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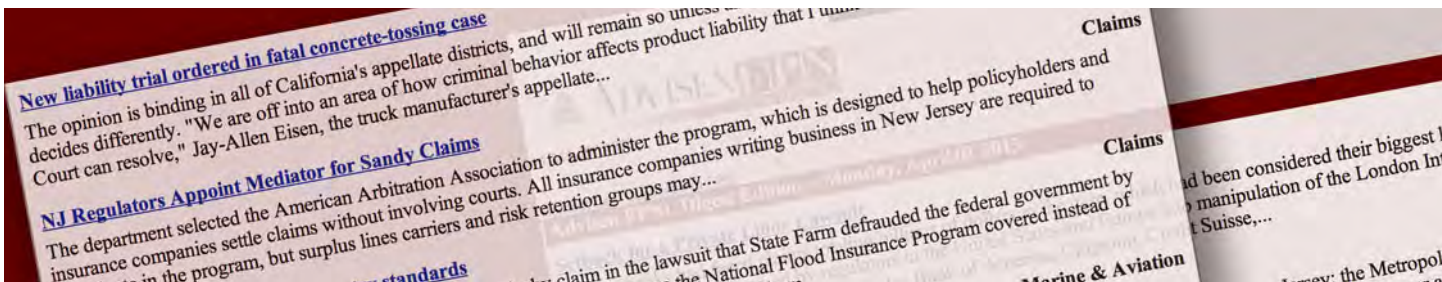
2013 RMIS REVIEW

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PUBLISHING NOTE: This is the 2013 RMIS Review – version 2. This second version adjusts for issues discovered after the initial release in April 2013, such as certain spelling issues and graphical presentation items, and strives to represent the most recent vendor perspectives. The addition of vendor provided quotes is the single material difference in content. A 2014 RMIS Review is currently being planned for publication in April 2014.

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Letter from David Tweedy

I want to thank Bickmore, my employer, and Advisen, my editor and publisher, for their support in the production of RMIS Review. I also thank all of the vendors who cooperatively answered my questions. The vendors in this study are, in my opinion, the best in the industry.

This Review is meant to be a guide to those who are seeking to buy, upgrade, change or otherwise study this unique sub-industry with intersecting roots in the information technology, insurance and risk management sectors. The ratings are my opinion, based on my study of the systems, vendors, user feedback and the vendors' own self-rating in the functionality area. Just like in Consumers' Reports, I realize that not every vendor will be happy, but I have done the best I can with the available information to reach these conclusions. Again, this is a comparison of the best in the industry. To coin a sports analogy, this is the Playoffs. RMIS Review was first published in the mid-1980s when I, as a fledgling risk management consultant and recently come from a 7 year claim career with Liberty Mutual. RMIS was the "next big thing" in the risk management community and there were several vendors (Corporate Systems, Travelers, INFORM) that were bringing loss run reports to risk managers that shed more light on their programs. Everything was mainframe oriented.

Today, the industry has evolved in an amazing fashion. The technology has moved from mainframe/timeshare systems to private and public cloud run systems with amazingly configurable solutions in the claims, risk exposure, and analytical functional areas. Detailed reports can be generated without taking an advanced course in Crystal reporting. Mobile devices such as iPhones, iPads or other smart devices can be data gathering instruments. RMIS are leveraging data analytics and predictive modeling techniques to harvest treasures from vast amounts of data to provide key strategic and tactical information to risk management decision makers.


And yet, the old maxim holds true: the more things change, the more things stay the same. Despite the enormous flexibility and configurability of these systems, many customers adhere to antiquated business processes and mold the new RMIS to fit them. Re-thinking business processes is paramount these days because you can really leverage the RMIS to do a lot of functions. Not all RMIS vendors and systems are created equally: different technology; different functional emphasis; different service models and so on. Therefore, it is useful to present a macro overview to the industry and break it down for interested readers. I hope you find this publication useful.

Special thanks to Paul Cross at Bickmore for all of his help in amassing all of the questionnaire data and putting it together in a logical format.

Dave Tweedy, CMC, RMIS Director
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Vendor Provided Quotes

Ahead of publishing this version 2 of the 2013 RMIS Review, each RMIS vendor was offered the opportunity to submit a brief statement about their offering. Those vendors who did so appear below.

AIG

"On behalf of the IntelliRisk Services Team, I would like to thank our customers for their invaluable contribution to the design and development of our systems and services. This partnership inspires us on a daily basis to build intuitive applications that provide accurate and timely information, which helps them effectively manage their claims program. IntelliRisk Advanced is just one system out of a family of products we offer focused on this guiding principle. IntelliRisk Advanced has evolved over the years based on direct input from our diverse user community and offers sophisticated claim and risk management capabilities that are industry recognized. What further distinguishes us is an expert Claims organization that includes dedicated RMIS customer support. By leveraging AIG's global network, we pledge to continue offering innovative desktop and mobile solutions that address the increasingly complex information needs of our clients around the world."

Alan Louison, VP/SIO, AIG Property Casualty / Global Claims Technology

Gallagher Bassett

"Gallagher Bassett (GB) is committed to achieving outcomes for clients far superior to those of any other claims manager. Our Analysis Workbench (AWB) is central to this mission. AWB uses cutting edge technology to deliver actionable insights to GB professionals and clients alike for use in optimizing risk management programs and driving down total cost of risk. AWB's advanced data visualization capabilities enable non-technical financial or risk management users to, with the touch of a finger or just a few clicks of the mouse, create entirely new ways of bringing together and evaluating incident, claim, policy, exposure, and company-specific data. AWB harnesses familiar tools like Microsoft Excel to shorten learning curves and facilitate integration of risk and other types of data."

Russell J. Pass, Chief Information Officer, EVP - Product Development, Gallagher Bassett Services, Inc.

Liberty Mutual

"RISKTRAC includes a rich set of analytical tools that enable our customers and the agents and brokers who serve them to more easily identify key cost drivers and uncover emerging claim trends across a variety of insurance coverages. RISKTRAC dashboards add value by speeding the flow of actionable information that improves insurance program performance. Our dashboard features enable users to upload exposures that are meaningful to their business and measure losses against those business drivers, e.g. miles driven, sales, hours worked, and payroll. Liberty Mutual Insurance continuously enhances the proprietary predictive models used in managing a variety of claim types, and integrates that output into RISKTRAC, allowing users to identify and intervene in claims earlier, with the aim of ultimately lowering claim costs. Customer feedback helps shape our enhancements. Currently we are working to simplify navigation to the most frequently accessed case management details including claim dashboards, notes and financials. We're committed to delivering timely actionable information."

Frank Radack, manager of the Customer Loss Information Group, RISKTRAC

Zurich

"Zurich RiskIntelligence® is a premier, web-based RMIS tool for customers and brokers. It's been one of the industry's leading risk information tools for some time, but we've made it even better with major enhancements based entirely on user feedback. A new user interface provides literally up to 100 different standard and customizable report formats to meet a customer's particular needs. Powerful, new analytics and data-integration features make it easier to identify factors driving cost of risk. A new, user-friendly dashboard gives quick views of Key Performance Indicators, and a customizable portal allows users to edit preferences to track specific KPIs. Importantly, risk managers will now find it even easier to share data with their executive teams. Based on expressed user desires, Zurich has further enhanced a useful tool that quickly shows customers and brokers how well a risk management program is performing and where adjustments may be needed."

Jim Lynam, Head of Customer Services, Zurich Global Corporate, North America

Aon eSolutions

"We prefer to let our clients do the talking about the Aon RiskConsole risk management information system. Visit www.aon-esolutions.com/success to hear what our clients have to say in more than 30 case studies. Every client's story is unique, because every risk manager has unique needs; however, one element ties all the stories together: The Aon eSolutions commitment to delivering risk management software that succeeds on each client's terms. Organizations that select Aon RiskConsole get more than a RMIS—they benefit from our record of enabling more than 400 current clients to succeed. If your goal is maximizing the success of your RMIS deployment, there's no substitute for an experienced partner. Aon has been a leading RMIS provider for more than 40 years, and we bring this experience to bear every day. We pioneered the browser-based RMIS in 2001, and we continue to grow, successfully bringing more than 50 new clients live in 2012."

Kathleen M. Burns, Chief Executive Officer, Aon eSolutions, Inc.

CS STARS

"CS STARS has been an integral part of the RMIS industry since its inception. We have a proven longevity within the market and have shown continual investment in our product offering. The entire STARS Enterprise platform has been built specifically for Risk Management and Claims Administration. Our focus is to provide the full set of tools and resources necessary to support every aspect of your risk, safety, and claims programs. The CS STARS products are built with our deep industry knowledge and also with the backing of our parent company, Marsh & McLennan Companies. The power of this combined knowledge makes it possible for CS STARS to provide integrated tools well beyond the typical RMIS vendor. These product offerings, along with our proven support for hundreds of clients, have made CS STARS a leader in industry. We remain dedicated to this space and will continue our product evolution to support the ever-changing industry demands."

