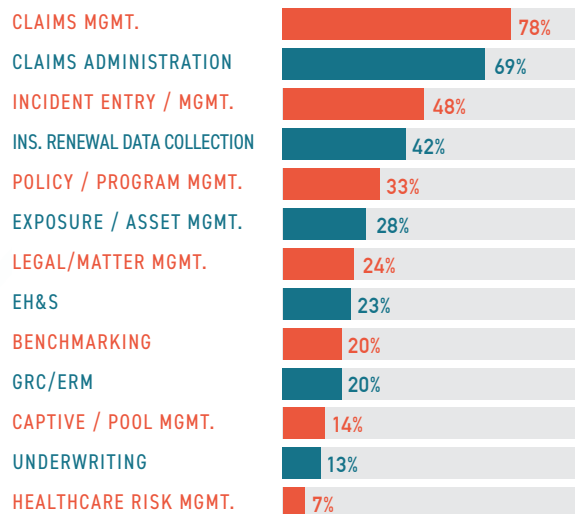
Origami Risk continues to enhance and build upon their single application SAAS platform. Over the past year we have observed enhancements to the core RMIS as well as significant enhancements in their GRC, EH&S and Healthcare offerings.

RMIS REPORT USER SURVEY RESPONSES



(#) NUMBER OF RESPONDENTS IN PARENTHESES

CURRENT USAGE



Origami has also made inroads into the P&C Clams market. Their solution for this market is focused on carriers, third-party administrators, MGAs and Risk Pools. Of particular interest, a solution for reinsurance management which is unique in the industry.

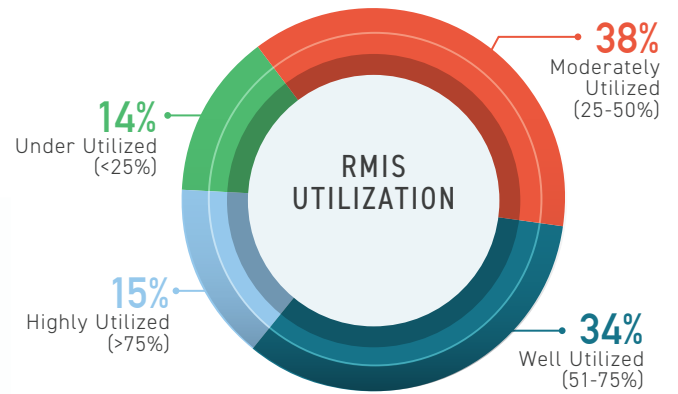
Ventiv Technology continues to migrate clients from its legacy platforms to its current IRM and Claims products allowing clients to take advantage of their newest capabilities and technology.

They also offer what could be consider industry leading analytics solutions through a suite of offerings from data discovery and exploration tools to more complex predictive modeling and data science tools.

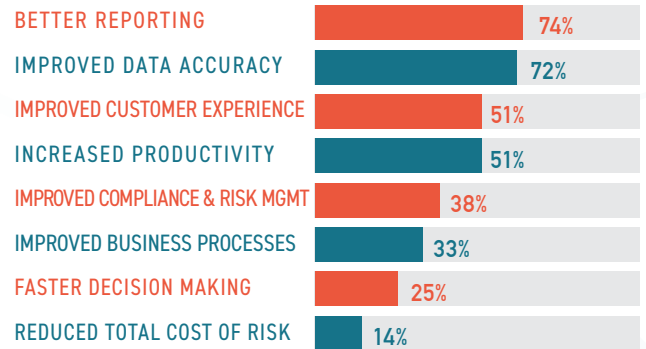
PCIS is launching a reimagined Incident Intake module as the first release of the next generation of ClaimsVISION. The system has a new tech stack and includes BI integration as well as an innovative integration with ISO ClaimSearch.

Klear.ai, a relatively new entrant into the Claims market, continues to build out their solutions very quickly. Klear.ai products are AI-native which means that AI capabilities are a natural part of the core application in terms of both design and operation.

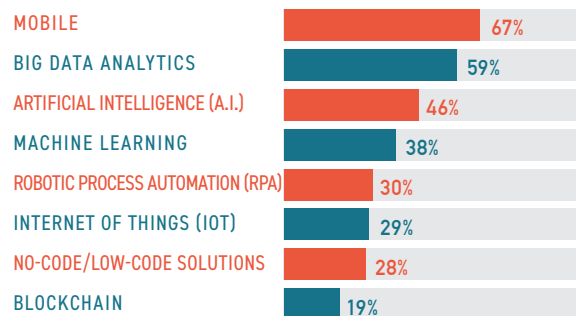
Over the past few years, while there has been consolidation in the RMIS market we have seen several new entrants into the Claims market taking advantage of the latest technology to deliver new and innovative solutions in the market. **Five Sigma** is the latest entry into the market.



RESULTS ACHIEVED



LIKELIHOOD OF ADAPTING IN NEXT 5 YEARS



Taking the risk out of Risk Management Information Systems

RISK

Why over 350,000 of your peers utilize Ventiv to manage their risk:

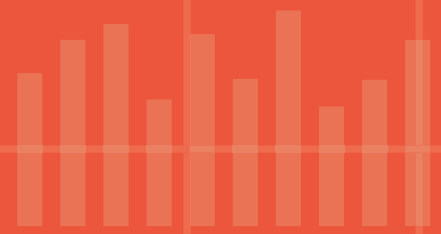
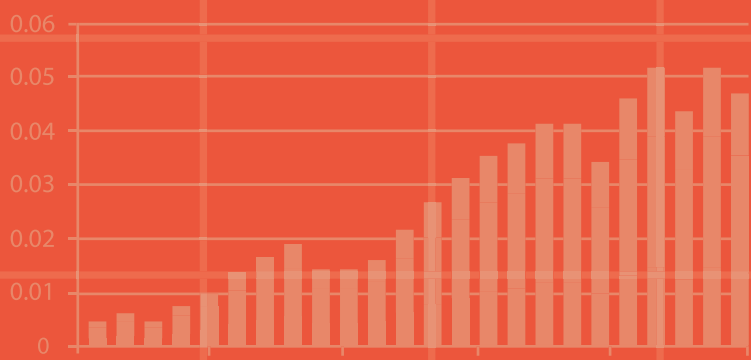
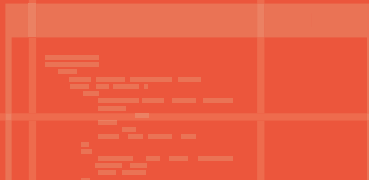
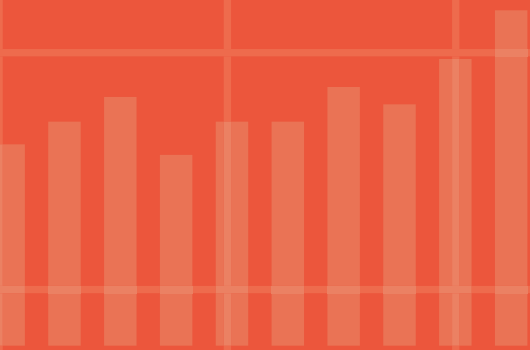
- ▶ Full-suite of products for Risk, Claims, Policy, Billing, Analytics and more
- ▶ Best in class advanced analytics and data discovery
- ▶ Unparalleled industry knowledge and experience
- ▶ The most modern and easy to use interfaces
- ▶ Long and successful implementation track record for even the largest of clients

Learn more at
ventivtech.com

Risk Management
Reimagined

ventiv 
TECHNOLOGY

Independent RMIS Oriented Provider Profiles





Company Info

Ownership | Privately held

Founded | 2009

Headquarters & Locations

• **Chicago, IL**

• Denver, CO

• Atlanta, GA

• Dallas, TX

• London, UK

Leadership

• Bob Petrie, CEO

• Earne Bentley, President, Risk Solutions

• Chris Bennett, President, Core Solutions

• Pat Eskew, CCO

Contact

Jim Marek

(312) 858-6932

jmarek@origamirisk.com

Employees | 534

Annual Revenues

\$\$\$ \$ \$ \$ \$

Top Industries

• Finance & Insurance

• Government

• Healthcare

• Manufacturing

• Transportation

Product Offerings

• Benchmarking

• Catastrophic Risk Mgmt

• Certificate of Insurance Mgmt

• Claims Administration

• Claims Mgmt

• Cyber Security Assessments

• Data Analytics/
Predictive Modeling

• EH&S

• Exposure/Asset Mgmt

• GRC

• Healthcare Risk Mgmt

• Litigation Mgmt

• Location/Property Mgmt

• OSHA Compliance

• Policy/Program Mgmt

• Risk Pool Administration

• TCoR/Allocations

• Underwriting

Company Overview

Origami provides integrated SaaS solutions that simplify risk, insurance, compliance, and safety management for better insights and greater possibilities.

Founded in 2009 by industry veterans who recognized the need for RMIS technology that was more configurable, intuitive, and scalable, Origami continues to add to its innovative product offerings for managing both insurable and uninsurable risk; facilitating compliance; improving safety; and helping insurers, MGAs, TPAs, and brokers provide enhanced services that drive results.

A singular focus on client success underlies Origami's approach to the development, implementation, and support of their award-winning software solutions.

Origami Risk Product Information

Origami delivers a full range of solution suites—RMIS, GRC, EHS, Healthcare Risk and Safety, P&C Policy Administration, and P&C Claims Administration—from a single, secure multi-tenant platform that includes integrated tools for consolidating data, streamlining workflows, leveraging analytics, and engaging with stakeholders. Three key elements set the Origami Risk platform apart from the competition:

- Origami Risk is highly configurable - Without the need for custom coding, system components and workflows can be customized to meet business requirements, replicate existing processes, mirror location and reporting hierarchies, and more
- Origami Risk is completely scalable - The cloud-based platform allows for seamless expansion as businesses grow, new risks emerge, and strategic objectives change
- Origami Risk is easy to use - An intuitive user interface, accessible via browser and mobile app, helps to ensure rapid, widespread adoption. Front-end access to system administration empowers clients to take control if they feel comfortable doing so

What's New

Since the publication of the 2021 RMIS Report, Origami has invested in standard solutions for the EHS, GRC, Healthcare, and Core Insurance markets and provided enhancements to improve experience, efficiency, and flexibility for all clients.

Key solutions and enhancements:

- EHS (safety management, occupational health, environmental management)
- GRC (vendor risk management, internal audit management)
- Vaccine/testing tracking and reporting solutions
- User interface/experience (custom widget builder, search/navigation, QR code capture)
- Dashboards (public dashboards, ratio formulas,

PRODUCT SCORES

Claims Administration Claims Management



8.8



9.5

EH&S

Exposures



8.6



8.8

GRC

Healthcare



8.8



9.1

Incident Management

Policy/Program Mgmt



7.6



8.3

Reporting

Risk Pool Admin



8.4



8.5

Benchmarking

Legal/Matter Mgmt



8.0



8.7

System Attributes

System-wide Capabilities



8.9



8.5

Customer Experience

Support Hours

Monday to Friday
7am to 8pm (CT)

24/7 Infrastructure/
application support

Support Offered

- Dedicated Account Representative
- Email
- Knowledge base
- Online help
- Screen "tips"
- Video tutorials
- Website

User Conference

Bi-Annually

Client Advisory Council

Yes

Product

Release Schedule

Every 10 - 12 weeks

Implementation Time

3 - 6 months

Product License

Subscription-based,
licensed annually

Average Annual Fee

- \$110,000

Customers



Users



Deployment

- GovCloud
- Public Cloud
- SaaS

Hosting

3rd Party hosted
(AWS Virtual Private Cloud)

Security Certifications

- SSAE 18 SOC 1 Type II
- SSAE 18 SOC2 Type II
- NIST

Data Encryption | Yes

Browsers

Browser agnostic

3rd Party Assessment

December 2021

aggregate filters)

- File management and privacy settings
- Insurance renewal/values collection management
- International hosting

What's Coming

In 2022, Origami will continue to deliver solution enhancements specific to each market (RMIS, GRC, EHS, Healthcare, Insurance) that clients require to be successful in the application. Additionally, Origami's 2022 key platform initiatives include:

- Enhancements to analytics and reporting data capabilities, workflow tools, user experience/interface, and document handling/workflows
- New mobile offerings and capabilities
- Industry-specific standard configurations
- Increased partnerships to deliver advanced solutions
- Expanded system documentation and knowledge resources for client users

Service Methodology

Origami aligns the optimal team with each client based on factors including experience, industry, and location. Origami strives 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 handoff from implementation to ongoing support.

Implementation Methodology

While the exact implementation methodology Origami employs is largely dependent upon the size and complexity of the project, Origami's 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 rapid quality assurance and user acceptance testing. These contemporary tenants are the foundation of Origami's ability to deliver a better solution in a fraction of the time as its competitors.

Technology Overview

Origami Risk is deployed as a cloud-based, SaaS solution hosted by AWS within a Virtual Private Cloud. Origami Risk runs on Windows Server 2019 instances and uses the MS SQL Enterprise 2019 database. Origami Risk was built on the ASP.NET MVC framework and uses C#, HTML 5, JavaScript, CSS, and jQuery. Origami uses Microsoft Visual Studio for development.

USER SURVEY RESULTS

Customer Experience



Implementation Experience



System Value



System Satisfaction



Ease of Adoption



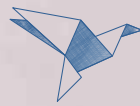
Understands Our Needs



Effectively Used



ORIGAMI RISK



TURNING HEROES INTO SUPERHEROES

When heroes combine forces, even the most ominous of villains don't stand a chance. Origami Risk delivers innovative risk management, insurance, and safety solutions in a single, cloud-based platform that breaks down data silos, streamlines processes, and provides superheroes across your organization with the insights they need to combine forces and prepare for the challenges ahead.





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.spencerred.org



Company Info

Ownership

Private Equity backed

Parent Company

TA Associates

Founded | 1970

Headquarters & Locations

- Atlanta, GA
- Amarillo, TX
- Chicago, IL
- Mangalore, India
- Belfast, UK
- London, UK
- Sheffield, UK

Leadership

- Jim Wetekamp, CEO
- Kathryn Carlson, SVP Product Management
- Andrea Brody SVP, CMO
- John Shaw, SVP Customer Success

Contact

Andrea Brody
770-790-4700
andrea.brody@riskconnect.com

Employees | 564

Annual Revenues



Top Industries

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

Product Offerings

- Benchmarking
- Catastrophic Risk Mgmt
- Certificate of Insurance Mgmt
- Claims Administration
- Claims Mgmt
- Cyber Security Assessments
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

Company Overview

Riskconnect is the largest RMIS solution provider serving over 950 customers across six continents and more than 560+ employees worldwide. RMIS is part of Riskconnect's risk and compliance solution that integrates and correlates both insurable and non-insurable data to deliver a comprehensive end-to-end-view of risk across the organization. Our technology empowers organizations with the ability to anticipate, manage, and respond in real-time to strategic and operational risks across the extended enterprise.

Riskconnect RMIS and ClearSight RMIS Product Information

Riskconnect is the largest RMIS provider in the market. Riskconnect 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, Riskconnect 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, compliance and environmental, sustainability and governance products for an end-to-end view of risk.

What's New

- COVID 19 Tracker, safety huddles and the Communication and Optimal Resolution (CANDOR) process, event reporting for ambulatory care medical services and intuitive forms, an icon-driven intake event portal, and enhanced reports, dashboards, and workflows
- Updated Intake process using the Salesforce Digital Experience framework
- Workflow enhancements for optimization around values collection capabilities
- New standardized API gateway and additional standard API offerings
- EHS: New capabilities for safety meeting management, permit management and overall workflow and process improvements
- HC: Enhanced peer review workflow

What's Coming

- Expand and deepen ancillary product lines emerging into the core RMIS market such as EHS and policy administration
- Enhance user experience

PRODUCT SCORES

Claims Administration Claims Management



8.7



9.3

EH&S

Exposures



7.8



8.7

GRC

Healthcare



9.2



8.9

Incident Management

Policy/Program Mgmt



7.8



8.5

Reporting



8.2

Benchmarking

Legal/Matter Mgmt



8.2



8.7

System Attributes

System-wide Capabilities



8.7



8.4

Customer Experience

Support Hours

Monday to Friday
7am to 7pm (ET)

24/7 after-hours emergency

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Video tutorials
- Website

User Conference | Annually

Client Advisory Council

Yes

Product

Release Schedule

Riskconnect - 3/year
ClearSight - 2/year

Implementation Time

3-9 Months

Product License

Annual Subscription/Support

Average Annual Fee

\$50,000

Customers



Users



Deployment

SaaS

Hosting

3rd Party hosted

Security Certifications

SSAE 18 SOC 1 Type II, HIPAA
SSAE 18 SOC2 Type II

Data Encryption | Yes

3rd Party Assessment

September 2021

Browsers

Browser agnostic

- Enhancements claimant portal, texting, integration, policy entry and usage
- HC: Additional standard integrations with other standard healthcare data sets and workflows; expand peer review and non clinical rounding functionality into additional areas
- GRC: Additional content and system integrations; IT Risk; enhancements to Operation Resilience, Internal Controls and Business Continuity

Service Methodology

Riskconnect takes a customer lifecycle view of the customer experience. Support starts in the sale cycle to define a mutual definition of success. During implementation, the delivery team works with the customer to configure the application to meet their needs. Using Best Practices Configuration, the customer is guided through rapid delivery for faster ROI. Post implementation, a Customer Success Manager is assigned and will manage the health of the relationship via our Health Program.

Implementation Methodology

Riskconnect introduced Riskconnect GoLive! in 2021. It offers two industry-leading implementation options designed to achieve business objectives as quickly as possible.

1. Riskconnect's Best Practice Configuration applies our collective experience from hundreds of customers to get customers to go-live faster.
2. Riskconnect's Customer Configuration builds on years of implementation success to configure a solution specifically around the customer's own integrated risk management needs. We apply our established methodology to align business requirements and use-case sessions with the Riskconnect platform.

Technology Overview

Riskconnect risk management platform is a cloud-based Software as a Service (SaaS) solution. A component of its platform architecture leverages Force.com, the #1 ranked platform-as-a-service in the world, to deliver a highly scalable and secure risk management platform. It provides instantly available configurable enterprise microservices such security, internationalization, mobility and compliance and forensics and offers ultimate flexibility through configuration thereby avoiding costly custom development often imposed by other vendors.

USER SURVEY RESULTS

Customer Experience

 **8.7**

Implementation Experience

 **8.5**

System Value

 **8.2**

System Satisfaction

 **8.3**

Ease of Adoption

 **8.1**

Understands Our Needs

 **8.7**

Effectively Used

 **7.4**



RISK IS PLAYING TO A PACKED HOUSE – AND YOU HAVE THE STARRING ROLE

Risk professionals are now at center-stage, playing to an audience of leaders hungry for actionable, real-time risk information.

Riskconnect puts the right tools at your fingertips to help you make the most of your time in the spotlight.



A woman in a grey tank top and red pants is rock climbing on a large, overhanging rock face. She is suspended by a rope. Below her is a large, calm lake surrounded by green hills and trees under a clear blue sky.

Visit our
website at
keystrategies.com
to book a
call today!

Hiring a Risk Management professional can be a real challenge...

At Key Strategies, we leave no stone unturned
in our quest to find the best candidates.

The US Insurance and Corporate Risk Management Recruitment Specialists

Serving the Fortune 1000, Insurance Brokers,
Carriers & Consulting Firms Nationwide

We also handle all levels of Safety & Loss Control, RMIS, all types of
Insurance Risk Management Consulting, Insurtech, and Data Analytics.

Be sure to check out our Insurance & Risk Management
Talent Podcast: **Should I Stay or Should I Go?**
<https://tinyurl.com/b34u7krr>



📞 973-887-2300
🌐 keystrategies.com



Company Info

Ownership

Private Equity-Tailwind Capital

Founded | 1977

Headquarters & Locations

• Atlanta GA

- London, UK
- Paris, France
- Sydney, Australia
- Bengaluru, India

Leadership

- Salil Donde, CEO
- Ned Myers, CRO, CMO
- Steve Cloutman, Managing Director
- Ritza Vaughn, Global Head of Professional Services

Contact

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339-234-1302
ned.myers@ventivtech.com

Employees | 475

Annual Revenues

Not disclosed

Top Industries

- Government
- Insurance
- Manufacturing
- Retail
- Utilities

Product Offerings

- Benchmarking
- Certificate of Insurance Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration
- TCoR/Allocations
- Underwriting

Company Overview

Ventiv is the leading global provider of solutions to manage insurance, risk, and claims. Ventiv serves over 450 institutions, 40 countries, and 400,000 professionals. Ventiv's global footprint and experienced team of industry veterans delivers insight to organizations to predict, manage, and respond to risk. Customers leverage Ventiv's advanced analytics directly through their RMIS to reduce risk, claims and insurance costs.

Ventiv's SaaS and on-prem solutions are deployed by third party claims administrators (TPAs), brokers, insurers, risk pools, federal and regional governments, insured and self-insured corporate entities across transportation, retail, financial services, hospitality, energy, utilities, aviation, manufacturing, and other industries.

Ventiv IRM and AdminSuite Product Information

Ventiv has a suite of integrated solutions for insurance, risk and claims administration and management, available as an enterprise or modular solution, all with powerful analytics embedded.

Ventiv IRM: (risk management information solutions) 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

- Ventiv Predict: claim scoring, reserving and predicting and mitigating module and advanced analytics platform for data scientists
- Expanded portal capabilities for ease of use by non-insurance professionals

PRODUCT SCORES

Claims Administration Claims Management



8.7



8.8

EH&S



7.5

Exposures



8.9

GRC



7.6

Incident Management



7.2

Policy/Program Mgmt



8.6

Reporting



8.2

Risk Pool Admin



7.1

Benchmarking



7.7

Legal/Matter Mgmt



8.6

System Attributes



7.6

System-wide Capabilities



7.9

Customer Experience

Support Hours
24/7

Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference
Annually

Client Advisory Council
Yes

Product

Release Schedule
2-3 major releases per year

Implementation Time
3-6 Months

Product License
Licensed based on job function
Claims products are licensed on a concurrent user basis

Average Annual Fee
Varies

Customers


Users


Deployment
Private Cloud
SaaS
On-Premise
(Ventiv AdminSuite only)

Hosting
Vendor hosted
Client hosted

Security Certifications
SSAE 18 SOC 1 Type II, EU-U.S. Privacy Shield, SSAE 18 SOC2 Type II, ISO 27001

Data Encryption | Yes

3rd Party Assessment
December 2021

Browsers
Browser agnostic

- Intake enhancements including capturing the weather conditions at the time and location of the incident to help loss control improvements
- Automated claim assignment module which allows for complex logic to assign claims to teams, direct assignments, or round robin assignments
- Ventiv Billing launched
- Geospatial proximity alerts

What's Coming

- Expanded ERM, Safety and Property Loss Engineering solutions with easy to use Digital intake forms for the non-professional
- Enhanced native app for Digital intake for better off-line support and improved user interface
- Additional Proximity Alerts allowing clients to get notifications of potential impacts from natural hazard events
- Ventiv Claims and Ventiv Billing combined to facilitate claims deductible billing

Service Methodology

Ventiv views each customer as a business partner and assigns each Ventiv customer with a personal Customer Success Manager (CSM) whose overriding mission is to focus on helping to achieve high value outcomes using Ventiv products. The Ventiv Customer Success Management team brings a wealth of knowledge and expertise (over two dozen representatives with average of 10 years work experience in the industry) to help Ventiv customers get the most out of their Ventiv products.

Implementation Methodology

Ventiv utilizes an agile approach to implementation and is focused on delivering solutions to support our clients' success. Ventiv works collaboratively with our customers to understand critical success factors, current processes and business goals. 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's state of the art product and analytics capabilities serve the broad spectrum of insurance and risk needs. Ventiv develops, implements, hosts, services and supports Ventiv products. Ventiv Cloud is Ventiv's private end-to-end managed community cloud and the vehicle Ventiv uses to develop, host and deliver our SaaS applications. Developed to serve the risk, insurance and safety community, Ventiv Cloud is unsurpassed in its ability to meet our clients' application needs.

USER SURVEY RESULTS

Customer Experience

 **8.5**

Implementation Experience

 **7.9**

System Value

 **8.1**

System Satisfaction

 **8.1**

Ease of Adoption

 **7.8**

Understands Our Needs

 **8.5**

Effectively Used

 **7.5**

ventiv 

Ventiv Predict can save you 30%-70% on claims administration costs

- ▶ Optimize adjuster allocations
- ▶ Achieve no-touch, straight-through-processing of standard claims
- ▶ Set accurate reserve levels
- ▶ Use in conjunction with any RMIS or Claims system
- ▶ Lower overall cost per claim
- ▶ Avoid litigation

SOLUTIONS

- ▶ Claim Development
- ▶ Claim Level Reserving
- ▶ Litigation Likelihood and Settlement
- ▶ Claim Duration
- ▶ Risk Ranking
- ▶ Claims Triage
- ▶ Subrogation
- ▶ Legal Expense
- ▶ Attorney Involvement
- ▶ Loss Prevention
- ▶ Complex Loss Analysis

*Results indicated herein may vary.

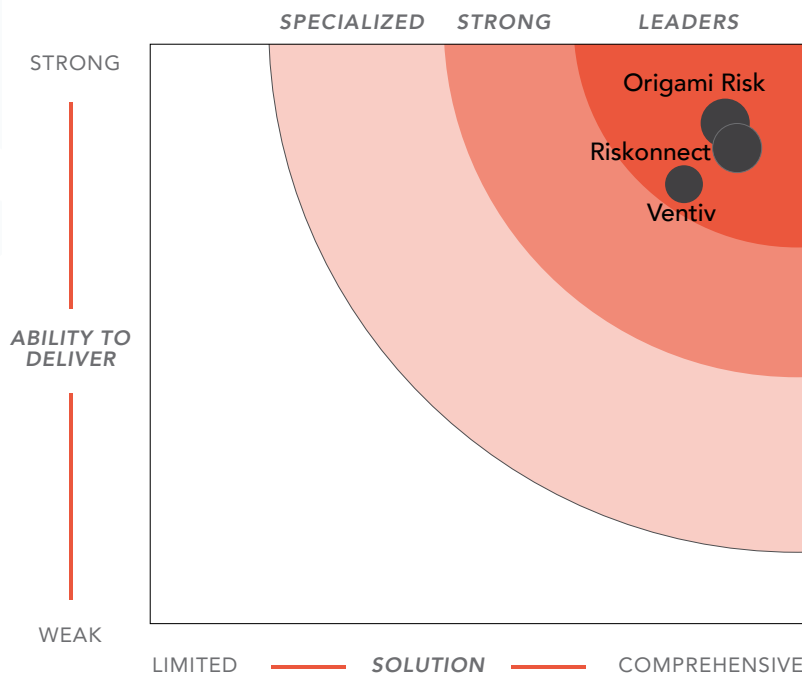
Learn more at
ventivtech.com/predict

Risk Management Reimagined

ventiv ▶
TECHNOLOGY

Providers at a Glance: Independent RMIS Providers

OVERALL RATINGS



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.

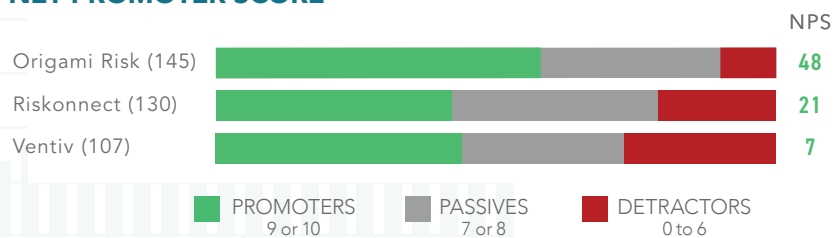
SYSTEM CAPABILITIES

	Origami Risk	Riskonnect	Ventiv
CLAIMS MGMT	●	●	●
EH&S	●	●	●
EXPOSURES	●	●	●
POLICY & INSURANCE	●	●	●
REPORTING	●	●	●
CLAIMS ADMIN	●	●	●
ERM / GRC	●	●	●
CAPTIVE POOLING	●	●	●
HEALTHCARE	●	●	○

- 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



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.



Trends in Claims Automation

The insurance industry is at the brink of going digital, and claims automation is leading the way. A 2019 McKinsey report predicted that approximately 60% of claims will be fully automated by 2030,¹ a revolution we are experiencing in real time.

At the same time, the post-pandemic world contains fewer claims adjusters trying to manage an ever-growing pile of claims. Though the cost of technology is decreasing as the number of digital natives rises, an explosion in claims costs threatens to overwhelm the whole system.

Manual reporting is soon to be replaced with an automated claims process in many cases. Not only does automation increase efficiency and reduce risk, but it leads to dramatic cost savings over time. And it frees up adjusters and expert claims personnel to make the real decisions.


Claims Automation: Where Are We Now?

Many organizations have come to embrace digital risk management solutions. They currently rely on a variety of tools, from a RMIS with a full suite of capabilities to independent SaaS add-ons, to support their claims processes. These tools provide a certain amount of automation to help streamline the claims process.

Claims automation already benefits businesses, carriers and TPAs in the following ways:

Time savings. One of the greatest benefits to claims automation is time savings through claims resolution. The simplest, most straightforward claims that can be automated in some way, or completely.

¹ McKinsey & Company, "Claims 2030: Dream or Reality?" April 2, 2019.



For example, consider a fender bender with minor damage to one of the cars. The insurer already knows the cost of the replacement parts and the labor to repair the damage, so the claim automatically pays out when the estimate is under a certain amount. A minor workplace accident could have the same result in which the insurer simply pays out immediately. These claims are so simple and straightforward that it's not worth the time and money to assign a human to adjudicate the claim.

Reporting. For incidents that require claims be reported to governmental agencies or related organizations, claims automation can assist. When reporting is mandated by the Centers for Medicare & Medicaid Services (CMS) and the Occupational Safety and Health Administration (OSHA), claims should automatically trigger routing to CMS and OSHA.

Early identification of potential problem claims. When organizations have predictive metrics woven into their claims system, notifications can be programmed to alert the claims team when something unusual crops up, such as a lack of witnesses to an accident or a larger payout than expected, they are well positioned to identify problem claims early — and automatically. Based on this information, the technology can predict the level of risk or severity of the claim and direct those high-risk claims immediately to a human. This can be useful for detecting fraud – and it can also provide great service to a customer with a complex case.

Subrogation of claims. For the insurer, automation can aid in subrogation. For example, when an insured is rear-ended by a third party, the insured files a claim with the third party (or their insurer) to pay for the damage. But if that third

party (or their insurer) doesn't pay in a timely manner, many insurers will just pay for the damage and go back later to collect the money. Again, this takes care of your insured in a timely manner and saves claims adjusters time as well. This process isn't usually completely automated, but it can help identify problem areas.

Litigation management. A claim that meets certain criteria may be flagged as a "litigation risk," meaning it's likely legal action will be taken and a lawyer will get involved. Yet the best way to avoid litigation is simply by handling the claim in a timely manner – something automation is built for. In addition, predictive technology can help claims adjusters prioritize the claims most at risk for litigation, controlling the claim and keeping costs down.

The Next Horizon: Claims Adjudication

With claims automation streamlining insurance processes across the board, it's no surprise that insurers are looking to completely automate the entire claims adjudication process. This will be more complicated than the basic claims automation already available in your RMIS, which relies on checking certain boxes or selecting a specific answer from a drop-down menu.

To truly automate the entire process, insurers will need to rely on artificial intelligence (AI) to "read" the information and direct it appropriately. This will require more advanced RiskTech solutions, not just a data management system. Risk managers looking to move beyond insurance solutions for mitigating risk would do well to consider these advanced solutions, especially as the AI offerings ramp up.

Claims Oriented Provider Profiles

APP Tech

Company Info

Ownership

Privately held

Founded | 2003

Headquarters & Locations

- Norwalk, CT

Leadership

- Paul McLaughlin, President & CEO

Contact

Hugh Stein
203-803-1539
hugh@apptechllc.com

Employees | 10

Top Industries

- Food & Beverage
- Government
- Insurance
- Professional Services
- Transportation

Product Offerings

- Catastrophic Risk Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Underwriting

Company Overview

APP Tech develops software for claims and risk management. Our initial focus on transportation led us to notice the claims systems we'd seen were ill-suited to the evolving requirements of the industry and risk management. So, we developed the first incident-based claims system, providing a complete, informative picture of organizational risk. Our system features logical screen arrangements; workflows; reminders for appointments, tasks, and due dates; reporting; and analytics. It tracks subrogation and recoveries, various parties to incidents (drivers, passengers, witnesses, etc.), types of injuries, claims for all major lines, vehicles, policies, and more.

Cloud Claims Product Information

Cloud Claims is a standalone, incident-based, claims-focused RMIS with a 100% success rate on implementations. It streamlines claims operations by tracking all activities, documents, and financials with clean screens and unlimited depth hierarchies. It contains everything from workflows and reminders to reporting and analytics.

MIR Express manages MMSEA Section 111 mandatory insurer reporting (MIR) and electronic data interchange (EDI) required by the Centers for Medicare and Medicaid Services (CMS). It hides technical details and lets users focus on getting the accurate details to CMS on-time. It pre-validates reports, ensuring they're complete to minimize rejections that result in costly non-compliance penalties.

Service Methodology

APP Tech assigns a dedicated account manager to each client who can quickly connect clients to the correct resources within APP Tech by phone or email. We care about getting to know each client's specific needs and learning about their business. With nearly 20 years experience in the claims and risk management industry, we have specialized knowledge of a broad range of industries which helps us provide the excellent support we are known for.

Implementation Methodology

Every business is unique and we take the time to understand a client's priorities during implementation. We make sure we understand what's most important and create an implementation plan that assigns responsibilities and holds APP Tech accountable. Flexibility is key: experience has taught us that interesting challenges come up unexpectedly. We are quick to adjust and respond, always looking for the best solution. As a result, we are proud of our 100 percent implementation success rate.

Technology Overview

Cloud Claims and MIR Express are fully cloud-based solutions, hosted in Microsoft Azure. Our systems include real-time, Geo-redundant replication and backups with full disaster recovery capability. Each client's data is isolated from other clients in its own database. We have the ability to scale for any size customer. We undergo a SOC 2 audit and third-party penetration testing annually to verify the security, availability, and processing integrity of the system.