Edward J. Staehlin, Jr., Managing Director, Product & Marketing, CS STARS

DAVID Corporation

"DAVID Corporation has nearly 3 decades of experience in the risk management market with a particular focus on alternative risk. We know the self insured business inside and out. We treat our clients as our business partners and work with them to ensure their success. What makes us different is that when we talk with organizations that are researching RMIS vendors, we take a consultative approach and ask lots of questions about short and long term tactical and strategic goals. Our average staff tenure is over 10 years, and because of that deep expertise, we are able to propose a comprehensive solution that addresses your challenges and that helps you achieve your growth objectives. This approach is why we have relationships with clients spanning more than 20 years. There are many new entrants to the RMIS market, but if you are looking for a partner that knows your business and is as committed to your success as you are, talk to us."

Alex Aminian, President & CEO, DAVID Corporation

EBIX

"We have used RiskEnvision for many years now. The flexibility and functionality in the program allow us to be really competitive in the industry. The incident reporting, claims management, and data import processes allow us to quickly and efficiently collect information and share it with the right team members. The staff at Ebix work hard to provide for our diverse needs and help us maintain high levels of professionalism and value-added service."

Mildred Nietsche, USI Southwest, Vice President, Director of Risk Services, Ebix

INFORM Applications

"This review recognizes INFORM as the #1 rated RMIS service provider as rated by RMIS users.

At INFORM our mission is to provide outstanding service to our clients every day. Our system functionality and usability, and the client relationships we pursue, work best when INFORM serves as an extension of your risk management organization. It also works best when we can use our technical expertise to make the experience as easy and productive as possible. We don't believe that a system alone will adequately provide the optimal solution that you need, nor should you have to learn every nuance of a solution to do your job. Based on the results of this survey we believe that we have succeeded in our mission. When looking for a RMIS solution, service often times makes the difference between success and failure. The relationship that you have with your vendor is one the most important parts of your success."

Alan R. Josefsek, President, INFORM Applications, Inc.

Origami Risk

"When we founded Origami Risk in 2009, our goal was to be the best RMIS Company, not the biggest. We are grateful to all of our customers who participated in the User Feedback and confirmed that we have made considerable progress towards our goal: Origami Risk was rated the top rated RMIS by users in 8 of 10 categories. Our business model is simple. Origami Risk is a full featured, fast, and easy-to-use system that we update with enhancements and new features every few weeks. We serve our customers with an experienced and highly skilled team of RMIS professionals. We are a private company, owned by its management, with no outside investors. This allows us to focus entirely on our terrific clients and the team of experts at Origami Risk who serve them. If you aren't receiving great technology and knowledgeable service from your current RMIS provider, please give us a call. "

Bob Petrie, President, Origami Risk LLC

Riskconnect

"We are very proud of what we have built at Riskconnect. Riskconnect stands alone in our ability to deliver to small and large risk management customers alike. Our wholly satisfied customer base is a testament to that. This review is an excellent resource to help you in the process of deciding on a long-term technology partner. There comes a time when a few vendors rise to the top, and are the only viable options. This may be because of a superior technology platform, lots of history and connections, or merely because of size. David Tweedy has identified four top, viable choices. As with any other significant decision, we highly recommend that you check references (not just those provided by the vendor), perform thorough technical due diligence, and visit the vendor's headquarters. Your technology partner should offer solutions that not only meet your needs today, but also into the future."

Bob Morrell, Co-Founder and CEO, Riskconnect

Risk Sciences Group

"As a leading RMIS provider for 35+ years, RSG's long history of continuous commitment to business and technological innovation, data consolidation and superlative service helps us achieve exponential growth, high client-retention rates and surpass growth goals. With a new management structure focusing on both bundled and unbundled operations, we are positioned to further enhance our capabilities and product suites. We continue to enhance products such as our robust Dmitri@ tool and our Predictive Analytics tool, that positively impact our client's business and success. We recognize that predictive analytics is having a significant impact on the RMIS world and how claims are adjudicated. Our newly introduced model screens and scores claims based on various claim characteristics, assessing probability and determining appropriate actions that will favorably impact claim outcomes. Moving forward, continue to look for such innovative developments from RSG that uphold our reputation as the industry's most trusted resource for RMIS solutions."

Mark Stergio, Chief Executive Officer, Risk Sciences Group (RSG)

Systema Software

"We embrace two guiding principles. First, we strive to deliver the best claims solution on the market. SIMS Claims is 'next generation' in terms of the speed and performance of our technology. Many customers are impressed with its robust set of features and functions, and its elegant design that improves user productivity, efficiency and focus. These capabilities helped us achieve #1 ranking among claims-focused solutions in this 2013 RMIS Review. Second, we're committed to delivering a superior level of support. Our customers are of utmost importance. Over the years, we've stayed in close contact with clients, ensuring they continue to configure and optimize SIMS Claims to achieve their business objectives. If clients have technical issues, we respond quickly. Our prompt turnaround has garnered high praise among our clients and led to a 2013 RAVE Award. In addition, we continually invest in product development, introducing cloud, mobile and other industry-leading solutions."

Jose Tribuzio, CEO of Systema Software

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Dave Tweedy's Comparison and Evaluation

The primary goal of RMIS Review is to provide the reader with information on the most significant risk management information systems being offered today. Not all are listed here; according to industry surveys from publications such as Business Insurance and Risk & Insurance, there are about 50 or so available in today's marketplace. Some are comprehensive systems for the Fortune 100; some are specialty companies focusing on certificates of insurance tracking or experience modification calculations. The vendors in this survey, as I said above, are the best of the best.

The survey is divided into two sections: bundled and unbundled. Bundled is simply defined as systems that remain with the vendor if the client leaves. If someone has Sedgwick or Liberty Mutual as a TPA or insurer, they would have access to the proprietary RMIS of those firms. If a client leaves to another TPA or insurer, they would need to take the new RMIS of that vendor. By contrast, unbundled systems are portable. They stay with the client irrespective of TPA, insurer or other contributing service provider. Each vendor had to answer a 30 page questionnaire about their product and services. Some are technical questions (dealing with the software, network, platform, security issues, languages, interfaces, etc). Other questions involve the software's functionality. Still others focus on the vendor itself: size, offices, client focus, service model, pricing, research and development investment, staff expertise, references and client lists.

RMIS Review utilizes three separate methods to compare and evaluate the vendors and their systems:

- **Functionality Comparison:** This part is done completely by the vendor. Each questionnaire contains several charts of system features and functions. The vendor essentially self-rates themselves by indicating whether their system has the function or not. Follow-up occurs if there are questions. This year, because of space restraint, about half of the questionnaire, containing the most critical facts, is printed in RMIS Review as the vendor wrote it.
- **User Feedback:** The second comparison factor is in the user feedback submitted by clients of the vendors. Some of the clients are direct references from the vendors themselves. But this year, many are from users who saw the Advisen link on the user survey and spent a few minutes to fill it out. A number of questions pertaining to the system and vendor (service, ease of use, flexibility, etc.) are asked and the user rates each from 1 (excellent) to 5 (poor). They are also given an ability to write comments on any factor or factors they choose.
- **Composite Evaluation:** This final section is where I add my perspective based on my experience with the vendor combined with the previous two sections. It is essentially a blended evaluation.

Bundled Industry Discussion

In all, RMIS Review evaluated 9 bundled vendors.

- Broadspire
- Sedgwick CMS
- ESIS
- Gallagher Bassett
- Travelers
- Liberty Mutual
- C.N.A.
- AIG
- Zurich, NA

Discussion

In this RMIS Review, it became very apparent that the TPA based systems have generally added more functionality than their insurer-based counterparts. For the most part, TPA RMIS were more functional than the insurer based systems. Insurer based systems typically did not score well in the claims and insurance management section of the functionality charts.

The comparison was close but Broadspire emerged as the top vendor-based system. The primary reason is that it was able to utilize Dmitri 79 of Risk Sciences Group. As with other bundled vendors, Broadspire can offer less robust versions for less money to its clients but 79 is available for a premium. RSG offers one of the best pure RMIS in the entire industry.

However, Sedgwick (Via One) and Gallagher Bassett (Risx Facs) scored well in the comprehensive rating as did the two top insurer based systems: AIG's IntelliRisk Advanced and Travelers' e-CARMA.

Travelers and Sedgwick achieved the highest ratings for User Feedback in the Bundled space.

RMIS Review was impressed with all of the bundled offerings. All systems improved since the last Review. For example, Liberty Mutual has substantially invested in RiskTrac and it is very apparent with its new screen design, advanced analysis functions and reporting capabilities.

Zurich has improved as well, but has many different client facing systems rather than the focused RMIS services of Travelers, AIG and Liberty. Also, we were unable to talk with any of their clients; no Risk Intelligence client visited the Advisen User Feedback survey and no references were provided by Zurich despite requests.

One other comment: the systems that do consistently well in this Review have excellent support from senior management. Research and development dollars flow into the maintenance and improvement of systems like Travelers, AIG, Sedgwick and Gallagher Bassett. Those systems that rely on middle management oversight are scrambling for dollars like many other departments, sometimes, to their detriment. Zurich has struggled with this middle management leadership. Liberty used to have similar problems but now seems to be getting some good attention from senior level management as RiskTrac has dramatically improved from previous versions.