Customer Experience

Support Hours

M-F, 8AM-6PM (EST)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- User Manuals
- Website

User Conference

No

Client Advisory Council

No

Product

Release Schedule

4-6 releases per year

Implementation Time

1-3 Months

Product License

Cloud Claims: per named user, transaction-based API license available, flat-fee for mobile first report MIR Express

Average Annual Fee

\$30,000

Customers



Users



Deployment

SaaS

Hosting

3rd Party hosted
(Microsoft Azure)

Security Certifications

SSAE 18 SOC2 Type I

Data Encryption |

Yes

3rd Party Assessment

November 2021

Browsers

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

DXC Technology

Company Info

Ownership

Public Company

Founded | 2017

Headquarters & Locations

• Tysons, VA

- Detroit, MI
- Columbia, SC
- Austin, TX

Leadership

- Mike Salvino, CEO
- Vinod Bagal, Delivery Manager
- Jim Brady, President Americas
- Ken Sharp, CFO
- Chris Drumgoole, CIO

Contact

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

Annual Revenues



Employees | 1000

Top Industries

- Government
- Healthcare
- Insurance
- Transportation
- Utilities

Product Offerings

- Benchmarking
- Catastrophic Risk Mgmt
- Certificate of Insurance Mgmt
- Claims Administration
- Claims Mgmt
- Cyber Security Assessments
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration

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. This functionality includes powerful, just-in-time analytical tools, legal expense management, fraud detection, Risk scoring, workflow tools, electronic payments, outlook integration, third party data capture and bodily injury estimation. Assure Claims is a fully functional claims administration system covering first notice of loss through claims settlement.

Service Methodology

DXC is a customer first organization and strives to meet our customer needs in a variety of ways. We have dedicated DXC teams for support, implementation, hosting, maintenance, product development and innovation community. DXC does not employ any subcontractors and provides all service with DXC employees. DXC also offers an claims microsite to keep customers up to date on the latest product improvements and ecosystem partners.

Implementation Methodology

DXC works projects in Agile methodology especially in regards to system configurations. DXC will work closely with the customer to get them on the system as soon as possible to start learning how to operate the administrations functions of Assure Claims. The implementation plan is documented in a traditional project plan and memorialized with a project planning document. The project planning document will layout responsibilities, testing philosophy, definitions and risk factors.

Technology Overview

Assure Claims is an open architected systems utilizing API's and microservices to provide and easy to integrate claims experience. The system can be deployed on premise or in the cloud depending on a customers preference. DXC has one code base and provides enough configurability that customers do not have to be on a custom solution. The preferred cloud provider is AWS. The system uses Microsoft. Netcore as the undelying programming language and utilizes SQL or Oracle for the database.

Customer Experience

Support Hours

8AM-7PM (EST)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference

Semi-Annually

Client Advisory Council | Yes

Product

Release Schedule

Quarterly

Implementation Time

3-12 Months

Product License

Per user license, per claims pricing and one-time license fee and a monthly maintenance fee

Average Annual Fee

\$60,000

Customers



Users



Deployment

- On-Premise
- Private Cloud
- Public Cloud
- SaaS

Hosting

- 3rd Party hosted (AWS)
- Client hosted
- Vendor hosted

Security Certifications

- SSAE 18 SOC 1 Type II
- HIPAA, ISO 27001

3rd Party Assessment

January 2022

Data Encryption | Yes

Browsers

- Google Chrome
- Microsoft Edge
- Mozilla Firefox

EBIX

Company Info

Ownership

Public Company

Founded | 1992

Headquarters & Locations

- **Johns Creek, GA**
- London, England
- New Delhi, India
- Melbourne, Victoria, Australia

Leadership

- Robin Raina, CEO
- Ash Sawhney, President
NA Insurance Solutions
- Steve Hamil, CFO

Contact

Shayne Garner
801-208-5493
shayne.garner@ebix.com

Employees | 45

Annual Revenues



Top Industries

- Education
- Government
- Insurance
- Manufacturing
- Utilities

Product Offerings

- Benchmarking
- Certificate of Insurance Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration
- TCoR/Allocations
- Underwriting

Company Overview

Ebix is a leading international supplier of on-demand infrastructure exchanges to the insurance, financial, and healthcare industries. In the Insurance sector, the Company's main focus is to develop and deploy a wide variety of insurance and reinsurance exchanges on an on-demand basis, while also, providing Software-as-a-Service ("SaaS") enterprise solutions in the area of CRM, front-end & back-end systems, outsourced administrative and risk compliance.

RiskEnvision Product Information

RiskEnvision is a web-based risk management solution designed to assist risk managers, claims administrators, and decision makers in recording, managing, and analyzing information about incidents or claims. RiskEnvision includes modules for workers compensation, GL, auto liability, professional liability (medical), product liability, property, and other lines of coverage.

Service Methodology

Ebix provides various levels of Services and Support in an effort to meet our client's critical demands. During the initial contract signing, the Technical Service and Support Agreement stipulates the type of support given to each Ebix customer. Each client has the option to choose standard support, which includes the hours of 8:00 am to 5:30 pm (EST), Mon through Fri. Advanced support which stipulates timeframes outside of standard business hours and 24/7 support for around the clock issue resolution.

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.

Technology Overview

RiskEnvision 5 is a browser based application that can be accessed anywhere you have an internet connection. RiskEnvision is written in Java and HTML5, and uses either an Oracle or MS SQL database. It can be self-hosted or Ebix-hosted in a public or private cloud. It supports all lines of business and includes functionality that is a necessity to claims management professionals.

Customer Experience

Support Hours

Monday to Friday
7AM-6PM (EST)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Screen "tips"
- User Manuals
- Video tutorials

User Conference

Annually

Client Advisory Council

Yes

Product

Release Schedule

Annually

Implementation Time

2-6 Months

Product License

Licensed by user
and by modules

Average Annual Fee

\$65,000

Customers



Users



Deployment

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

Hosting

- 3rd Party hosted
- Client hosted
- Vendor hosted

Security

Certifications

- SSAE 16 - SOC 2
- ISO 27001

3rd Party Assessment

May 2021

Data Encryption | Yes

Browsers

- Google Chrome
- Microsoft Edge
- Mozilla Firefox
- Internet Explorer

5σ

Five Sigma

Claims. Simplified.



Cloud-Native Claims Management



Deploy in weeks.
Onboard in hours



Make and receive calls and
texts from within the platform



Automated workflows and
smart recommendations



Integrate quickly with
other services

Enabling the World's Leading Claims Organizations

 INSHUR

 TSCDirect

 qover

 boost

www.5sigmalabs.com



Five Sigma

Company Info

Ownership

Private Equity Backed

Founded | 2017

Headquarters & Locations

- Tel Aviv, Israel
- New Jersey

Leadership

- Oded Barak - CEO
- Michael Krikheli - CTO
- Dror Sholomon - VP RnD
- Ofer Milavski - COO

Contact

Dana Poleg
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dana@fivesigmalabs.com

Employees | 30

Annual Revenues



Top Industries

- Insurance
- Lodging
- Retail

Product Offerings

- Benchmarking
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- Exposure/Asset Mgmt
- GRC
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Underwriting

Company Overview

Five Sigma is a cloud-native, data-driven Claims Management Solution (CMS) with embedded AI/ML capabilities to allow intelligent claims processing for the insurance industry. Five Sigma optimizes claims management by adding automated claims processing workflows, using data modeling and AI to provide smart recommendations, improving adjuster's decision-making, and reducing errors. Leading Insurance carriers, InsureTech, TPAs and Self-Insured companies use Five Sigma's CMS to modernize their Claims Management operations, reduce claims leakage, enhance compliance and improve their customers' experience.

Product Information

Five Sigma is a cloud-native, data-driven Claims Management Solution (CMS) with embedded AI/ML capabilities that lets you simplify claims processing.

Deployed within days, our solutions automate the claims process and offer recommendations and next steps - allowing adjusters to focus on making the right decisions and providing excellent customer service.

Service Methodology

Five Sigma provides just-in-time service. The service is provided upon request when needed.

Implementation Methodology

We have a soft-launch implementation methodology. We usually track the project in two tiers:

1. technology integrations and implementation.
2. Business rules configurations and customizations.

We install in pieces of the organizations and then expand to it all. We have conversion projects after launch with live and historical data from previous systems.

Technology Overview

Five Sigma is a cloud-native, data-driven Claims Management Solution (CMS) with embedded AI/ML capabilities to allow intelligent claims processing for the insurance industry. Five Sigma optimizes claims management by adding automated claims processing workflows, using data modeling and AI to provide smart recommendations, improving adjuster's decision-making, and reducing errors. Leading Insurance carriers, InsureTech, TPAs and Self-Insured companies use Five Sigma's CMS to modernize their Claims Management operations, reduce claims leakage, enhance compliance and improve their customers' experience.

Coming in 2022

- Expanding our recommendation functionality
- Expand configurability functionality to allow more flexibility to our customers and users
- Improving our API to allow an easier integration with 3rd party systems

Customer Experience

Support Hours

Follow-the-sun support during business days

Support Offered

- Email
- Dedicated Account Representative
- Online help

User Conference

No

Client Advisory Council

No

Product

Release Schedule

SaaS - Ongoing basis

Implementation Time

4-12 Weeks

Product License

Based on the number of claims and complexity

Average Annual Fee

\$150,000

Customers



Users



Deployment

SaaS

Hosting

3rd Party hosted

Security Certifications

SSAE 18 SOC2 Type II

3rd Party Assessment

January 2022

Data Encryption |

Yes

Browsers

Google Chrome



Five Sigma

Insurity

Company Info

Ownership

Privately held

Founded | 1985

Headquarters & Locations

- Hartford, CT
- Milpitas, CA
- Lakeland, FL
- Austin, TX
- Montreal, QC, Canada
- London, United Kingdom

Leadership

- Chris Lafond, CEO
- Jatin Atre, CMO
- Craig Campestre, Sales
- Ivan Latanision, Product

Contact

Elizabeth Hutchinson
elizabeth.hutchinson@insurity.com
928 304 7519

Employees | 1,100

Annual Revenues

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Top Industries

- Insurance

Product Offerings

- Benchmarking
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration
- TCoR/Allocations

Company Overview

Insurity is a leading provider of cloud-based core system solutions and data analytics for the world's largest insurers, brokers, and MGAs. Through its best-in-class digital platform and with unrivaled industry experience and thought leadership, Insurity is uniquely positioned to deliver exceptional value, empowering clients to focus on their core businesses, optimize their operations, and provide superior customer experiences. With users worldwide and more cloud-based deployments than any other core system provider in the insurtech space, Insurity is trusted by 15 of the top 25 P&C carriers in the US.

ClaimsXPress Product Information

ClaimsXPress' powerful platform and modern design enable more effective and efficient claims handling, all while assuring the delivery of consistent and exceptional customer service. ClaimsXPress' robust set of highly flexible features can be configured to meet your most demanding workflows and your customers' specific claims needs, resulting in a more simplified and streamlined claims experience. Insurity's staff of experienced consulting and industry experts, software developers, and project managers have created ClaimsXPress as an architecturally strong enterprise platform, designed for superior scalability, performance and reliability.

Service Methodology

To ensure continuity with the implementation process, the Solution Architect from the Insurity project team will continue to be our customer's primary technical point of contact for a period of 4 to 6 weeks after going live.

During this period, the ClaimsXPress support team will be introduced to our customer and discuss our support services.

Optional consulting services that can also be provided by Insurity include:

- System administration services
- Security configuration
- Business rule configuration
- Report analysis services
- Workflow analysis services

Implementation Methodology

At the beginning of the project, Insurity will assign a Project Manager and a Solution Architect to our customer's implementation, and these two resources will remain on the project over the course of the implementation. The Project Manager and Solution Architect will work with Insurity's team of resources to ensure the project is a success. Insurity makes every reasonable effort to keep an implementation team together for the good of the project and continuity of relationships to achieve the best possible outcome.

Customer Experience

Support Hours

Monday to Friday
8 AM to 9 PM
(customer's time zone)

Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- User Manuals

User Conference

Annually

Client Advisory Council

Yes

Product

Release Schedule

- 6-12 months major
- 3-6 months minor

Implementation Time

7-12 months

Product License

Concurrent user license

Average Annual Fee

Not disclosed

Customers



Users



Deployment

- Private Cloud
- Public Cloud

Hosting

- 3rd Party hosted
- Vendor hosted

Security Certifications

- SSAE 16 - SOC 2
- ISO 27001/27002

3rd Party Assessment

March 2021

Data Encryption | Yes

Browsers

- Apple Safari
- Google Chrome
- Internet Explorer
- Mozilla Firefox

LISTEN TO YOUR DATA. MAKE BETTER CLAIMS DECISIONS.

Foresight that translates into tangible cost reductions, quantifiable efficiency gains and better outcomes.

KlearClaims with native Artificial Intelligence provides predictive models built into the claims management system to help your team optimize tactical, operational, and strategic decisions throughout the claims life cycle.

Problems We Solve

- Severity Prediction
- Reserve Prediction
- Claim Fraud Detection
- Provider Fraud Detection
- Litigation Prediction
- Subrogation Prediction

The Klear.ai Solution uses highly sophisticated AI and Deep Learning models to make accurate predictions of critical claims parameters. Our models ingest structured as well as unstructured data running them through our proprietary statistical models to provide final output.

Ready to gain insights into your claims management data, contact us for a demo today.



REQUEST A DEMO
+1 (800) 493-2161
INFO@KLEAR.AI
WWW.KLEAR.AI





Company Info

Ownership | Privately held

Founded | 2018

Headquarters & Locations

- Cypress, CA
- Cerritos, CA
- Sarasota, FL
- Columbus, OH

Leadership

- Brijesh Kumar, CEO
- Randy Wheeler, Advisor
- Anand Shirur, Managing Director
- Craig Evans, VP of Product Development
- Sudhi Kowligi, CRO
- Darrel Vaughn, VP of Sales

Contact

Darrel Vaughn
darrel@klearai.com
 925-640-7156

Employees | 120

Annual Revenues



Top Industries

- Education
- Government
- Nonprofit Institutions
- Oil & Gas
- Wholesale

Product Offerings

- Benchmarking
- Certificate of Insurance Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration
- TCoR/Allocations
- Underwriting

Company Overview

Klear.ai provides Native AI-powered software solutions for Policy, Claims, and Risk Management, for all insurance lines of commercial Property & Casualty Insurance including Workers Compensation, and all types of Property and Liability lines.

Klear.ai Product Information

KlearClaims - for Claims Adjudication & Management

KlearAudit - for the internal audit of the Claims process and team

KlearAnalytics - for Reporting and Analytics

KlearIntake - for data intake, digitally example, Claim and Claimant information, to be insured client information, etc.,

KlearPolicy - for Policy Management including Underwriting, Rating, and Renewal

KlearUR - for Utilization Review

KlearAbsence - to manage leave, accommodation, and RTW of the injured employee

What's New

- More automation, alerts, and notifications built-in KlearClaims to increase the bandwidth of each and every Claim Adjuster/Claim Examiners.
- Klear.ai GeoAnalytics for COVID related analysis and reporting
- KlearCase for Case Load Management
- KlearUR for Utilization Review

What's Coming

- We are adding KlearAbsence, a new module to KlearClaims to manage Absence management, accommodations, and Return to Work (RTW)
- We are enhancing the features and functionality of Klear.ai solution suite and here is a partial list of such enhancements:
 - Enhancement of Claim Segmentation feature based on more variables
 - Recommendation of provider(s) to treat an injury in conjunction with Provider risk rating
 - Recommendation to assign Nurse Case Managers
 - Recommendation on Settlements with a dollar value

PRODUCT SCORES

Claims Administration Claims Management



8.5



8.0

Incident Management



8.0

Policy/Program Mgmt



7.5

Reporting



7.5

Benchmarking



8.0

Legal/Matter Mgmt



7.0

System Attributes



8.0

System-wide Capabilities



8.0

Customer Experience

Support Hours
24/7

Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference

Annually

Client Advisory Council

Yes

Product

Release Schedule

Every 2 weeks

Implementation Time

1 - 6 Months

Product License

Subscription based on the modules and the number of users

Average Annual Fee

\$60,000

Customers



Users



Deployment

SaaS

Hosting

3rd Party hosted
(Microsoft Azure)

Security Certifications

SSAE 18 SOC2 Type II
ISO 27001
SSAE 18 SOC2 Type I

3rd Party Assessment

January 2022

Data Encryption | Yes

Browsers

- Browser agnostic

Service Methodology

We deliver our solution in SaaS mode, thus managing all aspects related to cloud hosting, new releases/upgrades, etc. On the support front, we do have 24/7 mode support available and we provide client-specific SLA and adhere to the commitments made in the SLA, at all times on the response times, change requests, etc. We follow Agile or Waterfall or hybrid methodology, as required by the client.

Implementation methodology

We have a proven implementation process that starts within a reasonable time from the date of execution of the contract and includes the following steps:

1. Kick-off and Initiation
2. Understanding Client Workflow and Analysis of the workflow
3. List Configuration/customization requirements and their validation/verification by the client
4. Execution of Configuration/customization requirements
5. Data Conversion and Data Cleansing
6. Functional and System integration testing
7. User Acceptance Testing by the Client team
8. Deployment, Go-Live, and Post-Go-Live activities.

Technology Overview

The entire solution is hosted on the Microsoft Azure cloud. The solution utilizes tools and features available on Microsoft Azure to meet certain requirements and functionalities. The solution also utilizes Power BI and Power Apps for its Analytics features and capabilities.

As the entire solution is cloud-based, the Client need not procure any additional servers or products. The client will be able to access the application using a web browser on any computer device.





P&C Insurance Systems, Inc.