Pricing: Bundled vendors typically charge their clients as part of overall services rendered, be they claims or insurance related. Sometimes, and especially for the advanced systems, the vendors will break out their costs and charge a separate premium. On the other hand, the basic service is usually included at no cost with other vendor-related services.

RMIS Review expects constant improvements over the next few years from each participant. After all, the RMIS is the most prevalent client facing tool offered by these service providers. Clients/policyholders receive vital information from the bundled RMIS on a daily basis.

We are hopeful of expanding this list in the near future to include bundled providers such as The Hartford, Chubb and Son, CCMSI, and York Claim Services to name a few.

Unbundled Industry Discussion

This year, **RMIS Review** evaluated 12 vendors and their systems:

- APP Technologies, Norwalk, CT
- Aon eSolutions, Chicago, IL
 - Risk Console
 - iVOS
- Computer Sciences Corporation, Falls Church, VA
- CSStars (Marsh); Chicago, IL
- DAVID Corporation, San Francisco, CA
- EBIX, Atlanta, GA
- INFORM, Hauppauge, NY
- Mountain View Software, Kaysville, UT
- Origami Risk, Glencoe, IL
- Riskonnect, Kennesaw, GA
- Risk Sciences Group, Atlanta, GA
- Systema Software, Larkspur, CA

Vendor Breakdown: The vendors represent an excellent cross section of function, technology, size, and target market. Where possible, we try to break them into categories that best describe their functional intent. The three categories are:

- **RMIS oriented:** these system vendors provide classic RMIS/data aggregation/analytical software solutions with a minimum of claims administration capabilities. Aon's Risk Console, Risk Sciences Group and INFORM best fall into this subcategory. INFORM does provide claims administration services, but its primary business focus is on data aggregation, analysis and reporting which are classic RMIS functions.
- **Claims Administration oriented:** these systems primarily focus on providing complete claims administration software services, from claim intake to reserving to check-writing. Some of them do provide reporting and data aggregation and analysis. The vendors in this category are: Aon's iVOS; Systema Software; EBIX, Mountain View Software, and APP Technologies.
- **Hybrid systems:** these systems offer complete solutions from claims administration to RMIS. The vendors in this category are CSStars, CSC, DAVID, Origami Risk and Riskonnect.
- **Technology:** A final differentiator is the technology platform. The two newest vendors, Origami Risk and Riskonnect, are both based on public cloud platforms, while the rest of the vendors utilize a combination of fully web-based hosted and self-hosted solutions. There is some dispute on the relative advantages of each technology solution but both appear to be working well for their respective client base. The public cloud based vendors claim to be able to implement a solution much quicker than their counterparts by up to 50%. RMIS Review is studying this claim. In some cases, we have found this to be true. In other situations, implementation times are the same. The non-public cloud vendors claim that there are greater security issues by going with Riskonnect or Origami. However, available information on the stability of the Amazon and Salesforce cloud platforms do not support that claim.

RMIS Review has inserted charts and tables that depict their orientation and functional capabilities in more detail. We have also included a table that reflects User Feedback for each system, based on references provided by the vendor and "walk-ins" to Advisen's User Survey. Finally, we have provided a comprehensive review table which incorporates the vendor-rated functionality table; the user feedback results, and RMIS Review's own opinion of the vendors and systems.

Discussion

Cloud vendor introduction: The introduction of the two public cloud vendors, Origami Risk and Riskconnect, has certainly made this version of RMIS Review very interesting. Not only do the founders of these recent vendors come from founding roles in the two largest RMIS providers (CSStars and Aon Risk Console), they have aggressively built their two organizations into formidable competition.

And, indeed, within a few short years, both Origami and Riskconnect have shot to the top of this survey, scoring well on functionality, user feedback and general performance in the marketplace. RMIS Review has seen a number of installations and the clients are very satisfied. The risk of the public cloud does not seem to affect any of those clients.

Furthermore, these vendors, especially Riskconnect, are the most savvy and aggressive marketing organizations in getting their message out to the buying public. If there were a rating for "marketing effectiveness", Riskconnect would be at the top.

Of course, there are also concerns. Both companies are relatively young with very experienced sales, technical and executive staff which suggests a high payroll. Their research and development investment is significant. Yet, sales for both companies are brisk. RMIS Review does not know the specific financial condition of either company but the sales figures, continued addition of staff, and aggressive marketing suggest that their funding (revenue plus private investment) is reasonable.

Prospects have to conduct their due diligence when investing in a small or newer company, especially in the software industry. RMIS Review recommends that all prospective buyers conduct this research before moving forward with any vendor, whether cloud-based or traditional.

Top 5: Origami barely edged out Riskconnect for top score, as mentioned above. CSStars' Enterprise, Aon eSolution's Risk Console and Risk Sciences Group's Dmitri 79 rounded out the top 5.

CSStar's Enterprise has grown in sophistication and flexibility since the last Review. Its functionality has really improved in the claims administration area. There is a continued emphasis on R&D and a real push into the data analytics/predictive modeling area combined with the benchmark data at STARS' command. Also, it appears that Marsh has put into place a good combination of new and experienced leaders. There had been a troubling leadership blip around the time of their last Users Conference in the Fall of 2012. However, that seems to be all solved now.

Aon eSolutions' flagship system, Risk Console, is still a very robust RMIS and demonstrated it by finishing in 4th place. A real challenge will face Aon as it moves to one common platform to house their RMIS and Claims Administration products over the next 5 years. However, all significant vendors have faced similar challenges when moving to a new technology and it is a necessary move for Aon. Having two totally different products with separate technologies needed to be addressed. RMIS Review believes that Aon will be successful in their transition.

Risk Sciences Group, one of the oldest vendors, is in 5th place. They have historically been one of the best data aggregation and analytical RMIS providers in the industry. However, they had languished over the last several years until Crawford decided to infuse some capital into improving its old Sigma system into the very configurable and flexible Dmitri 79 system. Plus, they have impressive capabilities in data analytics and predictive modeling and scored top marks there. RSG still does not get its message out there. They are at the opposite end of the marketing spectrum as the cloud based vendors. Also, they do need to consider adding greater functionality in the claims administration areas to help them effectively compete against Origami, Riskconnect and STARS. RMIS Review believes that they will address these shortcomings and challenge the four vendors ahead of them.

CSC has also made some impressive investments in their RiskMaster series, adding much more risk and insurance management functionality along with their solid claims administration features. They also improved their Business Intelligence/Data Analytics reporting analysis as well. Unfortunately, CSC did not provide references and we did not get much good data on how well their clients like or dislike their services.

Two new vendors to the Review are Systema Software and APP Technologies. Both are relatively new vendors and both focus on providing excellent claims administration software. In fact, Systema has some former Valley Oak (now iVOS) technical and marketing personnel. Like Origami and Riskconnect, Systema Software decided to create a system that solved some of the problems or issues of their former companies. The result is a very good claims workflow that addresses how a claims professional thinks and works. APP is also similar in this respect. Both vendors scored very well and are the top ranked Claims Administration oriented systems.

INFORM, one of the oldest systems, is especially excellent at client service. Again, they had the top rated User Feedback scores. Their system is RMIS oriented, but they can also do claims administration as well. Further, they have a predictive modeling software module called Claim Predator which is very robust.

DAVID Corp continues to improve as well. They offer a comprehensive RMIS with claims administration, underwriting modules and data analytics.

EBIX, having acquired the former Risk Envision, is a very competent, full service insurance technology organization, similar in many ways to CSC. EBIX has a comprehensive, or hybrid, system that can serve a wide variety of clients.

Mountain View Software is Gallagher Bassett's unbundled product to provide solid claims administration services to clients.

Conclusions

I have greatly enjoyed putting together this year's RMIS Review because the systems are better, more configurable and very competitive. Buyers have many good alternatives for their RMIS needs. Of course, I recommend a thoughtful Needs Assessment/ Business Process Review before deciding to acquire or leave a RMIS vendor. These systems are sophisticated with many moving parts. It is not like buying Microsoft Office.

We will continue to provide updates to these systems. Plus, we are considering a further release on pricing strategy as well as how to conduct a good needs assessment and business process review.

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Summary Ranking

Bundled Focused Sheet

Attribute/Vendor	AIG		C.N.A.		Insurer-Based Systems		Travelers		Zurich		Broadspire		TPA-based Systems		Gallagher Bassett		Sedgwick	
					Liberty Mutual								ESIS					
Logic	A-	2	A-	2	A-	2	A-	2	A-	2	A-	2	A-	2	A-	2	A-	2
Technology Platform	A-	2	A-	2	A-	2	A-	2	A-	2	A	1.5	A-	1.5	A	1.5	A	1.5
Overall System Robustness	A-	2	A-	2	A-	2	A-	2	A-	2	A+	1	A-	2	A-	2	A	1.5
Flexibility	B+	2.5	B	3	B+	2.5	A-	2	B+	2.5	A-	2	A-	2	A	1.5	A	1.5
Ease of Use/Intuitive	A	1.5	A-	2	A-	2	A+	1	B+	2.5	B	3	A-	2	A	1.5	A	1.5
Analytical	A	1.5	1.5	2.5	A-	2	A-	2	A	1.5	A+	1	B+	2.5	A-	2	A	1.5
User Configurability	A	1.5	A-	2	A-	2	A-	2	B+	2.5	A+	1	B+	2.5	A-	2	A-	2
Reporting Robustness	A	1.5	B+	2.5	B+	2.5	A	1.5	B+	2.5	A-	2	A-	2	A	1.5	B+	2.5
Reliability	A-	2	B+	2.5	A-	2	A-	2	B+	2.5	B+	2.5	A-	2	A-	2	A	1.5
User Conference	A	1.5	B-	3.5	A-	2	A	1.5	B-	3.5	B+	2.5	A-	2	A-	2	A	1.5
Data Conversion/Consolidation	A	1.5	B+	2.5	A-	2	A	1.5	A-	2	A+	1	B-	3.5	A-	2	A	1.5
Interface/Custom Programming	B+	2.5	B+	2.5	A-	2	B+	2.5	A-	2	A-	2	B+	2.5	N/A	2	A-	2
Support/Responsiveness	B+	2.5	A-	2	A-	2	A-	2	B+	2.5	A-	2	A-	2	B	3	A-	2
Insurance Management	B+	2.5	NA	2	B	3	B-	3	B+	3.5	B+	2.5	B-	3.5	B	3	A-	2
Totals		27		31		30		27		33.5		26		32		26.5		26.5
Total Factors Evaluated		14		13		14		14		14		14		14		13		14
Average Score		1.93		2.38		2.14		1.93		2.39		1.86		2.29		2.04		1.89

TOP
SECOND
THIRD

Key
A+ 1
A 1.5
A- 2
B+ 2.5
B 3
B- 3.5
C+ 4
C 4.5
D- 5
D+ 5.5

Unbundled Focused Sheet

Attribute/Vendor	RMIS Oriented			Hybrid Systems			Claims Administration Oriented						
	Aon Risk Console	INFORM	Risk Sciences Group	CSC	CSstars	DAVID	Origami	Riskconnect	APP Tech	EBIX	Aon iVOS	Maintain View	Systema Software
Logic	A-	2	A-	2	A-	2	A-	1	A	2.5	B	3	3
Technology Platform	A-	2	A-	2	A-	2	A-	2	A-	2	B+	2.5	B
Overall System Robustness	A-	2	A-	2	A-	2	A-	2	A-	2	B+	2.5	B
Ease of Use/Intuitive	A-	2	A-	2	A-	2	A-	2	A-	2	B+	2.5	B
Flexibility	A+	1	A-	2	A-	2	A+	1	A	1.5	B	3	3
Reliability	B+	2.5	A+	2	A-	2	A+	1	A-	2	B+	2.5	B+
Reporting Robustness	A	1.5	A+	2	A-	2	A+	1	A	1.5	B+	2.5	B+
Analytical	A	1.5	A-	2	A-	2	A	1.5	A-	2	B	3	3
Data Conversion	A	1.5	A-	2	A-	2	A	1.5	A-	2	B	3	3
General Services/Help Desk	A-	2	A+	2	A-	2	A+	1	A	1.5	B	3	3
User Conference	A	1.5	A	1.5	A	1.5	A	1.5	A	1.5	A	1.5	1.5
Custom programming/Interface	A-	2	A-	2	A-	2	A	1.5	A	1.5	A	1.5	1.5
Claims Administration Scalability	N/A		N/A		A+	2	A-	2	A-	2	B+	2.5	B
Claims Administration Workflow	N/A		N/A		A	1.5	A	1.5	A	1.5	A	1.5	1.5
Insurance Management	A-	2	A-	2	A-	2	A-	2	A-	2	B+	2.5	B
Data Management Services	A-	2	A-	2	A-	2	A-	2	A-	2	B+	2.5	B
Data Analytics	A-	2	A-	2	A-	2	A-	2	A-	2	B+	2.5	B+
Predictive Modeling	A	1.5	A-	2	A	1.5	N/A*		N/A*	1.5	N/A*	N/A**	N/A**
Totals	29	35.5	29.5	32	31.5	36.5	24	27.5	29.5	38.5	41	40	33
Total Factors Evaluated	16	18	16	17	18	17	16	17	15	17	16	16	17
Average Score	1.81	1.97	1.84	1.88	1.75	2.15	1.50	1.62	1.97	2.26	2.56	2.50	1.94

Key

A+ 1 TOP

A 1.5 SECOND

A- 2 THIRD

B+ 2.5

B 3

B- 3.5

C+ 4

C 4.5

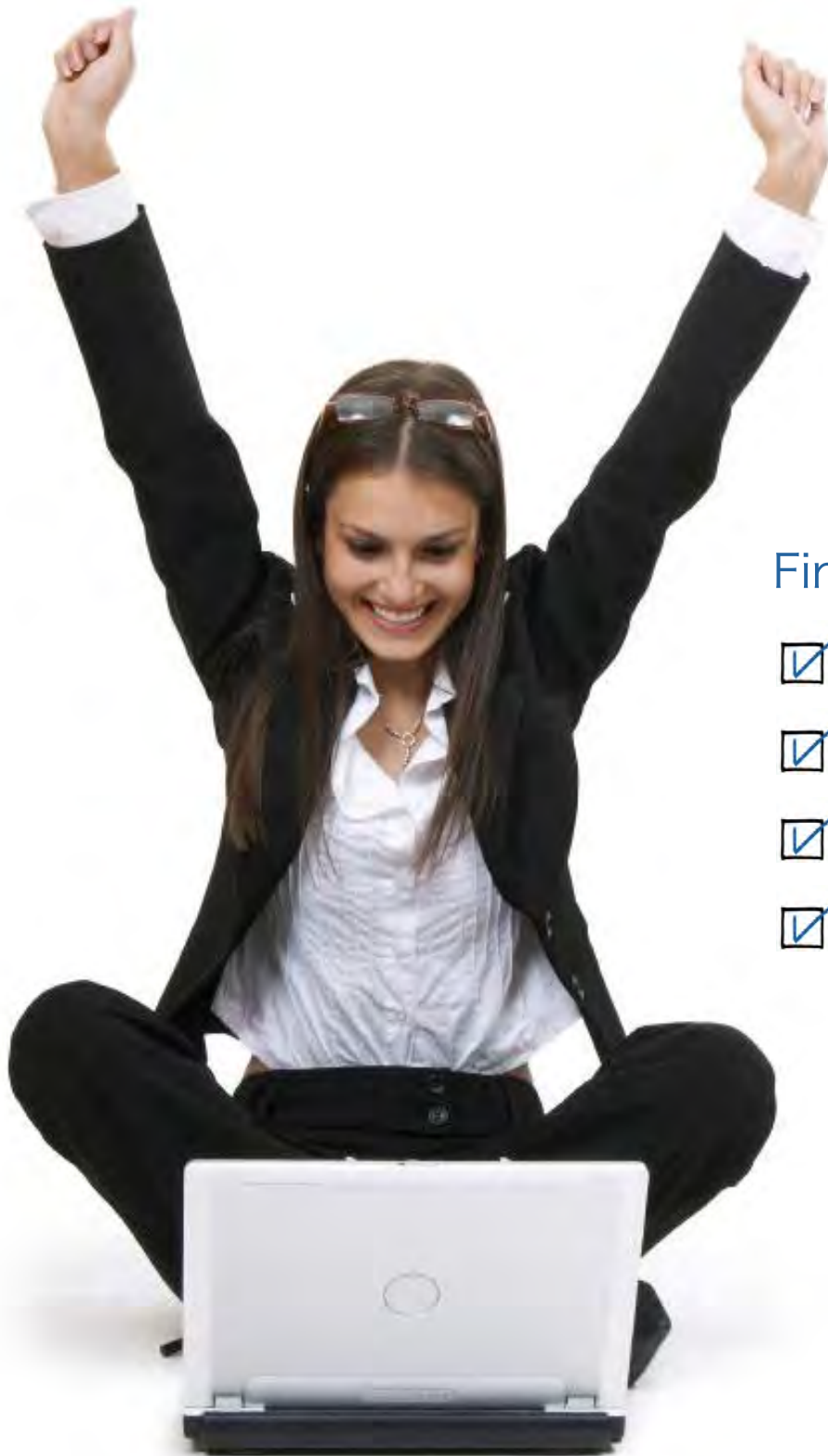
C- 5

D+ 5.5

* under development

*planned for next year

*business partnership with the Reed Group



Finally, a RMIS that's

- fast
- powerful
- flexible
- easy to use and more.