Company Info

Ownership

Privately held

Founded | 2011

Headquarters & Locations

- New York, NY
- Valencia, CA

Leadership

- Georgette Loizou, CEO
- Michael A. Loizou, CSO
- Liza Girdhar, VP Technical Services

Contact

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

Employees | 30

Annual Revenues

Not Disclosed

Top Industries

- Business & Consumer Services
- Finance & Insurance
- Government
- Insurance
- Transportation

Product Offerings

- Benchmarking
- Catastrophic Risk Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration
- TCoR/Allocations

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 toolset 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

- 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, including fraud indicators and flagging
- New embedded BI & Dashboard module, utilizing a redesigned reporting model, data warehouse, and data cubes
- Expanded COI tracking and management

What's Coming

- Launching a reimagined Incident Intake module, built-in new technology stack
- Expansion of Safety and Loss module
- New embedded hub to view Policy and Exposure info

PRODUCT SCORES

Claims Administration Claims Management



8.0



8.3

Incident Management



7.4

Reporting



7.0

Legal/Matter Mgmt



7.5

System Attributes



7.3

System-wide Capabilities



7.4

Customer Experience

Support Hours

Monday to Friday
8am to 8pm (EST)

Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- User Manuals
- Video tutorials

User Conference

Quarterly

Client Advisory Council

No

Product

Release Schedule

Quarterly

Implementation Time

3 - 12 Months

Product License

Monthly subscription based on users, LOB's, modules, and integration points

Traditional license model for those requiring.

Customers



Users



Average Annual Fee

\$75,000

Deployment

On-Premise
Private Cloud
SaaS

Hosting

3rd Party hosted
Client hosted

Security Certifications

SSAE 16 - SOC 2, Safe Harbor,
EU-U.S. Privacy Shield, HIPAA,
SSAE 18 SOC2 Type II, NIST

3rd Party Assessment

October 2020

Data Encryption | Yes

Browsers

- Browser agnostic

Service Methodology

PCIS employs a Client Success Centric methodology, providing a hands-on approach to servicing; each client receives a dedicated CSR, a Client Success Manager, Project Sponsor. CSRs have a direct contact path with clients 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, track issues, and report on service metrics, like 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

Built on SQL .NET technology. The Microsoft platform is integral to the system, powering BI, B2B interface layer, integrated Office suite. PCIS maintains all hardware in its SaaS offering. Clients only need an internet connection and browser to access any module securely, Chrome, Edge, and IE 11 are the most used browsers. The solution operates on a physical, dedicated, redundant server cluster running VMware ESXi utilizing high-availability, failover technologies. Datacenter's in NY and CA.

USER SURVEY RESULTS

Customer Experience

 7.3

Implementation Experience

 7.3

System Value

 6.9

System Satisfaction

 7.2

Ease of Adoption

 7.4

Understands Our Needs

 7.1

Effectively Used

 7.4





RISK. MANAGEMENT. INFORMATION. SYSTEM.

/RIM-(IZ)/

the role of the risk manager has evolved, isn't it time for their tech to?

ClaimsVISION



Claims Admin



ERM



RMIS



Safety Management



Underwriting &
Policy Admin



Data Analysis



Compliance



Litigation



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
bmack@spear-tech.com

Employees | 10

Annual Revenues



Top Industries

- Education
- Finance & Insurance
- Healthcare
- Utilities

Product Offerings

- Benchmarking
- Certificate of Insurance Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- Exposure/Asset Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration

Company Overview

Spear Technologies Inc. is a systems development firm for the property and casualty insurance sector, launched by experienced insurance industry executives. Spear's platform leverages the extraordinary capabilities of the Microsoft Power Platform. Its initial product, SpearClaims, designed by industry veterans, is a multi-line claims administration system including multi-jurisdiction Workers Compensation, General Liability, Auto and Property for both commercial and personal lines. All lines are supported. With SpearClaims your organization will be able to bring a new standard of Speed, Control, and Results to your claims organization.

SpearClaims Product Information

SpearClaims is a multi-line claims administration system based on the Microsoft Power Platform and designed by industry veterans. 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. SpearClaims was first implemented in 2021.

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 the first in the P&C sector to leverage the extraordinary capabilities of the Microsoft Power Platform. SpearClaims uses all the component as described below:

- Extensibility - Easily customize and extend our applications using PowerApps.
- Performance - Provides a UI across a variety of devices from desktop to mobile.
- Intelligent Automation - Easily implement your own unique workflows and business processes.
- Digital Engagement - Our Portal and Virtual Agents optimize virtual interactions with key stakeholders.
- Integration - Easily connect to hundreds of data sources and applications.
- Analytics - Stunning dashboards and visualization using Power BI.
- Trusted Cloud - Cloud Hosting on Azure backed by the Microsoft Trust Center.

Customer Experience

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

Support Offered

- Knowledge base
- User Manuals
- Email
- Dedicated Account Representative
- Online help
- Helpdesk
- Screen "tips"
- Video tutorials
- Community Forums
- Website

User Conference

Semi-annual

Client Advisory Council

Yes

Product

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

Security Certifications

SSAE 18 SOC2 Type II

3rd Party Assessment

July 2021

Data Encryption | Yes

Browsers

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

KLEARCLAIMS™ IS ADVANCED CLAIMS MANAGEMENT SOFTWARE WITH NATIVE ARTIFICIAL INTELLIGENCE

KlearClaims' easy to use, all-in-one platform assists adjusters with reserves, potential fraud, subrogation opportunities, litigation propensity and much more.

- Artificial Intelligence throughout entire claims process
- Manages multiple lines of insurance
- Increases cost savings
- Improves efficiency

Additional Modules

- KlearPolicy
- KlearAnalytics
- KlearAudit
- KlearIntake
- KlearUR
- KlearAbsence



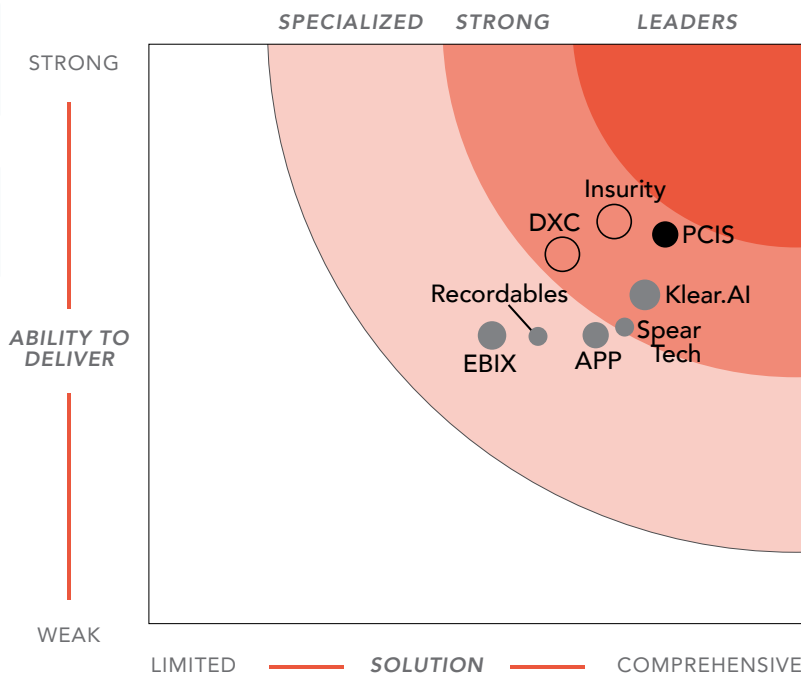
REQUEST A DEMO

+1 (800) 493-2161
INFO@KLEAR.AI.COM
WWW.KLEAR.AI



Providers at a Glance: Claims RMIS Providers

OVERALL RATINGS



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 Marketplace

New RiskTech solutions are helping businesses respond to escalating risk across industries.



Risk is ubiquitous in 2022. In fact, as many as 57% of boards of directors have increased or expect to increase their risk appetite in 2022, according to Gartner.¹ To combat such volatility, businesses are more often seeking out specialized solutions that bring more data on their institutional risk to the forefront.

Historically, the insurance industry has been underserved by technology solutions. Not too long-ago Risk Management Information Systems (RMIS) were the only tech solutions available to manage risk. RMIS capabilities have continued expand to meet demand but typically these new capabilities aren't as comprehensive until there is greater

adoption. More on, RMIS providers must focus on their core capabilities to support their existing customer base.

RiskTech solutions, generally, are more specialized and focus on specific solutions. These specialized solutions are solving problems that didn't exist just a few years ago or where technology wasn't able to solve for it in the past. The ability to find a technology solution for your latest or most pressing risk is what's driving RiskTech innovation.

More than 85% of RMIS Report respondents said they are currently seeking best-in-breed solutions to integrate with their RMIS. It's worth noting

¹ Gartner. "6 key takeaways from the Gartner Board of Directors survey." October 21, 2021.

that not every RiskTech solution can or needs to be integrated with your RMIS.

Here are four trends we're seeing in the RiskTech space right now:

- **RiskTech is growing faster than traditional Insurtech.** Industry investment and innovation is growing more rapidly than ever before, specifically in niche areas, such as RiskTech.

RiskTech is engaged in solving organizational problems that haven't been solved before. Take claims adjudication, for example. There are RiskTech solutions you can integrate with your RMIS to add analytics and artificial intelligence (AI) capabilities to improve your claim outcomes.

- **RiskTech is transforming traditional legacy-driven and manual processes.** We knew industry data collection was antiquated, but COVID taught us just how analog we really were.

RiskTech can drive efficiencies by focusing on an organization's digitization, providing more valuable data for decision making. For example, LineSlip, which converts and digitizes organization's policy program documents into data-rich dashboards giving you actionable insurance data regarding your programs.

- **RiskTech provides a continuous stream of innovative products.** Beyond just scanned documents stored on your company network, RiskTech solutions are taking data from paper documents and transposing them into usable fields. Think: cost for coverages, auto liability

metrics with AI, analytics, cyber and catastrophic risk tools, certification management and more. These products provide innovative solutions to complex problems.

- **RiskTech + RMIS providers = the ultimate solution.**

We'll see the innovation, then consolidation cycle continue to happen in the RiskTech and InsurTech space. Integration does play this movement down a bit, so you don't have to have 20 different independent solutions.

Integration is simpler than it was even a few years ago and you can integrate as much or as little RiskTech as you want into your RMIS. It's advantageous for RMIS vendors to integrate with RiskTech as well to ensure the RMIS maintains its status as your business' hub for all things risk.

When partnering with bigger RMIS providers, RiskTech vendors have an opportunity to get in front of more end-users. RMIS providers will integrate so they can say to their customers: we have deeper capabilities that might fit your need if our basic service isn't enough for you.

It's onward and upwards for RiskTech

The RiskTech section of the RMIS Report debuted just last year. This year, it's a significant piece of the RMIS Report story. We look forward to watching what is to come for RiskTech solutions both in 2022 and beyond.

Burn your binders.



Figuratively, of course.

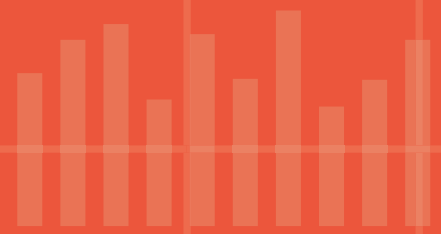
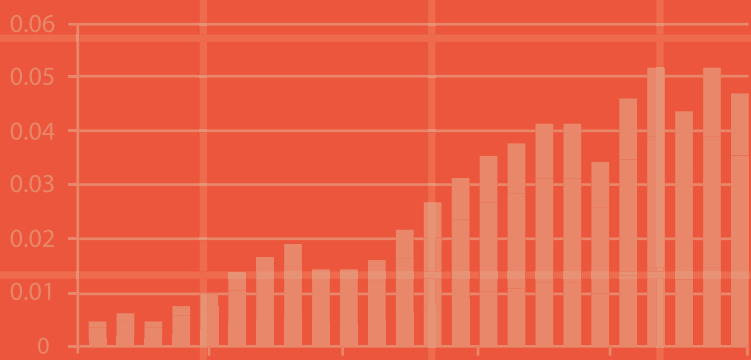
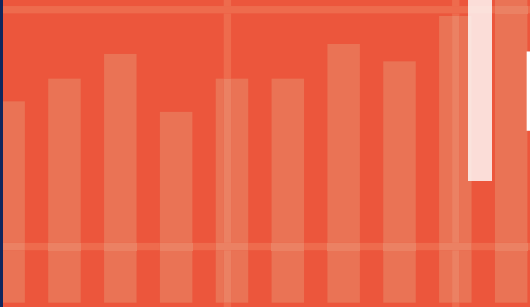
LineSlip's award-winning software provides a long-overdue upgrade from tedious, paper-based risk management processes. Our dashboards showcase every detail of your program instantly, enabling faster reporting, clearer stakeholder communication, fewer errors, and more capacity for strategic leadership.



 **lineslip**

lineslipsolutions.com

RiskTech Solutions Provider Profiles



CLARA Analytics

Company Info

Ownership

Privately held

Founded | 2017

Headquarters & Locations

- Santa Clara, California

Leadership

- Heather Wilson, CEO
- Rick Rosenthal, CFO
- Tyler Jones, CCMO
- Tom Warden, CISO
- Gabe Cossio, VP of Sales

Contact

Tyler Jones
818-481-2555
tyler.j@claraanalytics.com

Annual Revenues

Not disclosed

Top Industries

- Business & Consumer Services
- Finance & Insurance
- Healthcare
- Insurance

Product Offerings

- Benchmarking
- Claims Administration
- Data Analytics/
Predictive Modeling/AI

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.

CLARA Product Information

CLARA Triage – Artificial intelligence (AI) insights for claims adjusters and risk managers that expedites simple claims, optimizes adjuster workloads and improves outcomes of Workers Compensation claims with daily alerts to prevent claims escalation.

CLARA Litigation – AI insights to detect litigation risk, manage attorney performance, and resolve claims effectively.

CLARA Treatment – AI insights for adjusters and risk managers to optimize your provider network and direct patients to the best medical providers to improve medical outcomes and mitigate unnecessary medical and indemnity costs.

CLARA Optics – Automated claims-based medical record collation, summarization and alerts in searchable user interface with daily updates and report generation while the claim is active.

CLARA MSP (Medicare Secondary Payer) – AI powered solution to generate CMS-approvable MSP compliance reports quickly.

Implementation methodology

Implementation of CLARA's product suite is divided into the following phases: Kickoff, Historic Data Ingestion, Model Training & Configuration, Daily File Ingestion Configuration, Training, and Ongoing Adoption Tracking & value Quantification. Each implementation begins with a kickoff call with the implementation team and key resources from the customer team. The purpose of the call is to review project goals, timelines, and data requirements. Based on the items discussed, CLARA will provide a detailed and customized project plan.

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.

Customer Experience

Support Hours

Monday to Friday
7am to 7pm (PST)
24/7 emergency

Support Offered

- Dedicated Account Representative
- Email
- Knowledge base
- User Manuals
- Website

User Conference

No

Client Advisory Council

Yes

Product

Release Schedule

N/A

Implementation Time

60 to 70 days

Product License

Annual subscription

Customers



Users



Deployment

SaaS

Hosting

Vendor hosted

Security Certifications

SSAE 18 SOC2 Type II

3rd Party Assessment

July 2021

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
- Henry Allen, CCO
- Jeff Walker, Head of
Customer Experience

Contact

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

Employees | 40

Annual Revenues



Top Industries

- Education
- Government
- Manufacturing
- Oil & Gas
- Retail

Product Offerings

- Benchmarking
- Catastrophic Risk Mgmt
- Claims Mgmt
- Data Analytics/
Predictive Modeling/AI
- EH&S
- Exposure/Asset Mgmt
- GRC
- Location/Property Mgmt
- Policy/Program Mgmt
- TCoR/Allocations

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 client portals, embedded analytics, reporting and alerts into customer applications, exposure data automatically refreshed.

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 online. Solution Architecture/ Consulting services are available for fee upon request.

Technology Overview

The platform uses many AWS services such as RDS, API Gateway, Lambda, S3, EC2 etc. The GPU based computation engine is built using C++ and CUDA. The data pipelines are built using Java and Python. The web application is built using Angular 11 and NodeJS.

Customer Experience

Support Hours

Monday to Friday
Live support 20 hours per day

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Screen “tips”
- Video tutorials
- Website

User Conference

No

Client Advisory Council

No

Product

Release Schedule

Every 4 months

Implementation Time

1-4 weeks

Product License

Subscription

Average Annual Fee

\$100,000

Customers



Users



Deployment

SaaS

Hosting

3rd Party hosted (AWS)

Security Certifications

ISO 27001
ISO/IEC 27001:2013

3rd Party Assessment

December 2021

Data Encryption | Yes

Browsers

Google Chrome

Gradient AI

Company Info

Ownership

Private equity backed

Founded | 2012

Headquarters & Locations

- Boston, MA

Leadership

- Stan Smith, Founder and CEO
- Jeff Snider, General Manager
- Heeren Pathak, CTO
- Anthony Tuffile, CRO

Annual Revenues



Contact

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

Top Industries

- Finance & Insurance
- Government
- Healthcare
- Insurance

Product Offerings

- Data Analytics/
Predictive Modeling

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.