ORIGAMIRISK

www.origamirisk.com info@origamirisk.com

System Breakout by Specialization

Unbundled Rating		Top 5		
Rank	Vendor	typeSystem	Avg	Grade
1	Origami Risk	Hybrid System	#N/A	A
2	Riskconnect	Hybrid System	1.62	A
3	CSStars	Hybrid System	1.75	A
4	Aon Risk Console	RMIS Oriented	1.81	A
5	RSG	RMIS Oriented	1.84	A

		RMIS focus only		
Rank	Vendor	type system	Avg	Grade
1	Aon Risk Console	RMIS focus	1.50	A
2	Risk Sciences Group	RMIS focus	1.84	A
3	INFORM	RMIS focus	1.97	A

		Claims Admin Focus		
Rank	Vendor	Type System	Avg	Grade
1	Systema Software	Claims Admin	1.94	A
2	APP Technologies	Claims Admin	1.97	A
3	EBIX	Claims Admin	2.26	A-
4	Mountain View	Claims Admin	2.50	B+
5	Aon iVOS	Claims Admin	2.56	B+

		Hybrid System		
Rank	Vendor	Type System	Avg	Grade
1	Origami Risk	Hybrid	1.50	A
2	Riskconnect	Hybrid	1.62	A
3	CSStars	Hybrid	1.75	A
4	CSC	Hybrid	1.88	A
5	DAVID	Hybrid	2.15	A-
6	EBIX	Hybrid	2.26	A-

Bundled Rating		Top 5		
Rank	Vendor	type system	Avg.	Grade
1	Broadspire	TPA Based	1.86	A
2	Sedgwick	TPA Based	1.89	A
3	AIG	Insurer Based	1.93	A
4	Travelers	Insurer Based	1.93	A
5	Gallagher Bassett	TPA Based	2.04	A-

		Insurers only		
Rank	Vendor	type system	Avg	Grade
1	AIG	insurer	1.93	A
1	Travelers	insurer	1.93	A
3	Liberty Mutual	insurer	2.14	A-
4	C.N.A.	insurer	2.38	A-
5	Zurich	insurer	2.39	A-

		TPAs Only		
Rank	Vendor	type system	Avg	Grade
1	Broadspire	TPA	1.86	A
2	Sedgwick	TPA	1.89	A
3	Gallagher Bassett	TPA	2.04	A-
4	ESIS	TPA	2.29	A-

Dave Tweedy's Overall Ranking

Unbundled Rating				Bundled Rating			
Vendor/System	typeBundle	typeSystem	Avg	Vendor/System	typeBundle	typeSystem	Avg
Origami Risk	Unbundled	Hybrid System	1.50	1 Broadspire	Bundled	TPA Based	1.86
Riskconnect	Unbundled	Hybrid System	1.62	2 Sedgwick	Bundled	TPA Based	1.89
CSStars	Unbundled	Hybrid System	1.75	3 AIG	Bundled	Insurer Based	1.93
Aon Risk Console	Unbundled	RMIS Oriented	1.81	4 Travelers	Bundled	Insurer Based	1.93
Risk Sciences Group	Unbundled	RMIS Oriented	1.84	5 Gallagher Bassett	Bundled	TPA Based	2.04
CSC	Unbundled	Hybrid System	1.88	6 Liberty Mutual	Bundled	Insurer Based	2.14
Systema Software	Unbundled	CMIS Oriented	1.94	7 ESIS	Bundled	TPA Based	2.29
APP Tech	Unbundled	CMIS Oriented	1.97	8 C.N.A.	Bundled	Insurer Based	2.38
INFORM	Unbundled	RMIS Oriented	1.97	9 Zurich	Bundled	Insurer Based	2.39
DAVID	Unbundled	Hybrid System	2.15				
EBIX	Unbundled	CMIS Oriented	2.26				
Mountain View	Unbundled	CMIS Oriented	2.50				
Aon iVOS	Unbundled	CMIS Oriented	2.56				

Aon eSolutions



Aon RiskConsole maximizes the return on your RMIS investment

Before investing the time and resources into a new risk management information system, it's important to calculate the return you should expect. It all comes down to optimizing total cost of risk. Aon RiskConsole empowers risk managers to access, harness and manage risk data to drive better decisions across the enterprise. It's what you'd expect from Aon, one of the most trusted names in risk and insurance and a leading RMIS provider since 1972.

Visit our easy-to-use, interactive online ROI calculator to learn how Aon RiskConsole can deliver value to your business.

aon-esolutions.com/calculate

AON

Bundled Functionality Analysis

Red: additional cost or not available

Green: available through User configuration

Most advanced versions offered by vendor are displayed below.

Lines of Business Supported	Features	INSURANCE										TPAS		
		AIQ <i>IntellRisk Advanced</i>	CNA <i>eSIGHT</i>	Liberty Mutual <i>Insurance Co. RiskTrac</i>	Travelers <i>eCARMA</i>	Zurich <i>RiskIntelligence Suite</i>	Boardspire <i>Drift Suite</i>	ESIS Inc. <i>Global Risk Advantage</i>	Gallagher Bassett <i>Risk Faces</i>	Sedgwick CMS <i>ViaOne</i>				
State Workers Compensation	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
Federal WC (USL&H, Jones Act)	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
General Liability	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
Auto (Liability, Physical Damage, Property Damage)	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
Property	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
Professional Liability	Custom	No	No	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
Disability	No	No	No	standard	standard	standard	standard	standard	standard	standard	standard	No	standard	standard
	71%	71%	71%	100%	100%	100%	100%	100%	100%	100%	100%	86%	100%	100%
General features														
Multi-level hierarchy	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
Multi Currency/conversion	standard	No	No	No	standard	standard	standard	standard	standard	standard	standard	No	No	custom
Multi Lingual/support	No	No	No	No	standard	standard	standard	standard	standard	under development	standard	No	No	user config
Imaged document management	Custom	No	No	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard
	50%	25%	50%	25%	100%	75%	50%	50%	50%	50%	50%	50%	50%	75%
Dashboards and Alerts														
Configurable graphical Dashboard	Standard	Standard	Standard	standard	standard	standard	standard	standard	standard	standard	Standard	standard	standard	standard
Dashboard capable of downloading	Standard	No	standard	standard	standard	standard	standard	standard	standard	standard	No	standard	standard	standard
Configurable e-mail alerts	Standard	No	standard	standard	standard	standard	standard	standard	standard	standard	Standard	standard	standard	standard
Dashboard alerts	User Config	No	standard	standard	standard	standard	standard	standard	standard	standard	No	standard	standard	standard
Claimant search directly from home page	Standard	No	standard	standard	standard	standard	standard	standard	standard	standard	Standard	standard	standard	standard
	100%	20%	100%	100%	100%	100%	100%	100%	100%	100%	60%	100%	100%	100%

Bundled Functionality Analysis

Red: additional cost or not available

Green: available through User configuration

Most advanced versions offered by vendor are displayed below.

Reporting and Analysis	Features	INSURANCE										TPAS		
		AIG <i>IntellRisk Advanced</i>	CNA <i>eSIGHT</i>	Liberty Mutual <i>Insurance Co. RiskTrac</i>	Travelers <i>eCARMA</i>	Zurich <i>RiskIntelligence Suite</i>	Broadspire <i>Driftin Suite</i>	ESIS Inc. <i>Global Risk Advantage</i>	Gallagher Bassett <i>Risk Facs</i>	Seedwick CMS <i>ViaOne</i>				
Dashboard, Standard Reports, Ad Hoc Reports														
Scheduled reports with auto distribution		all three	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three	
Ad hoc reporting		standard only	Standard only	all three	ad hoc only	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc
*As of date analysis		standard only	StdAdHoc	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three
searchable reports		StdAdHoc	all three	Standard only	StdAdHoc	all three	all three	Standard only	StdAdHoc	StdAdHoc	StdAdHoc	all three	StdAdHoc	StdAdHoc
Download to excel and word		StdAdHoc	StdAdHoc	DashStd	all three	all three	all three	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	all three	all three	all three
offline data manipulation		ad hoc only	StdAdHoc	DashStd	all three	No	No	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	all three	all three	Dashboard only
heat map reports		No	No	No	No	standard	standard	ad hoc only	ad hoc only	Ad Hoc only	Ad Hoc only	Ad Hoc only	Ad Hoc only	Ad Hoc only
loss triangles for data development/trending		StdAdHoc	No	Standard only	Standard Only	DashStd	DashStd	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc
Deductible reimbursement/tracking		No	No	No	StdAdHoc	No	No	all three	all three	all three	all three	all three	all three	Adhoc only
benchmarking--client data		ad hoc only	Standard only	No	all three	DashStd	DashStd	all three	all three	No	No	all three	all three	all three
benchmarking--industry peers		ad hoc only	No	No	StdAdHoc	standard	standard	all three	all three	No	No	StdAdHoc	StdAdHoc	Adhoc only
profiling, red-flagging claims		standard only	No	all three	dashboard only	No	No	all three	all three	No	No	all three	all three	DashStd
goal tracking		No	No	No	dashboard only	No	No	all three	all three	No	No	all three	all three	Dashboard only
Key Performance Indicator measurements		No	No	Standard only	all three	DashStd	DashStd	all three	all three	DashStd	DashStd	all three	all three	Dashboard only
Loss forecasting		standard only	No	DashAdHoc	StdAdHoc	No	No	all three	all three	No	No	No	No	Dashboard only
Experience Modification Factor Calc.		No	No	No	No	No	No	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	No	No	No
Cost of risk/premium allocation		No	No	Ad Hoc only	No	No	No	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	No	No	No
Drill down capability		all three	all three	all three	all three	DashStd	DashStd	DashAdHoc	DashAdHoc	DashStd	DashStd	all three	all three	Dashboard only
Output as text, graphs, and maps		all three	Dash/Standard	all three (graphs only)	all three	DashStd	DashStd	all three	all three	all three	all three	all three	all three	all three
Prior valuation calculation		standard only	StdAdHoc	all three	all three	all three	all three	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	all three	all three	all three
Report bursting		standard only	No	No	Standard Only	standard	standard	Standard only	Standard only	Standard only	Standard only	all three	all three	DashStd
Report scheduling		standard only	Standard only	all three	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	StdAdHoc	all three	all three	StdAdHoc
Combine multiple reports in a single email to user		ad hoc only	Standard only	No	all three	StdAdHoc	StdAdHoc	ad hoc only	ad hoc only	No	No	Ad Hoc only	Ad Hoc only	No
		36%	30%	48%	62%	48%	48%	78%	33%	74%	54%			

Bundled Functionality Analysis

Red: additional cost or not available

Green: available through User configuration

Most advanced versions offered by vendor are displayed below.

Features	INSURANCE					TPAS				
	AIG IntelliRisk Advanced	CNA eSIGHT	Liberty Mutual Insurance Co. RiskTrac	Travelers eCARMA	Zurich RiskIntelligence Suite	Broadspire Driptr Suite	ESIS Inc. Global Risk Advantage	Gallagher Bassett Risk Facts	Sedgwick CMS ViaOne	
Policy and Exposure Tracking										
Policy Tracking	Standard	No	Standard	standard	standard	standard	No	Standard	standard	
Policy management	No	No	No	standard	No	standard	No	Standard	standard	
Certificate tracking	No	No	No	No	No	No	No	No	custom	
Certificate issuance	No	No	No	No	No	No	No	No	No	
Property appraisal	No	No	No	No	No	standard	No	Custom	standard	
Safety/loss control analysis	Standard	No	No	standard	Standard	standard	No	Custom	custom	
Program charts	Standard	No	No	No	No	standard	No	No	No	
bonds/contracts tracking	No	No	No	No	No	user conf.	No	No	No	
asset management	No	No	No	No	No	standard	No	No	No	
COPE Tracking	No	No	No	No	Standard	standard	No	No	No	
Incidents	Standard	No	Standard	standard	Standard	standard	No	Standard	standard	
Locations	user config	No	Standard	standard	Standard	standard	No	Standard	standard	
Vehicles	Standard	No	No	standard	Standard	standard	No	Standard	No	
Vendor compliance	No	No	No	No	No	user conf.	No	Standard	No	
Employee training	No	No	Standard	standard	No	standard	No	Standard	No	
Policy erosion	No	No	No	custom	No	user conf.	No	No	No	
Total Cost of Risk Allocation (TCOR)	user config 41%	No 0%	Custom 24%	custom 41%	No 35%	Custom 82%	No 0%	custom 41%	No 29%	

Bundled Functionality Analysis

Red: additional cost or not available
Green: available through User configuration
Most advanced versions offered by vendor are displayed below.

Features	AIG	CNA	INSURANCE			TPAS			Sedgwick CMS ViaOne
			Liberty Mutual Insurance Co. RiskTrac	Travelers eCARMA	Zurich RiskIntelligence Suite	Broadspire Dentri Suite	ESIS Inc. Global Risk Advantage	Gallagher Bassett Risk Facts	
Claims Management Features									
Customizable diary	Not Applicable	Not Applicable*	Standard	Not Applicable*	Standard	standard	Standard	Standard	standard
Multi-currency/conversion support	Not Applicable	Not Applicable*	No	Not Applicable*	No	standard	No	No	custom
Reserve Analysis	Not Applicable	Not Applicable*	Standard	Not Applicable*	Custom	standard	No	Standard	standard
Litigation management	Not Applicable	Not Applicable*	Standard	Not Applicable*	Custom	standard	No	Standard	standard
Adjuster Tracking/Performance	Not Applicable	Not Applicable*	Standard	Not Applicable*	Custom	user conf.	No	Standard	standard
Claims Administration Features									
Incident Tracking	Not Applicable	Not Applicable*	standard	Not Applicable*	Standard	standard	Standard	Standard	standard
Check-writing	Not Applicable	Not Applicable*	No	Not Applicable*	Standard	standard	No	Standard	standard
Utilization Review	Not Applicable	Not Applicable*	No	Not Applicable*	Standard	standard	No	Standard	standard
Medical bill repitching	Not Applicable	Not Applicable*	No	Not Applicable*	Standard	standard	No	Standard	standard
System Generated EOB	Not Applicable	Not Applicable*	No	Not Applicable*	Standard	standard	No	Standard	standard
EOB Utilization Review	Not Applicable	Not Applicable*	No	Not Applicable*	Standard	standard	No	Standard	standard
Transitional Work Management	Not Applicable	Not Applicable*	No	Not Applicable*	Standard	standard	No	custom	standard
Automatic Reserve Setting Guidance	Not Applicable	Not Applicable*	No	Not Applicable*	Standard	standard	No	No	standard
Matters Management (Litigation)	Not Applicable	Not Applicable*	standard	Not Applicable*	No	Custom	No	Standard	standard
Fraud detection	Not Applicable	Not Applicable*	no	Not Applicable*	no	standard	No	Standard	standard
Encryption of sensitive data	Not Applicable	Not Applicable*	standard	Not Applicable*	Standard	standard	Standard	Standard	standard
Indemnity Benefits calculator	Not Applicable	Not Applicable*	no	Not Applicable*	no	standard	No	no	custom
Payment Authorization controls	Not Applicable	Not Applicable*	no	Not Applicable*	no	standard	No	standard	standard
Configurable diary system	Not Applicable	Not Applicable*	standard	Not Applicable*	Standard	standard	No	standard	standard
Adjuster workflow tools	Not Applicable	Not Applicable*	standard	Not Applicable*	no	standard	No	standard	standard
Adjuster efficient tools, such as:									
spellcheck on notes	Not Applicable	Not Applicable*	no	Not Applicable*	Standard	No	No	standard	standard
text fields and diaries	Not Applicable	Not Applicable*	standard	Not Applicable*	Standard	standard	No	standard	standard
rich text	Not Applicable	Not Applicable*	no	Not Applicable*	Standard	standard	No	No	no
embedded hyperlinks	Not Applicable	Not Applicable*	no	Not Applicable*	Standard	standard	No	No	no
bulk attachment upload	Not Applicable	Not Applicable*	no	Not Applicable*	Standard	standard	No	standard	standard
direct integration with email	Not Applicable	Not Applicable*	standard	Not Applicable*	No	standard	No	standard	standard
	0%	0%	42%	0%	62%	92%	12%	77%	85%

Bundled Functionality Analysis

Red: additional cost or not available

Green: available through User configuration

Most advanced versions offered by vendor are displayed below.

Features	INSURANCE										TPAS		
	AIG Intellifrisk Advanced	CNA eSIGHT	Liberty Mutual Insurance Co. RiskTrac	Travelers eCARMA	Zurich RiskIntelligence Suite	Broadspire Drihti Suite	ESIS Inc. Global Risk Advantage	Gallagher Bassett Risk Facs	Sedgwick CMS ViaOne				
Third party Reporting and Documentation													
OSHA reporting	Not Applicable	Not Applicable*	Standard	Not Applicable*	Standard	standard	No	standard	standard				
NCCI reporting	Not Applicable	Not Applicable*	no	Not Applicable*	Standard	standard	No	standard	standard				
1099 report issuance	Not Applicable	Not Applicable*	no	Not Applicable*	No	standard	No	standard	standard				
First Report of Injury (FROI)	Not Applicable	Not Applicable*	no	Not Applicable*	Standard	standard	No	standard	standard				
	0%	0%	25%	0%	75%	100%	0%	100%	100%			100%	
Other System Interfaces													
User Authentication (LDAP)	standard	Not Applicable*	standard	Not Applicable*	No	standard	No	standard	standard			custom	
HR Payroll	custom	Not Applicable*	no	Not Applicable*	No	standard	No	standard	No			standard	
Accounting	custom	Not Applicable*	no	Not Applicable*	No	standard	No	standard	No			custom	
External Document Management Systems	standard	Not Applicable*	no	Not Applicable*	No	standard	standard	standard	standard			standard	
External Bill Review services	standard	Not Applicable*	no	Not Applicable*	No	standard	standard	standard	standard			standard	
	60.00%	0.00%	20.00%	0.00%	0.00%	100.00%	40.00%	60.00%	60.00%			60.00%	
Total Percentage	34.31%	20.44%	46.72%	45.99%	54.01%	84.67%	29.20%	71.53%	62.77%				

Key:

Top
Second
Third

Unbundled Functionality Analysis

Red: additional cost or not available
 Most advanced versions offered by vendor are displayed below.