Gradient AI Product Information

Gradient AI is a leading provider of proven artificial intelligence (AI) solutions for the insurance industry. Its solutions improve loss ratios and profitability by predicting underwriting and claim risks with greater accuracy, as well as reducing quote turnaround times and claim expenses through intelligent automation. Unlike other solutions that use a limited claims and underwriting dataset, Gradient's software-as-a-service (SaaS) platform leverages a vast dataset comprised of tens of millions of policies and claims. It also incorporates numerous other features including economic, health, geographic and demographic information. Customers include some of the most recognized insurance carriers, MGAs, TPAs, risk pools, PEOs and large self-insureds across all major lines of insurance. By using Gradient AI's solutions, insurers of all types achieve a better return on 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.

Customer Experience

Support Hours

24/7

Support Offered

- Dedicated Account Representative
- Email
- Phone

User Conference

N/A

Client Advisory Council

N/A

Product

Release Schedule

Continually updated

Implementation Time

45-120 days

Product License

Annual license

Customers



Users



Deployment

SaaS

Hosting

Vendor hosted

Security Certifications

SOC2

3rd Party Assessment

2020

Data Encryption | Yes

Browsers

Browser agnostic

Insurium

Company Info

Ownership

Private Equity Backed -
Bow River Capital

Founded | 2010

Headquarters & Locations

- Denver, CO

Leadership

- Jeremy Williams, CEO
- Gary Stone, CFO
- Katie Blatherwick, CTO
- Chris Seeger, CRO

Contact

Len Rodkey
941-500-9817
lrodkey@insurium.com

Employees | 37

Annual Revenues



Top Industries

- Insurance

Product Offerings

- Benchmarking
- Claims Administration
- Claims Mgmt
- EH&S
- Exposure/Asset Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration
- TCoR/Allocations
- Underwriting

Company Overview

Insurium is a unified solution providing a 360 degree view of the insurance process lifecycle. The Insurium platform is a market-leading cloud-based core insurance software suite built from the ground-up specifically for P&C insurers and claim administrators.

Product Information

Policy - A robust multi-state, multi-line underwriting and policy management system which centralizes the collection of information and enables the streamlined creation of quotes, endorsements, cancellations, audits, and renewals with integrated billing as part of the solution.

Claims - A modern approach to the claims adjudication that is both intuitive and collaborative in nature. This comprehensive solution allows adjusters and claim management personnel to work efficiently from the first notice through to closure.

Broker Portals - A browser-based website intended for agents/producers/brokers which provides them with secure, self-service access to their quotes and submissions, policy information, first notice of loss, claim review, online bill pay and more.

Insured Portal - A browser-based website intended for policyholders which provides them with secure, self-service access to policy information, first notice of loss, claim review, online bill pay and more.

Loss Control - Enables loss control teams to better manage their safety programs. Includes support for managers to drill into safety data, provide real time feedback to customers, define safety programs and surveys, collect survey responses, and make recommendations for improvement.

Service Methodology

A separate Technical project team renders services for clients that require additional technical support to grow their business. New requests can be initiated through the normal channels of support and are then triaged to the Technical services team for preliminary analysis and review.

Implementation Methodology

The Implementation process is a 5 phased process that is comprised of discovery, configuration & design, execution, production and Hypercare as it transitions fully to standard support. Insurium will assign a Project Manager for the duration of the implementation. The Project Manager oversees the management of the project plan, resources and project strategy and will serve as primary contact for Client during the implementation phase.

Technology Overview

Since it's inception, Insurium's goal has been provide technological capabilities and purpose-built insurance solutions which enable small and mid-size insurers to operate efficiently and compete effectively. One of our core values which is deeply rooted in who we are is to "Be Disruptively Innovative" whereby we use technology to disrupt the standard and put our clients ahead of the pack.

Customer Experience

Support Hours

Monday to Friday
7AM to 5PM (MST)

Support Offered

- Email
- Helpdesk
- Video tutorials
- Web based seminars

User Conference

Annually

Client Advisory Council

Yes

Product

Release Schedule

Every 2 weeks

Implementation Time

3-6 months

Product License

Annual subscription

Average Annual Fee

\$90,000

Customers



Users



Deployment

On-premise
Private Cloud
Public Cloud
SaaS

Hosting

Vendor Hosted

Security Certifications

SSAE 18 SOC 1 Type II

3rd Party Assessment

April 2021

Data Encryption | Yes

Browsers

- Google Chrome
- Internet Explorer
- Microsoft Edge

Company Info

Ownership

Privately held

Founded | 2016

Headquarters & Locations

- New York, NY
- Chicago, IL

Leadership

- Leo Bernstein, Founder and CEO
- Lee T. Stevenson, President
- Rob Keyvani, CTO

Contact

Carly Romeo
Director of Marketing
carly@lineslipsolutions.com

Employees | 50

Top Industries

- Finance & Insurance
- Healthcare
- Lodging
- Real Estate
- Transportation

Product Offerings

- Allocations
- Benchmarking
- C.O.P.E. Tracking
- Dashboards
- Data Analytics
- Exposure/Asset Management
- Policy/Program Management
- TCoR Calculations

Company Overview

LineSlip Solutions is an award-winning SaaS technology company bringing the digital revolution to the risk and insurance world. Our Commercial Insurance Risk Intelligence (CIRI) software converts program documents to data-rich dashboards, giving risk executives instant access to the information they need to stay empowered and effective; this deceptively simple concept is the launchpad for modernized risk best practices across industries. Our team's enthusiasm for serving our customers fueled unprecedented growth in 2021, establishing LineSlip as a must-have strategic tool for risk executives.

LineSlip Risk Manager Product Information

LineSlip Risk Manager is an elegantly simple alternative to traditional, RMIS offerings. The product:

- Ingests and digitizes your insurance program documents with no administrative work from your risk team
- Organizes and visualizes your program data into one-click dashboards easily showcasing information such as premium by Broker, Carrier, Program, or Line; program-wide exposure & rate details; and counterparty risk
- Digitally connects your program data to your program documents for instant access to source files
- Delivers one-click reports and insights for clearer stakeholder communication and more data-powered negotiation

Our risk management clients use LineSlip Risk Manager for everything from understanding their overall insurance spend, making more timely business decisions, preparing board reports, equipping themselves with data during renewal negotiations, and answering last-minute questions from the C-suite. LineSlip Risk Manager is a complement to-not a replacement for-traditional RMIS options.

What's Coming

In 2022, we look forward to enhancing our offering with the following:

Total Cost of Risk (TCOR) Dashboard Views

- The TCOR Views will offer unprecedented one-click access to portfolio-level total cost of risk insights, pulling together retained losses, premium spend and RM-related expense information.

Real Estate Dashboard Views

- The Real Estate Views add a crucial map-based dashboard, a digitized Statement of Values, and a detailed allocation visualization (including COPE information) onto the LineSlip platform. After a beta launch in late 2021, our updated RE views will include additional information available for the map view: flood zone and wind tier locations as well as named wind-storm plots and other real-time natural weather event data.

Client Advisory Committee

- Our Client Advisory Committee will offer clients exclusive access to events and resources ensuring that they not only use LineSlip to its fullest potential, but that they continue to be leaders in the risk and insurance industry.

Customer Experience

Support Hours

Monday to Friday
8:30AM to 6PM (ET)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- User Manuals
- Video tutorials
- Website

User Conference

No

Client Advisory Council

Yes

Product

Implementation Time

4-6 weeks

Product License

Subscription

Average Annual Fee

\$35,000

Deployment

SaaS

Hosting

3rd party hosted

Data Encryption | Yes

3rd Party Assessment

September 2021

Browsers

Browser agnostic

Service Methodology

Our service methodology focuses on clear communication and individualized support, with each client assigned a specific account executive. Once onboarded, the account executives ensure clients fully understand how to navigate and manage their LineSlip dashboards, based on each client's requirements. We also offer our customers ongoing updates regarding software releases and recommendations for getting the most out of their LineSlip instance.

Implementation Methodology

LineSlip is dedicated to helping our customers stay empowered and effective, without complicating their existing workflows or diverting their existing resources. As such, our implementation methodology is turnkey. Instead of spending hours inputting their own data, our customers need only gather their documents—and our software and team do the rest. When the documents have been ingested and the customers' dashboards are ready for use, our client success team guides them through a series of onboarding meetings to ensure they're able to derive the maximum value from the platform.

Technology Overview

Lineslip is a SaaS data mining and visualization platform that collects and structures complex risk from source documents in a permission-based way. It does this by augmenting its staff of insurance experts with automation, natural language processing, and efficient technology process. LineSlip is based on the Microsoft Azure platform, and uses .Net , C#, ASP.NET, MS SQL Server, and Angular.



Company Info

Ownership

Privately held, WEBCBG, LLC

Founded | 2017

Headquarters & Locations

- New Rochelle, NY

Leadership

- Jacqueline Legrand, CEO & Co-Founder
- Ernest Legrand, Co-Founder

Contact

Jacqueline Legrand
212-203-5823
jacqueline.legrand@mptycs.com

Employees | 12

Annual Revenues



Top Industries

- Construction & Engineering
- Insurance
- Manufacturing
- Real Estate
- Retail

Product Offerings

- Catastrophic Risk Mgmt
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- Exposure/Asset Mgmt
- Location/Property Mgmt

Company Overview

MAPTYS® is a New York-based insurtech company that develops geospatial risk analytics software to transform risk exposure data into actionable insights in real-time. We target the property insurance and reinsurance markets, and the corporate risk management market, with medium and large properties portfolio sizes (primarily real-estate, retail, manufacturing). We started to build the first iteration of our platform in 2016, before we named it MAPTYS, and we onboarded our first paying clients in 2017, in the risk management and insurance industry.

MAPTYS Product Information

MAPTYS is a geospatial risk assessment solution for property risk exposure management, climate change reporting and real-time weather events monitoring.

Users can combine and analyze multiple data sets to assess property risk exposure and vulnerabilities to natural catastrophes for a single location or an entire property portfolio. They can create custom and interactive risk analytics and monitor real-time severe weather events with a highly customizable notifications engine.

The platform seamlessly integrates external data, such as risk maps and datasets developed by governmental agencies or acquired from specialist third party providers, to give our users a granular understanding of their property risk exposure and accurately project losses as natural disasters unfold.

What's New

In 2021 completed a series of strategic features including custom thematic maps, dynamic portfolio indicators, a clustering engine to identify accumulations of any values on a selected radius, and a highly customizable severe weather notifications capability to support events response. We initiated the integration of IPCC Climate change data to support new ESG reposting obligations for corporations. Finally we added the possibility for users to invite external users for a limited period of time (for instance to invite insurance carriers at renewal time so they can visualize the property portfolio into Mptycs and download the SOV from the platform) - this is the "exchange platform" concept.

Technology Overview

The foundation of MAPTYS® leverages mature frameworks and languages combined with advanced technologies. The platform combines a proprietary GIS (Geographic Information System), a fully integrated BI (Business Intelligence) tool and a data warehouse, to store and manage a high volume of location-based data. The technical solution includes in-memory data management (SingleStore), C++ NoSQL database (ScyllaDB) and PostgreSQL. Mptycs can be used as a standalone platform or can be easily integrated via APIs with existing systems.

Customer Experience

Support Hours

Regular business hours in Eastern and Central European time zones.

Support Offered

- Email
- Helpdesk
- User Manuals
- Video tutorials

User Conference

No

Client Advisory Council

N/A

Product

Implementation Time

30 days

Product License

SaaS model

Average Annual Fee

\$30,000

Customers



Users



Deployment

- Public cloud
- SaaS

Hosting

3rd Party hosted
(Amazon Web Services)

Security Certifications

ISO 27001

Data Encryption

N/A

Browsers

Browser agnostic

Milliman

Company Info

Ownership

Private

Founded | 1947

Headquarters & Locations

- Seattle, WA
- Chicago, IL
- Milwaukee, WI

Leadership

- Michael Paczolt, Principal & Consulting Actuary, FCAS, MAAA

Contact

Trever Mertz, Director of Sales
262-796-3347
trever.mertz@milliman.com

Annual Revenues

Not disclosed

Top Industries

- Finance & Insurance
- Healthcare
- Manufacturing
- Transportation
- Utilities

Product Offerings

- Benchmarking
- Catastrophic Risk Mgmt
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- OSHA Compliance

Company Overview

Founded in 1947, we are an independent risk management, benefits and technology firm with offices in major cities around the globe. Since our inception, objectivity and professional excellence have been our hallmarks. We are independently owned and managed by our principals, who are distinguished by their technical and business acumen, and by their achievements in their respective fields. Today, we are helping clients address some of the world's most profound social and business challenges, including a looming retirement crisis, an evolving healthcare landscape, the effects of climate change and a global pandemic, and an insurance industry burdened by low interest rates and daunting reporting requirements.

Nodal® Product Information

Nodal is a predictive modeling and decision-support solution used for early claim intervention. It analyzes a wide range of claims data to predict claims that are high-risk so insurers and self-insurers can improve claim performance and reduce costs. Key features:

Text mining: Maximize data value by extracting information from adjuster notes shortly after the claim is reported.

Built-in expertise: Deep subject-matter experience with claims operations is designed into the model, providing accurate results without manual intervention.

Rich visualization: Dynamic data visualization helps quickly identify the most important claims and enables effective communication among individuals and departments.

Independent results: No outside service providers have a stake in the outputs, ensuring the objectivity you need to make effective decisions.

Action output: Nodal shows you exactly which claims to focus on in a format which is intuitive enough for anyone to use.

Continuous improvement: Performance reports enable you to analyze the effectiveness of the analyses and improve over time.

Technology Overview

Proprietary Text Mining: We capture unknown data elements from unstructured data with our proprietary text mining algorithm. Information not captured to date in claim system or has not reached structured data (e.g. medical treatments or claimant attorneys).

Tailored: Our approach is customized to your data, your business operations, and your specific needs. Nodal is not a generic model applied to all clients. We construct models utilizing a client's own detailed claim, medical, and unstructured data while leveraging Nodal's database as support.

End-to-End Solution: We assist clients from data to implementation. We assemble data from structured and unstructured sources, build predictive models using cutting-edge machine learning techniques, and implement with experienced claims consultants to ensure successful implementation. We strongly believe that this comprehensive approach maximizes client ROI.

Customer Experience

Support Hours

Monday-Friday
9 AM-5 PM (CST)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Online help

User Conference

Quarterly

Client Advisory Council

N/A

Product

Release Schedule

As needed

Implementation Time

30-90 days

Product License

SaaS annual
subscription

Average Annual Fee

\$200,000

Customers



Users



Deployment

SaaS

Hosting

3rd party hosted

3rd Party Assessment

March 2021

Data Encryption

Optional

Browsers

Browser agnostic



ARE YOU GETTING THE MOST FROM YOUR RMIS?

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

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

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

At Redhand Advisors, we offer tailored RiskTech consulting services to help organizations select the right technology for their needs.

RMIS Check-up Outcomes:

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



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 info@redhandadvisors.com
 redhandadvisors.com

 **Redhand**
a d v i s o r s

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
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Employees | 4

Annual Revenues



Top Industries

- Finance & Insurance

Product Offerings

- Certificate of Insurance Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- Risk Pool Administration
- TCoR/Allocations
- 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.

Customer Experience

Support Hours
provided by
platform vendors

Support Offered
provided by
platform vendors

User Conference
N/A

Client Advisory Council
N/A

Product

Release Schedule
N/A

Implementation Time
N/A

Product License
Based on platform

Customers



Users



Deployment | SaaS

Hosting
Vendor hosted

Security Certifications

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

3rd Party Assessment
March 2021

Data Encryption
N/A

Browsers
Browser agnostic

State of the Bundled RMIS Market:

Innovation is driving an expansion of products and features



Is an entry-level bundled RMIS that simply monitors claims enough for your organization's growing risk profile these days? For many, the answer is no. While larger corporations often adopt an unbundled RMIS to both collect data and analyze risk gaps across their organizations, having both bundled and unbundled solutions isn't an option for most middle market organizations.


Yet organizations still want to improve overall risk management, seeking the same RMIS features and abilities the big companies have access to. In response, bundled RMIS providers have become more innovative, some growing and tailoring their RMIS solutions to better serve the needs of the small and mid-size business space.

It's one of the reasons private labelling of RMIS solutions in the marketplace will continue to grow in popularity, as brokers and insurers join third-party administrators (TPAs) race to offer new features and opportunities as part of their bundled solutions.

The Changing Face of RMIS

The simple need for RMIS as a claims management system may one day soon become extinct. Today, businesses expect a variety of features and functionalities, including:

- Claims management
- Client communication
- Data analytics
- Benchmarking capabilities
- Policy management
- COI tracking



Expanding their capabilities and features helps TPAs and brokers provide additional services and touchpoints for the organizations they serve. Additional data analytics and benchmarking capabilities have allowed them to become even more valuable — and necessary — to their small to mid-size business customers. Whereas a TPA or broker used to serve up multiple reports annually, the more innovative ones are now including this analysis in their bundled RMIS.

Not surprisingly, some businesses find this even more valuable than what they may have gained from an unbundled RMIS. That's because bundled systems can offer analysis unbundled systems can't — data points from the provider's client base that allow for claim data to be benchmarked and analyzed across a region, cohort, or industry. An unbundled RMIS, on the other hand, has no external data points for comparison built-in.

The New Bundled RMIS

As the industry evolves, businesses are expecting more from their bundled RMIS. While there will always be extra features organizations may be willing to pay for, those same businesses are expecting more today from their basic bundled RMIS these days too.