Green: available through User configuration

Features	CLAIMS										HYBRID		RMS		
	Aon IVOS	AP Technologies	EBIX RiskEngine	Mountain View	System Software	CSC RiskAsser Accelerator	CSRS Enterprise	DAVID Corp MavRisk	Organi	Riskconnect	Aon Risk Console	INFORM	RSQ Dmtr 79		
Lines of Business Supported															
State Workers Compensation	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Federal WC (USL&H, Jones Act)	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
General Liability	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Auto (Liability, Physical Damage, Property Damage)	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Property	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Professional Liability	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Disability	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
	100.00%	100.00%	85.71%	85.71%	85.71%	100.00%	100.00%	100.00%	100.00%	100.00%	71.43%	85.71%	100.00%		
General features															
Multi-level hierarchy	standard	standard	standard	Standard	standard	standard	standard	standard	standard	standard	Standard	Standard	standard		
Multi Currency/Conversion	standard	custom	standard	User Config	No	standard	standard	custom	standard	standard	Standard	Standard	standard		
Multi Language/Support	No	custom	custom	User Config	No	standard	standard	custom	User Config	standard	No	Standard	User Config		
Inaged document management	standard	standard	standard	Standard	standard	standard	standard	standard	Standard	standard	Standard	Standard	standard		
	75.00%	50.00%	75.00%	100.00%	50.00%	100.00%	100.00%	50.00%	100.00%	100.00%	100.00%	75.00%	100.00%		
Dashboards and Alerts															
Configurable graphical Dashboard	No	User Config	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Dashboard capable of downloading	No	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Configurable email alerts	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Dashboard alerts	No	User Config	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
Clientant search directly from home page	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard	standard		
	40.00%	100.00%	100.00%	100.00%	100.00%	100.00%	80.00%	100.00%	80.00%	100.00%	100.00%	100.00%	100.00%		
Reporting and Analysis															
Dashboard, Standard/Reports, Ad Hoc Reports															
Scheduled reports with auto distribution	Standard only	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Ad hoc reporting	Ad Hoc only	Std/Hoc	Dashboard	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Yrs of date analysis	Standard only	all three	all three	No	all three	ad hoc	all three	all three	all three	all three	all three	all three	all three		
searchable reports	Std/Hoc	Std/Hoc	Dashboard	Std/Hoc	all three	all three	all three	Std/Hoc	all three	all three	all three	all three	all three		
Download to excel and word	Std/Hoc	Std/Hoc	all three	all three	all three	Std/Hoc	all three	all three	all three	all three	all three	all three	all three		
offline data manipulation	No	all three	all three	No	all three	all three	all three	all three	all three	all three	all three	all three	all three		
heat map reports	No	No	Dashboard only	Dashboard	all three	Dashboard	all three	No	all three	all three	all three	all three	Ad Hoc only		
loss triangles for data development/trending	Standard only	Standard	Standard	Dashboard	all three	Std/Hoc	all three	Std/Hoc	all three	all three	all three	all three	all three		
Debitable reimbursement/tracking	Standard only	Standard	Standard	Standard	all three	Std/Hoc	all three	Std/Hoc	all three	all three	all three	all three	all three		
benchmarking-client data	No	Std/Hoc	Std/Hoc	No	No	all three	all three	all three	all three	all three	all three	all three	all three		
benchmarking-industry peers	No	No	No	No	No	No	Dashboard only	Standard	all three	all three	No	Standard	Std/Hoc		
profiling, re-lagging claims	Standard only	all three	Dashboard	No	No	all three	all three	Std/Hoc	all three	all three	all three	all three	all three		
goal tracking	No	all three	Dashboard	No	No	all three	all three	all three	all three	all three	all three	all three	all three		
Key Performance Indicator measurements	No	Dashboard	Dashboard	No	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Loss forecasting	Standard only	Dashboard	Dashboard	No	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Experience Modification Factor Calc.	No	Standard	Standard	No	No	ad hoc	Std/Hoc	Dashboard	all three	all three	all three	all three	all three		
Cost of risk/premium allocation	No	Standard	Standard	No	No	ad hoc	all three	all three	all three	all three	all three	all three	all three		
Deal down capability	Ad Hoc only	Standard	Dashboard	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Output as text, graphs, and maps	Std/Hoc	all three	Dashboard	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Prior valuation calculation	Standard only	Dashboard	Dashboard	No	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Report bursting	Standard only	Std/Hoc	Dashboard	all three	No	all three	all three	all three	all three	all three	all three	all three	all three		
Report scheduling	Standard only	Std/Hoc	Dashboard	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three		
Combine multiple reports in a single email to user	Standard only	Std/Hoc	Dashboard only	all three	all three	all three	all three	all three	all three	all three	all three	all three	all three		
	26.00%	62.32%	57.97%	40.58%	62.22%	73.91%	76.81%	81.16%	94.20%	88.55%	85.51%	88.41%	91.30%		

Unbundled Functionality Analysis

Red: additional cost or not available
 Most advanced versions offered by vendor are displayed below.

Green: available through User configuration

Features	CLAIMS										HYBRID		RMS				
	Aon IVOS	AP Technologies	EBIX RiskEnvision	Mountain View	Systems Software	RiskAsser Accelerator	CSC	CSRS Enterprise	DAVID Corp Mav/ak	Organi	Riskconnect	Aon Risk Console	INFORM	RSG Dmtr 79			
Policy and Exposure Tracking																	
Policy Tracking	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	User Config			
Policy management	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Certificate tracking	No	Standard	Standard	No	No	Standard	Standard	Standard	Standard	Standard	Custom	Standard	Custom	No			
Certificate issuance	Standard	Standard	Standard	No	No	Standard	User Config	Standard	Standard	Standard	Custom	Standard	Custom	No			
Property appraisal	No	Standard	Standard	No	No	Standard	User Config	Standard	Standard	Standard	Custom	Standard	No	Standard			
Safety/loss control analysis	Standard	Standard	Standard	Custom	No	Standard	Standard	Standard	Standard	Standard	Custom	Standard	Standard	Standard			
Program charts	No	Standard	Standard	No	No	Standard	No	Standard	Standard	Standard	Custom	Standard	Custom	Standard			
bond/certificate tracking	No	Standard	Standard	No	No	Standard	Standard	Standard	Standard	Standard	Custom	Standard	Custom	User Config			
asset management	Standard	Standard	Standard	No	No	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
COPE Tracking	No	Standard	Standard	No	No	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Incidents	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Locations	Standard	Standard	Standard	Standard	No	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Vehicles	Standard	Standard	Standard	Standard	No	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Vendor compliance	No	Standard	Standard	No	No	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Custom	User Config			
Employee training	No	Standard	Standard	No	No	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Custom	User Config			
Policy erosion	No	Standard	Standard	Custom	No	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Custom	User Config			
Total Cost of Risk Allocation (TCOR)	41.18%	User Config	94.12%	No	82.35%	82.35%	35.29%	No	11.76%	82.35%	58.82%	100.00%	88.24%	100.00%	47.06%	58.82%	82.35%
Claims																	
Claims Management Features																	
Customizable diary	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
Multi-currency/conversion support	Standard	Standard	Custom	User Config	No	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	No			
Reserve Analysis	Standard	Standard	Standard	Standard	Standard	User Config	Standard	User Config	Standard	Standard	Standard	Standard	Standard	User Config			
Litigation management	Standard	Standard	Standard	Standard	Standard	User Config	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard			
Adjuster Tracking/Performance	Standard	Standard	Standard	Standard	Standard	User Config	Standard	User Config	Standard	Standard	Standard	Standard	Standard	User Config			
Claims Administration Features																	
Incident Tracking	Custom	Standard	Standard	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
Check-writing	Standard	Standard	Standard	Standard	Standard	User Config	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard			
Utilization Review	Standard	User Config	Standard	Custom	No	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	No			
Medical bill reprinting	Standard	Standard	Standard	Custom	No	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	No			
System Generated EOB	Standard	Standard	Standard	Standard	No	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	No			
EOB Utilization Review	Standard	User Config	Standard	Custom	No	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	User Config			
Transactional Work Management	Standard	Standard	Standard	Custom	No	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	User Config			
Automatic Reserve Setting Guidance	Standard	User Config	Standard	Standard	Custom	No	Standard	Standard	User Config	Standard	Standard	Standard	Standard	User Config			
Matrics Management (Litigation)	No	Standard	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Fraud detection	Standard	User Config	Standard	No	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Encryption of sensitive data	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Identify Benefits calculator	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Payment Authorization controls	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Configurable diary system	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard			
Adjuster workflow tools	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
Adjuster efficient tools, such as:																	
split/check on notes	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
text notes and dates	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
rich text	Standard	Standard	Custom	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
embedded hyperlinks	No	Standard	Standard	Standard	Custom	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
bulk attachment upload	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
direct integration with email	Standard	Standard	Standard	Standard	Standard	User Config	Standard	Standard	User Config	Standard	Standard	Standard	Standard	Standard			
	88.46%	92.31%	92.31%	80.77%	69.23%	88.46%	57.69%	96.15%	100.00%	100.00%	46.15%	69.23%	73.08%				

Unbundled Functionality Analysis

Red: additional cost or not available
 Most advanced versions offered by vendor are displayed below.