As a result, look for a bundled RMIS to include:

- **Portal access.** In today's digital world, customers want to be able to log in to access all of their claims info, risk data, analysis and more from a single digital interface/portal, from claims data to analytics to benchmarking.

- **Workflow and alerts/notification.** Automation is king in today's fast-paced environment. Customers expect automatically generated monthly reports on trends and claims. They want alerts when a threshold has been reached. They are relying on these features for better decision making and faster customer service — and they expect it to be standard.
- **Real time data access.** Since claims information can be logged into the system quickly and easily — coming not only from company employees but also from insureds who are self-reporting — data must be available immediately. Businesses want claims information as well as adjuster notes to be readily available, which can aid insurers, brokers and TPAs in decision-making.
- **Seamless integrations.** As the system becomes broader and more comprehensive, it's becoming important that it integrate smoothly with third-party data and other outside providers that can also collaborate through the RMIS. Some examples of this include attorneys and law firms providing legal advice, pharmacies that coordinate with medical coverage or even property valuation services.

Today, a comprehensive RMIS isn't just a tool. It's part of the larger risk management equation each business is solving for.

TPAs, brokers and insurers are seeking to become consultative partners with businesses — rather than just selling a single insurance product — and use their expertise and digital solution to better support organizations and their risk management goals. The bundled RMIS of 2022 may just be the solution.

Bundled RMIS Provider Update

The bundled RMIS are only available, or bundled, to clients of the TPA, insurer, or broker—hence the name. These products tend to concentrate on the core, traditional functions of the RMIS: claims management, safety analysis, data analytics, loss analysis, and benchmarking.

In the bundled RMIS space, there have been some focused improvements by a few vendors. Unfortunately, many of the providers have not kept pace with their peers of the general state of the RMIS industry.

TPAs: Of all the segments in the Bundled industry, this one continues to have the most activity. As we said last year, we believe that the TPA space is the one that is most invested in providing a true value added RMIS capability to their client base.

Gallagher Bassett has added significantly new functionality to their private labelled “hybrid” system, *Luminos*. Specific additions include:

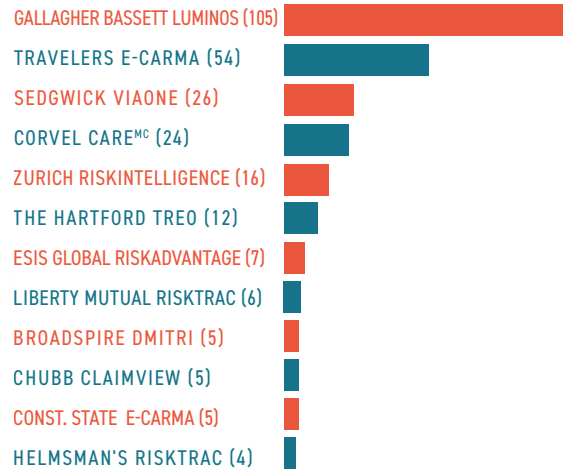
- Anonymous client portal
- Safety/loss control module
- Increased focus on core insurer business
- Improved analytics with their “smart benchmarking” function

They are also continuing to focus upon client service by adding more staff

CorVel, another leader in TPA RMIS category, has also been busy improving their *Care^{MC}Edge* system. CorVel is unique in the bundled RMIS space as their client-facing system is also their internal claims administration system. Some improvements:

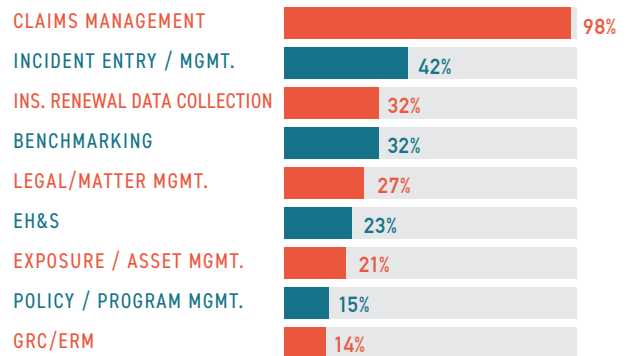
- Real time claims summaries showing risk levels of each claim
- Auto adjudication of bills with no adjuster involvement
- Improved graphics

RMIS REPORT USER SURVEY RESPONSES



(#) NUMBER OF RESPONDENTS IN PARENTHESES

CURRENT USAGE



Constitution State Services, the TPA subsidiary of the Travelers, also utilizes e-CARMA to its client base. As CSS grows, we are confident that e-CARMA will serve them as well as it does for their parent insurer’s clients.

We are confident that the TPA space will see more improvements in client-facing systems going forward.

Insurers: The insurer RMIS space, with one exception, was quiet during this past year. We did not see any significant advancement as compared to the TPA space. Insurers seemed content to hold fast to their existing offerings.

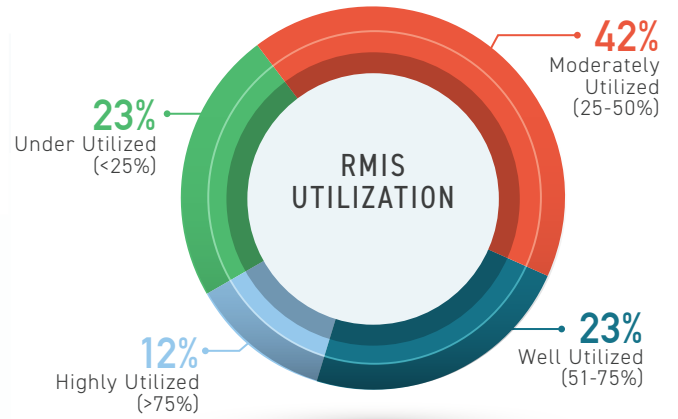
Travelers, once again, was the one exception. As they have done for the past 35 years, the e-CARMA system leads the Insurer RMIS offerings. They continue to provide innovations to the product as well as concentrating on the knowledge and skill level of the RMIS team that oversees it with the client base.

Some notable improvements:

- Expansion and greater usage of e-CARMA to Constitution State Services client base
- RMIS University: improved content and training material to better equip and educate RMIS consultants to help their client base
- Enhanced data integration.

Brokers: Since the heyday when brokers owned the biggest RMIS products (i.e. Marsh with ClearSight/ STARS and Aon with RiskConsole and iVOS), things are quite different. In fact, at that time the RMIS offerings were relatively stand-alone from the brokerage services. Today, clients expect that their brokerage services are supported by innovative technology. Many brokers are turning to RMIS platforms to provide those services.

A good example of this is Willis Towers with its Risk Intelligence product but there are many other brokers that are private labeling existing RMIS products such as Hub International.



RESULTS ACHIEVED



Broker Provider Profiles

HUB

International Limited

Company Info

Ownership

Private Equity Backed

RMIS 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
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Top Industries

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

Product Offerings

- Benchmarking
- Claims Mgmt
- EH&S
- Exposure/Asset Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

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.

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

Release Schedule

Every 8 - 10 weeks

Implementation Time

2 - 6 weeks

Product License

Per-seat licensing
annual subscription

Average Annual Fee

\$32,000

Customers



Users



Deployment

Public Cloud
SaaS

Hosting

3rd party hosted–AWS

Security Certifications

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

3rd Party Assessment

October 2020

Data Encryption | Yes

Browsers

Browser agnostic

Willis Towers Watson

Company Info

Ownership

Public

Founded | 2019

Headquarters & Locations

- London, UK
- Mexico City
- Miami
- New York
- Paris
- Singapore
- Sydney

Leadership

- Adam Garrard
- Srinivas Surapaneni
- Jeremy Brooks

Contact

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Top Industries

- Government
- Insurance
- Oil & Gas
- Real Estate
- Transportation

Product Offerings

- Benchmarking
- Certificate of Insurance Mgmt
- Data Analytics/
Predictive Modeling
- Exposure/Asset Mgmt
- Location/Property Mgmt
- Policy/Program Mgmt
- TCoR/Allocations

Company Overview

Willis Towers Watson, we provide data-driven, insight-led solutions in the areas of people, risk and capital that make your organization more resilient, motivate your workforce, and maximize performance.

We work shoulder to shoulder with you, bringing diverse points of view and a deep commitment to your success. By challenging one another, we achieve breakthroughs because only the best ideas survive. Together, we broaden your horizon and sharpen your focus. Transform your toughest challenges into actionable opportunities and set your path for sustainable success.

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.

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

Technology Overview

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

Customer Experience

Support Hours

24/7

Support Offered

- Dedicated Account Representative
- Email
- Screen "tips"
- User Manuals
- Video tutorials

User Conference

No

Client Advisory Council

N/A

Product

Release Schedule

Regularly based on customer feedback

Implementation Time

3-5 days

Product License

Part of a client's broking relationship

Customers



Users



Deployment

Variety of solutions

Hosting

- 3rd Party hosted
- Vendor hosted

Security Certifications

- SSAE 18 SOC 1 Type II
- SSAE 18 SOC2 Type II
- Pen Test

3rd Party Assessment

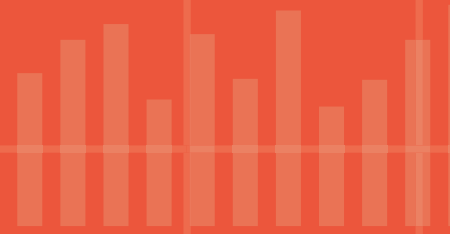
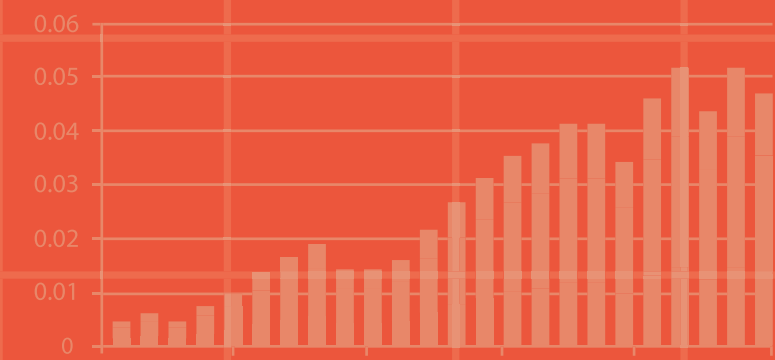
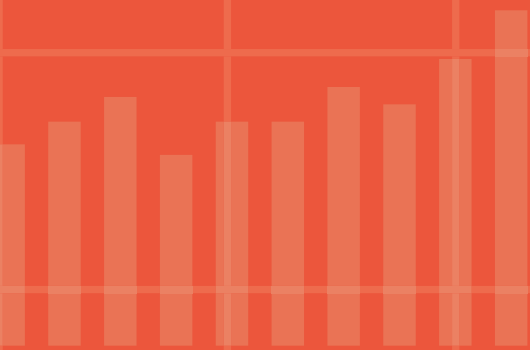
February 2022

Data Encryption | Yes

Browsers

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

Insurer Provider Profiles



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

Top Industries

- Business & Consumer Services
- Construction & Engineering
- Finance & Insurance
- Manufacturing
- Professional Services

Product Offerings

- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt

Company Overview

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

TREO 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.

Service Methodology

An Insured account is assigned a designated Service Account Executive or Claim Account Executive who will assist the Insured and Agent users on TREO.

Implementation Methodology

An Insured account is assigned a designated Service Account Executive or Claim Account Executive who will work with the Insured and Agent on the implementation of TREO.

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 Edge, Firefox, Chrome and Safari and is available on mobile devices.

Customer Experience

Support Hours

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

Support Offered

- Dedicated Account Representative
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference

No

Client Advisory Council

No

Product

Release Schedule

Bi-monthly

Implementation Time

30 days

Customers



Users



Deployment

On-Premise

Hosting

Client hosted

Security Certifications

- SSAE 16 - SOC 2
- SSAE 16 - SOC 1

3rd Party Assessment

June 2021

Data Encryption | No

Browsers

- Apple Safari
- Google Chrome
- Microsoft Edge

Liberty Mutual Insurance

Company Info

Ownership

Privately held

Founded | 1983

Headquarters & Locations

- **Boston, MA**
- Various global locations

Leadership

- David Long , CEO
- James McGlennon, CIO

Contact

Vanessa Fellman
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Top Industries

- Construction & Engineering
- Finance & Insurance
- Manufacturing
- Professional Services
- Retail

Product Offerings

- Benchmarking
- Certificate of Insurance Mgmt
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

Company Overview

Since 1912, we've grown our organization into the sixth largest global property and casualty insurer - based on 2020 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 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

Liberty Mutual's 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 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.

Customer Experience

Support Hours
24/7

Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference
Annually

Client Advisory Council
Yes

Product

Release Schedule
Monthly

Implementation Time
30 days

Customers



Users



Deployment

- Public Cloud
- On-Premise

Hosting

Vendor hosted

Security

Certifications

SSAE 18 SOC 1 Type I

3rd Party Assessment

January 2022

Data Encryption | Yes

Browsers

Browser agnostic

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
- 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

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mstriete@travelers.com

RMIS Employees | 112

Top Industries

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

Product Offerings

- Benchmarking
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

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 RMIS is a risk management information provider that combines quality service and a premier risk management tool, e-CARMA. We combine customer-focused tools and services to meet the evolving data and analytic needs of our customers. e-CARMA provides a highly customized and personalized user experience to manage data and conduct analysis of your risk portfolio. Claim, managed care, risk control, policy, customer-specific, billing and exposure information are integrated into e-CARMA in a highly secured and controlled environment that is re-certified annually. e-CARMA is designed with direct involvement of our customers which results in an intuitive, customer-centric experience. Our team of risk management professionals provide training, customized solutions and consultative service to provide a holistic approach to identifying patterns and taking action to reduce risk.

What's New

RMIS expanded its capabilities to deliver relevant performance insights that help customers take action to reduce risk.

- Expanded occurrence management capability to support automated data integration for added versatility and convenience
- Integration of a self-service exposure capability and report, data extract for up to 90 data fields, and graph generation lending to enhanced analytics and visual representations
- Additional dashboard options further personalizing the data view
- Refined consultative analysis to provide increased awareness of loss history

What's Coming

RMIS remains focused on expanding services and capabilities to support advanced analytics and the need for information.

- Expand breadth of data available to customer within in e-CARMA and through external data distribution
- Broaden options for distributing data through – API, AWS

PRODUCT SCORES

Claims Management



9.1

EH&S



7.6

Exposures



7.5

Policy/Program Mgmt



8.0

Reporting



8.8

Benchmarking



8.6

Legal/Matter Mgmt



8.4

System Attributes



9.0

System-wide Capabilities



8.6

Customer Experience

Support Hours

Monday to Friday
7am to 8pm (EST)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference

Bi-annually

Client Advisory | Yes

Product

Release Schedule

Monthly

Implementation Time

15 days

Product License

Subscription based

Customers



Users



Deployment

- On-Premise
- Private Cloud

Hosting

- 3rd Party hosted (OSHA module)
- Client hosted

Security Certifications

SSAE 18 SOC2 Type II

3rd Party Assessment

December 2021

Data Encryption | Yes

Browsers

Browser agnostic

- Commitment to staff development with focus on data science, customized benchmarking, industry trends and the evolution of our consultative services
- New optional OSHA Recordkeeping capability and services with intelligence that automates rules to determine recordability

Service Methodology

RMIS service begins with a dedicated RMIS consultant conducting an initial needs analysis and capabilities overview. e-CARMA training, data analysis, metric interpretation, and organization code support are just some of the RMIS services customers receive. Our RMIS service model resembles a collaborative partnership, where RMIS consultants, alongside our customers, work to generate efficiencies and customize solutions in a constantly evolving data-centric environment. We're committed in helping our customers achieve their risk management goals.

Implementation Methodology

Product implementation and training is completed in collaboration with the customer's schedule. Account setup is initiated on day 1. Full system implementation and initial training is typically completed within 15 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.

USER SURVEY RESULTS

Customer Experience



Implementation Experience



System Value



System Satisfaction



Ease of Adoption



Understands Our Needs



Effectively Used



TRAVELERS



**Evolving
Improving
Providing
Delivering**

Leveraging new technologies, tools and resources to get you the right information in the right way – that’s what Travelers RMIS is committed to. We’re constantly listening to our customers, improving analytics and advancing our e-CARMA[®] capabilities with your risk management goals in mind. Our dedicated RMIS consultants are with you every step of the way.

Visit travelers.com/rmis to learn more.



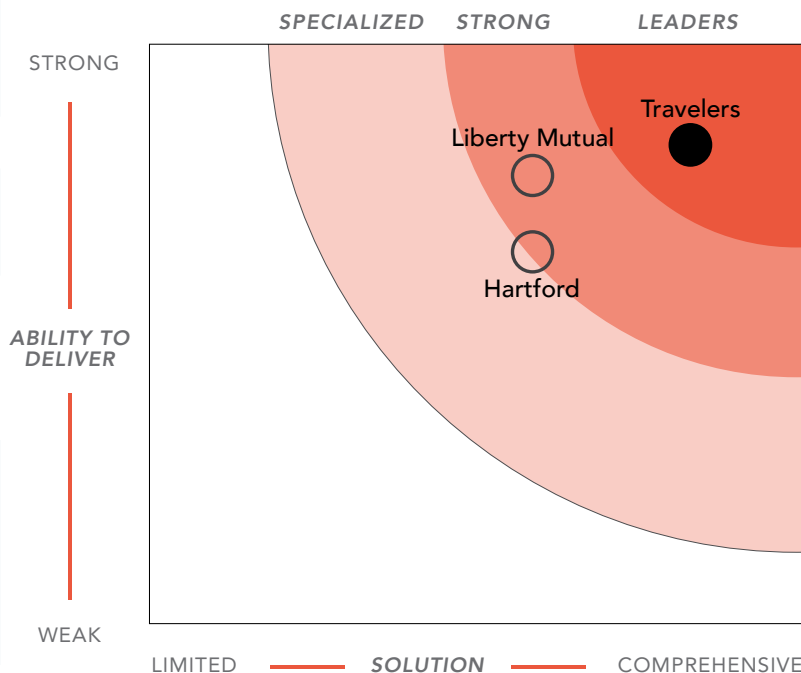
travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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Providers at a Glance: Insurer RMIS Providers

OVERALL RATINGS



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.

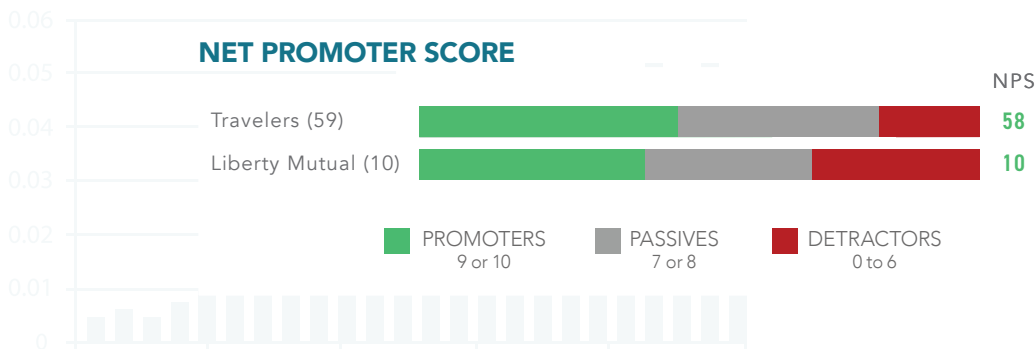
SYSTEM CAPABILITIES

	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



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.

Attaining RMIS Success: Empowered risk managers achieve the greatest outcomes



In every area of life, those who take responsibility for and control their own journey experience the greatest successes. Risk Management Information Systems (RMIS) management is no exception.

Our role, together with that of the RMIS vendor, is to provide the information and tools to help your business make the right decisions about your RMIS and ultimately achieve success. Those businesses that take it and run with it, gaining insights into their needs and goals throughout their implementation process and beyond by engaging the RMIS when new opportunities present themselves, stand to gain the most from their new software.

When COVID-19 hit, for example, empowered risk managers were the ones who looked to their RMIS to manage their new and ever evolving risks. They didn't bother looking for a new solution because they already had one they knew could help.

From selection to implementation to Go Live and beyond, the vendor will continue to provide customer support and insight. However, the most successful

organizations take control of their RMIS journey and don't rely on their vendor to lead the way.

3 Tips to Becoming an Empowered RMIS User

Any organization can become empowered RMIS user. Follow these three tips to achieve success:

- 1. Proactively experiment with the system.** Your RMIS lifecycle is in your court. Those that understand the systems and process during normal times or low periods of risk will be more equipped to implement a new function or feature when the time is right. By willingly exploring your RMIS and engaging with it directly on a regular basis, you will come to identify your own solutions to help you manage your risk.

TIP: Request a “sandbox,” or a copy of your system environment from your vendor. This will allow your team to experiment and try out new features and solutions, without compromising the live system performing critical daily operations.

2. Cultivate an internal champion.

Your RMIS continuous improvement journey post-Go Live should be led by your internal champion, whose goal it is to continually identify new assets, features and upgrades to the system that will benefit the organization. If your organization isn't large enough to dedicate a specific person for this role, you should designate an existing resource within your business. The champion doesn't have to be highly technical but should know how your organization operates with regard to risk. This knowledge can help them identify the most beneficial features of the system and apply them to your needs.

TIP: While new features will be released on a regular basis, remember not every one is ideal for your business. Prioritize the list that will have the most impact within your organization. Understanding your organization's risk profile is most critical to knowing which features to implement.

3. Align the solution with your business goals.

Tailoring an RMIS to your business goals isn't a once-and-done process. Stay away from thinking: What does the system do for my organization? Instead, think: How do I use the system today? Does it align with our goals? Too often a business goes live and then fails to go back and modify the original configuration to keep up with changing objectives, leaving only features from the initial implementation to carry your business through even as your risk priorities have changed. When your business has a new risk or priority, you need to reevaluate and consider how the system can help support it.

TIP: Continuously ask yourself these questions to determine how and when to best update your business' RMIS:

- How do we use the system today?
- What are our goals that we trying to achieve?
- How are we accomplishing these goals?
- Do we have the tools to help solve for X?
- Can our existing RMIS system help support this?
- If not, what do we need to do so it can?

Technology can help in a variety of ways, including automating workflows and assist in managing your total cost of risk. Always be asking if new features can solve a problem for your organization. The more that your RMIS can align with your goals, the better.

A RMIS is the most beneficial when your business can take full advantage of it. By becoming an empowered customer, you'll ultimately, make the most of your RMIS system over time, well beyond Go Live.

By continuously reevaluating your use of the system and how it relates to your organization's goals and priorities, you'll discover new ways the system can support you in achieving your chief objectives.

For more information on RMIS management best practices and how to choose the right RMIS system, schedule an Inquiry Call with Redhand Advisors.

LUMINOS

The **NEXT** Level

The only hybrid TPA RMIS solution merging core **RMIS** features with our claims management intellectual capital and proprietary computing tools, delivering the actionable information you need to **drive superior claim outcomes.**

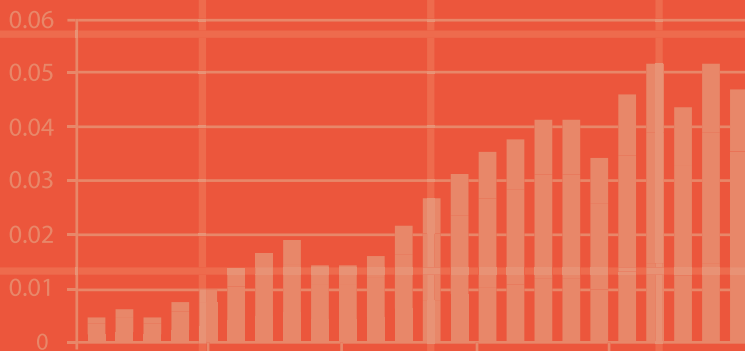
Learn more about our LUMINOS Expanded Service Offerings through our Sales or Client Service teams, or contact Jennifer Turner, SVP RMIS Solutions, at jennifer_turner1@gbtpa.com.



GALLAGHER BASSETT

GUIDE. GUARD. GO BEYOND.

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
- Mike Hoberman, President
- Joel Raedeke, CTO

Contact

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

Top Industries

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

Product Offerings

- Benchmarking
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

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 Client Ecosystem (RMIS) offering allows clients the ability to view, edit and analyze both individual claims and trends within their book. Designed to be intuitive, the system was designed using UX best practices and requires little-to-no training. This includes our new Claim Lookup. 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. Our solution is further enhanced through our in-house Data Science professionals and Machine Learning Artificial Intelligence (AI) platform. Broadspire's solution allows us to efficiently deploy custom predictive models and benchmarking leading to better actionable recommendations in support of our clients' goals and objectives.

Service Methodology

Broadspire uses a consultative approach to technology and analytics. This allows us to align capabilities and resources for clients via regular strategic planning and stewardship. This stewardship comes in the form of Program Health Assessments where our analysts mine client data for opportunities to provide custom solutions to client pain points. This interaction of people and analytics gives our clients unique and actionable insights, while also equipping them to explore their data themselves.

Implementation Methodology

We implement via project management approach. First, we take time to understand client goals and objectives. Then our team ensures the right features and resources are aligned to achieve the desired client outcomes. This approach also ensures accountability across the team so we hit the needed deadlines for implementation.

Technology Overview

Web based product with Oracle backend, and integrated with Oracle and PowerBI.

Customer Experience

Support Hours

Monday to Friday
7AM to 6PM (EST)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference

Annually

Client Advisory Council

Yes

Product

Release Schedule

Monthly

Implementation Time

1-2 weeks

Customers



Users



Deployment

- SaaS
- Hybrid

Hosting

Vendor hosted

Security Certifications

- SSAE 18 SOC2 Type II
- NIST

3rd Party Assessment

September 2020

Data Encryption | Yes

Browsers

Browser agnostic

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
- Richardson, TX

Leadership

- John Gorecki Jr. President

Contact

John Gorecki, Jr
860-277-0382

jgorecki

[@constitutionstateservices.com](https://www.constitutionstateservices.com)

RMIS Employees | 112

Top Industries

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

Product Offerings

- Benchmarking
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

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. Leveraging our national scale with technical expertise enables us to deliver superior results.

e-CARMA® Product Information

CSS RMIS combines customer-focused tools and services to meet the evolving data and analytic needs of our customers.

e-CARMA, our premier risk management tool, provides a highly customized and personalized user experience to manage data and conduct analysis of your risk portfolio.

Claim, managed care, risk control, policy, customer-specific, billing and exposure information are integrated into e-CARMA in a highly secured and controlled environment that is re-certified annually. e-CARMA is designed with direct involvement of our customers which results in an intuitive, customer-centric experience. Our team of risk management professionals provide training, customized solutions and consultative service to provide a holistic approach to identifying patterns and taking action to reduce risk.

Service Methodology

RMIS service begins with a dedicated RMIS consultant conducting an initial needs analysis and capabilities overview. e-CARMA training, data analysis, metric interpretation, and organization code support are just some of the RMIS services customers receive. Our RMIS service model resembles a collaborative partnership, where RMIS consultants, alongside our customers, work to generate efficiencies and customize solutions in a constantly evolving data-centric environment.

Implementation Methodology

Product implementation and training is completed in collaboration with the customer's schedule. Account setup is initiated on day 1. Full system implementation and initial training is typically completed within 15 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.

Customer Experience

Support Hours

Monday to Friday
7am to 8pm (EST)

Support Offered

- Dedicated Account Representative
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference

Bi-annually

Client Advisory | Yes

Technology

Release Schedule

Monthly

Implementation Time

15 days

Product License

Subscription based

Customers



Users



Deployment

- On-Premise
- Private Cloud

Hosting

- 3rd Party hosted (OSHA module)
- Client hosted

Security Certifications

SSAE 18 SOC2 Type II

3rd Party Assessment

December 2021

Data Encryption | Yes

Browsers

Browser agnostic



Company Info

Ownership

Public Company

Founded | 2000

Headquarters & Locations

- Fort Worth, TX
- 80 office locations nationwide

Leadership

- Gordon Clemons, Chairman
- Michael Combs, President and CEO
- Brandon O'Brien, CFO
- Maxim Shishin, CIO
- Stefan Richards, CISO

Contact

Melissa Storan
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melissa_storan@corvel.com

RMIS Employees | 150

Top Industries

- Healthcare
- Manufacturing
- Retail
- Transportation

Product Offerings

- Benchmarking
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

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} EdgeSM 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. The claims system provides clients with complete program visibility to keep them connected throughout the entire claims process. Care^{MC} Edge is CorVel's dynamic and integrated workspace that helps Adjusters take timely and 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

CorVel is advancing cutting-edge analytics in workers' compensation and liability claims management through CogencyIQ. CogencyIQ allows for even greater data analysis, recommendations, and control of risk. With CogencyIQ, CorVel has expanded its analytics team to include data scientists, machine learning and predictive analytics experts, and senior thought leaders with top-level solutions expertise and deep knowledge of the market.

CogencyIQ will use the following key elements to enhance our customers program:

- Business Intelligence (BI): provides a complete view of overall risk/claims details using visual information reporting via interactive, dynamic dashboards
- Insight Consulting: creates the opportunity for strategic, data-driven decision-making by identifying areas of opportunity and providing insightful interventions
- Artificial Intelligence (AI): provides better awareness and actions for a claim through machine learning and corresponding recommendations

PRODUCT SCORES

Claims Management



9.5

EH&S



6.8

Incident Management



6.7

Policy/Program Mgmt



7.0

Reporting



8.2

Benchmarking



8.7

System Attributes



8.4

System-wide Capabilities



8.5

Customer Experience

Support Hours

Monday to Friday
7 AM to 7 PM
(local time)

Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- User Manuals
- Video tutorials
- Website

User Conference

Semi-annually

Client Advisory Council

Yes

Product

Release Schedule

Weekly

Implementation Time

5-90 days

Product License

Based on user & service model

Implementation Time

30-60 days

Customers



Users



Deployment

Vendor hosted

Hosting

Vendor hosted

Security Certifications

- SSAE 16 - SOC 2
- SSAE 16 - SOC 1

3rd Party Assessment

January 2022

Data Encryption | Yes

Browsers

- Google Chrome
- Microsoft Edge

What's Coming

Claims Scorecard: This new model is being built with factors known at the onset of the claim, including age, duration, multiple claims, and more. It will include enhancements that provide more information during the claims process to produce additional actions that directly lead to claim resolution. Future developments of the claims scorecard will be based on a machine learning approach to drive more aggressive results and outcomes.

Goals of the new claims scorecard project include:

- Reduce claim cost and return the injured worker in the most effective and expedient way
- Provide the user with an interactive real-time experience
- Create a better claimant experience

Defense Scorecard: Adding to the litigation risk module, this new interface will determine the best counsel based on prior results; Measuring elements such as Medical, Jurisdiction, and Disability/Impairment Ratings and eventually the historic trends of court decisions by judge and attorney.

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. CorVel is the only system application for all service lines including claims management, bill review, ancillary and pharmacy benefit management, and patient management. The system has a web-based platform that offers clients complete detailed transparency 24/7 direct online access to their program.

USER SURVEY RESULTS

Customer Experience

 **9.1**

Implementation Experience

 **8.8**

System Value

 **9.0**

System Satisfaction

 **8.9**

Ease of Adoption

 **8.8**

Understands Our Needs

 **9.2**

Effectively Used

 **9.0**





Introducing CorVel's Risk Score

See Risk Sooner. Reduce Risk Quicker.

Simplify claims management with CorVel's Care^{MC} Edge, an integrated platform that provides a personalized claims score based on an employee's medical history, pain levels, and other psycho-social elements. It's designed to help reduce risk and drive better outcomes — so you can take better care of your people, and business.

To learn more, [visit **corvel.com/caremc-edge**](https://www.corvel.com/caremc-edge)



ESIS, Inc.

Company Info

Ownership

Public, Chubb

Founded | 1999

Headquarters & Locations

- Philadelphia, PA
- Phoenix, AZ
- Tampa, FL
- Atlanta, GA
- Overland Park, KS

Leadership

- Leigh Anne Sherman, President
- Vasantha Prammagnanam, CIO;
- Annette Sanchez, SVP Sales

Contact

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

RMIS Employees | 120

Top Industries

- Construction & Engineering
- Healthcare
- Manufacturing
- Professional Services
- Transportation

Product Offerings

- Benchmarking
- Claims Management
- Data Analytics/
Predictive Modeling
- Litigation Management
- Location/
Property Management
- OSHA Compliance

Company Overview

Over our 68 year history, ESIS has expanded our services to include a full range of workers compensation, professional liability, absence, property and cyber claim management in North America and around the globe. We are a technical claims organization committed to working in collaboration with our clients. Providing excellence in claim management, analytics, partnership services and loss control is our commitment to our clients. Through technology, we are paving the path for the future.

Global Risk Advantage (GRA) Product Information

GRA is a proprietary global risk management tool providing advanced analytical and reporting capabilities. Robust and fully customizable, GRA provides full configurability including user specific dashboards, alerts and scheduled reports.

Combining easy access to claim and financial detail with robust predictive modeling and extensive client defined data capture - including exposure information - is key to the analytical prowess of GRA. Return to work, litigation management, medical management savings and OSHA are but a few of the available modules within GRA.

What's New

Combining easy access to claim and financial detail with robust predictive modeling and extensive client defined data capture - including exposure information - is key to the analytical prowess of GRA. Return to work, litigation management, medical management savings and OSHA are but a few of the available modules within GRA.

Service Methodology

Whether data is accessed via the web or through one of our many apps, security is paramount. GRA has earned a "Secure Site" certification from industry leader, Verisign.

Implementation Methodology

Each client has the benefit of tailored training with their Partnership Leader and our RMIS team. This includes system demos and the creation of a custom report library. Core to the on-boarding process are modules specific to client notes and diaries, client custom data fields, mobile apps, and report development. We recognize that training is never complete and offer an array of options for continuing to leverage the power of GRA.

Technology Overview

GRA is a proprietary system that runs on a secure internet connection (HTTPS) and requires a browser with 129-bit encryption capabilities. The application resides on a server behind our firewall. It is a three-tiered ASP.NET web application using IIS Web servers, SQL server and a Webfocus reporting engine.

Customer Experience

Support Hours

Monday to Friday
7am to 7pm (EST)

Support Offered

- Knowledge base
- User Manuals
- Email
- Dedicated Account Representative
- Online help
- Helpdesk
- Screen "tips"
- Video tutorials
- Website

User Conference

Annually

Client Advisory Council

Yes

Product

Release Schedule

Bi-monthly

Implementation Time

1-2 days

Customers



Users



Deployment

Private Cloud

Hosting

Vendor hosted

Security Certifications

- SSAE 18 SOC 1 Type II
- NIST

3rd Party Assessment

September 2021

Data Encryption

Yes

Browsers

Browser agnostic

Company Info

Ownership

Privately held
Arthur J. Gallagher

Founded | 2015

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
- Joe Zinga, SVP Risk Management

Contact

Jennifer Turner
847-505-8904
Jennifer_turner1@gbtpa.com

RMIS Employees | 140

Top Industries

- Finance & Insurance
- Government
- Manufacturing
- Retail
- Transportation

Product Offerings

- Benchmarking
- Catastrophic Risk Mgmt
- Claims Administration
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

Company Overview

Gallagher Bassett is the 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. GB's 6000+ claims professionals provide the expertise, innovation, quality and exceptional service necessary to consistently deliver superior outcomes.

LUMINOS Product Information

Through our partnership with Origami Risk, Gallagher Bassett has created a truly unique hybrid RMIS solution for our clients, carriers, and broker communities. Alongside core Origami RMIS software features, we utilize our claims expertise and internal data-science resources to integrate select proprietary computing tools into our LUMINOS RMIS products. Drawing from our repository of TCOR-management intellectual capital, we provide our own add-on suite of data benchmarks, scorecards, and AI-driven predictive analytics to deliver the actionable information required to drive superior claims outcomes. Prevailing risk-management requirements demand accessible computing technologies that combine organizational information needs, traditional core RMIS feature sets, and the analytical tools necessary to successfully administer risk management and mitigation programs. Add in our wide array of Expanded Service offerings, and our best-of-both-worlds hybrid approach allows Gallagher Bassett to deliver exceptional, market-leading RMIS products to our TPA clients..

What's New

2021 LUMINOS enhancement implementations:

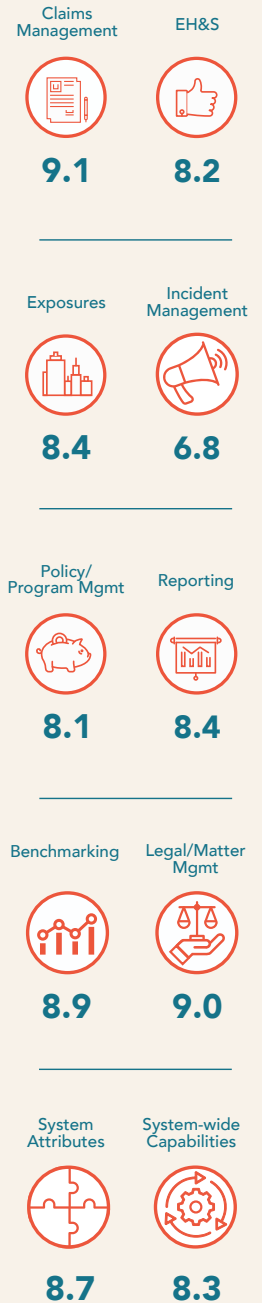
- API driven real time claim note updates
- Proprietary Interactive Dashboards:
 - Medical Bill Review, Nurse Triage program effectiveness measurement, impact analysis
 - Pharmacy/Opioid KPI spend analysis, prescription utilization
 - International Claim Activity global carrier policy holder data consolidation
- Enterprise wide LUMINOS Expanded Service customizations:
 - Anonymous portal field incident data/photo collections, management
 - Audit management
 - Automated RMIS platform FROI transmissions

What's Coming

2022 planned deliverables:

- Proprietary Interactive Dashboards:
 - SMART (Severity Mix Adjusting Rating Technique)
 - International exposure management
 - Carrier:
 - Book Health managing industry, coverage, state analytics

PRODUCT SCORES



Customer Experience

Support Hours

Based on Client Time Zones

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Online help
- Screen "tips"
- User Manuals
- Video tutorials

User Conference | Annually

Client Advisory Council

No

Product

Release Schedule

Every 8–10 weeks

Implementation Time

Day 1 of program

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 (AWS)
Client hosted
(select proprietary computing tools)

Security Certifications

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

3rd Party Assessment

October 2021

Data Encryption | Yes

Browsers

Browser agnostic

- Renewal Assessment policy analytics, decision support
- Industry Outcomes growth avenue benchmarking, insights
- User Experience:
 - Risk management goal, objective navigation streams
 - Risk and opportunity identification, claims management, financials, administration
- Expanded Service Packages:
 - Industry sectors
 - Product feature bundles

Service Methodology

Our Client Service Managers provide the first line of support for our LUMINOS clients and carrier contacts. They are in regular, on-going communication with our clients regarding all aspects of our RMIS product offerings. They also drive our initial client / carrier conversations regarding utilization of any of our Expanded Service module offerings. They receive regular LUMINOS training updates and certifications on our RMIS product, and are backed by the Gallagher Bassett Help Desk group and our LUMINOS product, training and implementation teams.

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

Through our strategic partnership with Origami Risk, we have implemented a truly unique LUMINOS RMIS solution. Alongside core public cloud-based RMIS software features supported by Origami Risk, we have integrated our own private network and cloud-based proprietary computing tools to extend our RMIS product offering functionalities. Our best-of-both-worlds solution delivered by Gallagher Bassett has revolutionized the TPA industry and is possible because of the advances in cloud-based computing power, flexible hardware resourcing assignment capabilities, and the ever expanding data storage capacities.

USER SURVEY RESULTS

Customer Experience

 **8.3**

Implementation Experience

 **8.6**

System Value

 **8.3**

System Satisfaction

 **8.6**

Ease of Adoption

 **8.7**

Understands Our Needs

 **8.4**

Effectively Used

 **8.0**

Helmsman Management Services

Company Info

Ownership

Privately held—Liberty Mutual

Founded | 1983

Headquarters & Locations

- **Boston, MA**
- Various global locations

Leadership

- David Dwortz , President
- James McGlennon CIO

Contact

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603-245-5844
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Top Industries

- Construction & Engineering
- Finance & Insurance
- Manufacturing
- Retail

Product Offerings

- Benchmarking
- Certificate of Insurance Mgmt
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- EH&S
- Exposure/Asset Mgmt
- GRC
- Healthcare Risk Mgmt
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance
- Policy/Program Mgmt
- TCoR/Allocations

Company Overview

Helmsman is a Third Party Administrator that offers expert risk management with the strength of a Fortune 100 company - and the freedom to shape it your way.

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

Helmsman's 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.

Customer Experience

Support Hours
24/7

Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Screen "tips"
- User Manuals
- Video tutorials
- Website

User Conference
Yes

Client Advisory Council
Yes

Product

Release Schedule
Monthly

Implementation Time
30 days

Customers



Users



Deployment

- Public Cloud
- On-Premise

Hosting

3rd Party hosted

Security Certifications

SSAE 18 SOC 1 Type I

3rd Party Assessment

January 2022

Data Encryption | Yes

Browsers

Browser agnostic

Sedgwick

Company Info

Ownership

Private Equity
The Carlyle Group

Founded | 1969

Headquarters & Locations

- Memphis, TN

Leadership

- David A. North,
Executive Chairman

Contact

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

Top Industries

- Healthcare
- Manufacturing
- Public Sector
- Retail
- Transportation

Product Offerings

- Benchmarking
- Claims Mgmt
- Data Analytics/
Predictive Modeling
- Litigation Mgmt
- Location/Property Mgmt
- OSHA Compliance

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.

viaOne® Product Information

Sedgwick's viaOne suite of tools provides clients with access to real-time information in our claims management system. Through a secure website, they can track and analyze claims, losses and absences, create homepages with graphical dashboards and key metrics, easily look up and view claims, run standard and ad hoc reports, generate powerful loss triangles to aid in program actuarial analysis, set their own system alerts and much more.

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

PRODUCT SCORES

Claims Management



7.7

Reporting



7.4

System Attributes



7.5

System-wide Capabilities



7.1

USER SURVEY RESULTS

Customer Experience



7.7

Ease of Adoption



6.4

Implementation Experience



6.5

Understands Our Needs



7.3

System Value



7.2

Effectively Used



7.3

System Satisfaction



7.8

LUMINOS

The **NEXT** Level

Alongside core RMIS software features, we draw from our repository of Total Cost of Risk (TCOR)-management intellectual capital, providing our own add-on suite of dynamic benchmarks, scorecards, and AI-driven predictive analytics. Successfully transition from traditional risk management data processing to TCOR information management.

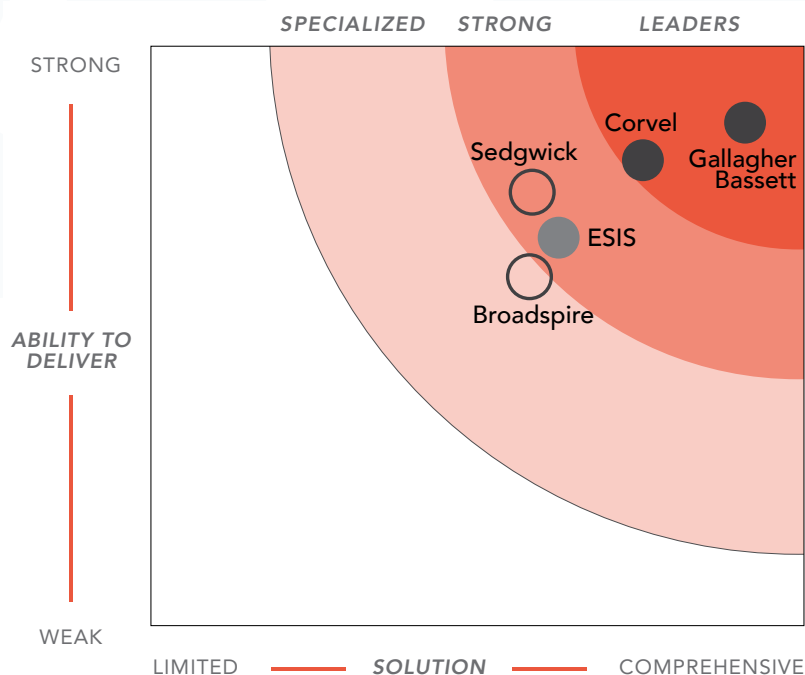
Take your bundled TPA RMIS solution to The **NEXT** Level.

"Our partnership with Gallagher Bassett has allowed us to successfully transition all of our existing RMIS requirements to LUMINOS. Additionally, utilizing several of the available LUMINOS RMIS Expanded Services, we have worked with the GB teams to build out and implement several custom workflows that were not available to us with our prior solution. The collaboration between our risk management and LUMINOS RMIS teams was a critical factor in the successful 2021 implementation of many of our new LUMINOS features that included incident intake, First Reports of Injury (FROI) transmission, claim self-administration, and OSHA log-management functionalities. We look forward to continued build out of our LUMINOS product suite during 2022 as we add new features and work streams to assist us in lowering our TCOR."

- Top 10 Mobile and Telecommunications Engineering Firm

Providers at a Glance: Third Party Administrator Providers

OVERALL RATINGS



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.

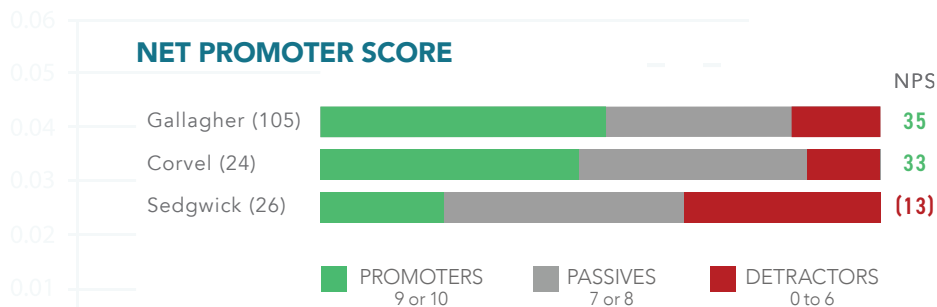
SYSTEM CAPABILITIES

	Broadspire	CorVel	Gallagher Bassett	Sedgwick
CLAIMS MGMT	●	●	●	●
EH&S	●	●	●	●
EXPOSURES	●	●	●	●
POLICY & INSURANCE	●	●	●	●
REPORTING	●	●	●	●

- VERY STRONG
- STRONG
- ABOVE AVERAGE
- AVERAGE
- BELOW AVERAGE
- WEAK
- N/A

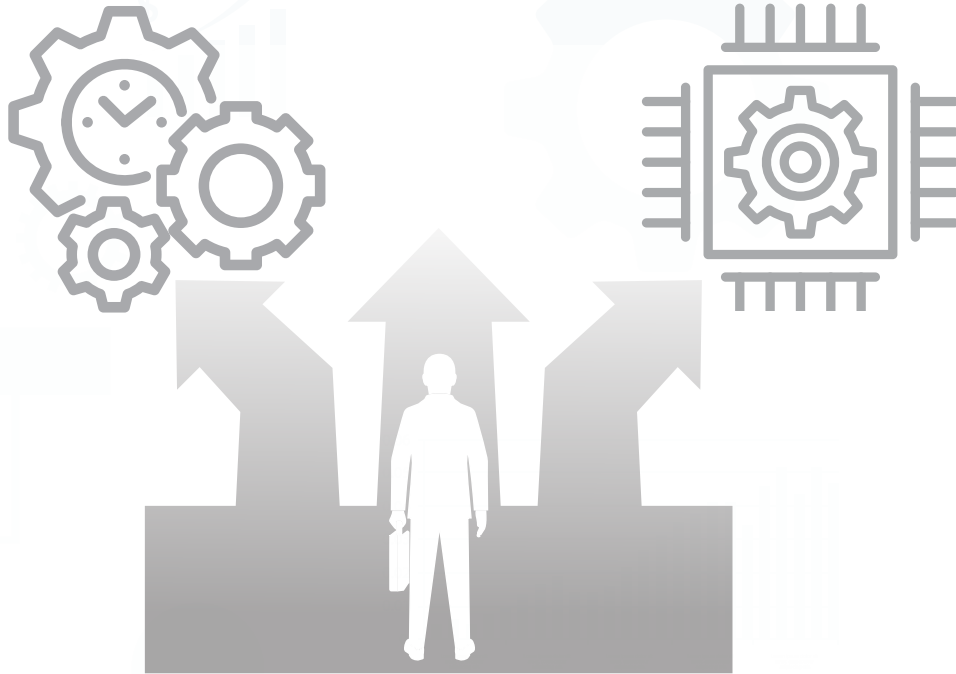
The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

NET PROMOTER SCORE



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.

When Should You Change Systems?



One of the most challenging technology issues that a risk or claims manager faces is when to change systems. Changing systems can be fraught with many issues ranging from learning new software routines, altering integration points, changing workflows, and getting used to a new vendor service team.

As independent consultants, we advise our clients to carefully evaluate if their problems with the system and vendor cannot be repaired with an updated business review. Certain conditions may require such a move.

Reasons why a change may be warranted:


1. Your organization has outgrown the vendor and system.

A good example would be that your company has acquired a new business with different exposures, such as a self-administered worker's compensation claims unit. Your

current RMIS provider cannot handle this issue; therefore, you need more powerful features. The organization has grown so significant to it requires a lot more service hours than the resources of your current vendor can provide.

2. The system has old technology.

A frequent problem that we have these days is clients with systems utilizing outdated technology. Either they are older legacy-based systems or home-grown ones that were developed in the 1990s or early 2000s.



Some vendors have put a more user-friendly interface to make things easier for clients. Compared to newer systems on neutral, advanced platforms such as Microsoft, Amazon Web Services, or Force.com, they fall short. As the workforce becomes younger, there is a greater demand for modern technology. The newer systems are far more able to link into other critical systems via APIs and similar interfaces.

Suppliers with older technologies sometimes must make higher investments, which is unreasonable in terms of cost. We have seen the dilemma of proprietary systems supported locally, and this kind of support has become more complex.

3. The vendor has issues.

This is the most frequent reason for a client switching systems. The “issues” are typically poor service or vendor ownership stability. Sometimes, these two items are linked. When ownership changes through acquisition, there is a time when some service disruption is to be expected. It should normalize after some time. If it does not, a change or a serious negotiation with the existing vendor is probably in order.

Sometimes a vendor doesn't have enough resources to help a customer. There are frequent personnel changes that disrupt the client's workflow. System problems remain unfixed. This fact may be the red flag that prompts a system venue change.

Next Steps: Deciding on how the change should be implemented.

The change can be conducted in the following ways:

- Procurement/RFP
- Selected system procurement through RFI
- Direct negotiation with a preferred vendor

The client must also decide how they inform the current vendor that they are making a change. When to do it? How to secure their data without an excessive charge to get it? What are the legal implications? These are essential questions that must be considered as part of the change process.

Redhand Advisors is committed to helping clients achieve maximum success and return with their chosen risk tech solution.

Final Thoughts

As always, 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.

We were pleased to see continued innovation in the RMIS, ERM/GRC, Claims sectors by existing and newer vendors in the Unbundled space:

- Established vendors such as Origami, Riskconnect and Ventiv continued to add more functional and technical excellence to their offerings
- Newer vendors such as Klear.ai are infusing artificial intelligence/machine learning into their core claims administration modules. PCIS also continues to add functionality to its core claims and underwriting solutions.
- In the Bundled space, TPAs like Gallagher Bassett and CorVel continue to push more functionality to their client base while Travelers continues its excellence in the Insurer space in systems and service to their client base.

We were pleased to present more new solutions 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 determine a winner in the various categories we track. 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 Zissman Media 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

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