Green: available through User configuration

Features	CLAIMS										HYBRID		RIMS		
	Aon I/CS	Air Technologies	EBIX RiskEnvision	Mountain View	Systems Software	CSC RiskMaster Accelerator	CSStars Enterprise	DAVID Corp NewRisk	Organi	Riskonnect	Aon Risk Console	INFORM	RSG Omni 79		
Third party Reporting and Documentation															
OSHA reporting	standard	standard	standard	standard	standard	User config	standard	standard	standard	standard	standard	standard	standard		
NCCI reporting	no	standard	custom	standard	standard	User config	standard	standard	standard	custom	custom	standard	standard		
1099 report issuance	standard	standard	standard	standard	standard	User config	standard	standard	standard	custom	custom	standard	standard		
First Report of Injury (FROI)	standard	standard	standard	standard	standard	User config	standard	standard	standard	custom	custom	standard	standard		
Other System Interfaces															
User Authentication (LDAP)	standard	standard	custom	custom	custom	standard	standard	standard	standard	custom	standard	standard	standard		
HR Payroll	custom	standard	standard	custom	custom	standard	standard	custom	standard	custom	standard	standard	standard		
Accounting	standard	standard	custom	No	custom	standard	standard	custom	standard	custom	standard	standard	standard		
External Document Management Systems	standard	standard	custom	custom	custom	standard	standard	custom	standard	custom	custom	standard	standard		
External Bill Review services	standard	standard	standard	custom	standard	standard	standard	custom	standard	custom	custom	standard	standard		
	48.18%	76.84%	71.53%	54.01%	60.58%	82.48%	72.26%	85.40%	94.89%	99.27%	68.61%	78.83%	87.59%		

Key:





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User Responses - Bundled Vendors

	INSURANCE				TPAS				
	AIG	CNA	erty Mutual	Travelers	Zurich	Broadspire	ESIS	Gallagher Bassett	Sedgwick
Ease of Use	1.67	1.67	1.33	1.11	n/a	2.17	1.60	2.50	1.00
Flexibility	1.67	1.67	1.33	1.33	n/a	1.50	1.80	3.00	1.20
Reliability	1.67	2.00	1.33	1.22	n/a	2.33	1.60	2.50	1.00
Reports	2.00	2.33	1.67	1.11	n/a	1.67	1.60	2.50	1.80
Analytical	1.67	2.00	2.00	1.11	n/a	1.67	2.00	4.00	1.40
Data Conversion	2.00	2.00	1.67	1.22	n/a	1.50	2.20	3.00	1.50
Help Desk	1.67	1.00	1.00	1.22	n/a	1.67	1.20	1.00	1.60
General Services	1.67	2.50	1.33	1.11	n/a	1.67	1.60	2.00	1.25
User Conference	N/A	1.00	1.67	1.13	n/a	2.17	1.25	N/A	1.00
Custom programming	2.00	2.00	1.67	1.44	n/a	1.67	2.00	N/A	1.60
Overall value	1.67	2.33	1.33	1.22	n/a	1.67	1.40	2.50	1.00
Average Score	1.77	1.86	1.48	1.20	n/a	1.79	1.66	2.56	1.30
RANK	5	7	3	1	-	6	4	8	2
Grand Total	1.56								

KEY

- 1 = Excellent
- 2 = Good to Excellent
- 3 = Good
- 4 = Fair
- 5 = Poor
- n/a no references provided

= Best Score

User Responses - Unbundled Vendors

	CLAIMS		SYSTEMS		HBIRID		RISK		RIMS		RSG	Grand Total
	Aon (ivos)	APP	Systema	CS STARS	DAVID Corp	Origami Risk	Riskomet	l (RiskConsole)	INFORM	INFORM		
Ease of Use	1.50	1.00	1.50	2.00	2.33	1.20	1.17	1.50	1.33	1.33	2.54	1.57
Flexibility	1.67	1.33	1.50	2.25	2.33	1.13	1.17	1.25	1.00	1.00	2.08	1.54
Reliability	2.00	1.67	1.25	2.25	2.00	1.13	1.08	1.50	1.00	1.00	2.23	1.52
Reports	3.50	2.33	2.25	2.25	2.33	1.27	1.33	1.75	1.00	1.00	2.00	1.71
Analytical	2.50	2.33	2.25	2.50	2.33	1.47	1.50	1.50	1.33	1.33	1.92	1.80
Data Conversion	2.50	2.00	1.50	2.00	2.67	1.23	1.55	1.25	1.00	1.00	1.62	1.58
Help Desk	2.50	1.00	1.50	1.75	2.67	1.14	1.75	1.67	1.00	1.00	1.85	1.61
General Services	2.00	1.00	1.25	1.75	2.33	1.07	1.42	1.50	1.00	1.00	1.77	1.44
User Conference	2.00	1.33	2.67	1.67	3.00	1.57	1.55	1.50	1.33	1.33	2.33	1.82
Custom programming	2.00	1.00	1.75	2.00	3.00	1.21	1.58	1.75	1.00	1.00	1.69	1.60
Overall value	2.00	1.00	1.25	2.00	2.00	1.21	1.25	1.25	1.00	1.00	1.92	1.60
Average Score	2.09	1.39	1.70	2.04	2.45	1.21	1.39	1.49	1.09	1.09	2.00	1.60
RANK	9	3	6	8	10	2	4	5	1	1	7	1.60

KEY

- 1 = Excellent
- 2 = Good to Excellent
- 3 = Good
- 4 = Fair
- 5 = Poor
- No feedback for CSC, EBIX or Mountain View due to no references provided or no response to inquiry

= Best Score

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Travelers	95
Zurich	102



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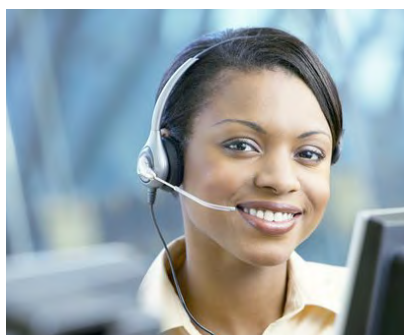
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IntelliRisk Services offers Advanced and Basic versions to its policyholders. As with other vendors, we are providing information on the most advanced system.

Product Information: IntelliRisk Advanced (Version 6.8)

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(X)	()	()
Web: Client Hosted	()	()	(X)
Web: Vendor Hosted (ASP)	(X)	()	()
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- SaaS or updates released as new versions? Updates
- How many versions do you have actively available? Only the most recent version is available.
- What is the date of the release of the latest version?: January 2013
- Does standard contract offer free return of client data on termination? We provide online access to basic claim information to active and inactive policyholder at no charge. A fee may apply if the customer wishes to receive a monthly (or some other frequency) feed of data – to them or a vendor of their choice. There is a setup charge and ongoing costs of distribution for this service.
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes.
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? We experienced approx. 300 minutes of unscheduled downtime during all of 2012. Most of this occurred in brief intervals during off peak usage hours.
- What databases are supported by your product? All databases utilized for our systems are based in-house.
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Although not part of our online system, audit requests are addressed by other groups within AIG.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(X)	()	()	()
Federal WC (USL&H, Jones Act)	(X)	()	()	()
General Liability	(X)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(X)	()	()	()
Property	(X)	()	()	()
Professional Liability	()	()	()	(X)
Disability	()	()	()	(X)

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	(X)	()
Multi-currency/conversion support	(X)	()	()	()
Multi-lingual support	()	()	()	(X)
Imaged document management	()	(X)	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(X)	()	()	()
Dashboard alerts	()	()	(X)	()
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[X]	[]
Ad hoc reporting	[]	[X]	[X]
"As of" date analysis	[]	[X]	[]
Searchable reports	[]	[X]	[X]
Download to Excel + PDF	[]	[X]	[X]
Offline data manipulation	[]	[X]	[X]
Heat map reports	[]	[]	[]
Loss triangles for data development/trending	[]	[X]	[X]
Deductible reimbursement tracking	[]	[]	[]
Benchmarking - client data	[]	[]	[X]
Benchmarking - industry/peer	[]	[]	[X]
Profiling, red-flagging claims	[]	[X]	[]
Goal Tracking	[]	[]	[]
Key performance indicator measurements	[]	[]	[]
Loss forecasting	[]	[X]	[]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]
Drill Down	[X]	[X]	[X]
Output as text, graphs, and maps	[X]	[X]	[X]
Prior valuation calculation	[]	[X]	[]
Report bursting	[]	[X]	[]
Report scheduling	[]	[X]	[]
Combine multiple reports in a single email to user	[]	[]	[X]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(X)	()	()	()
Policy management	()	()	()	(X)
Certificate tracking	()	()	()	(X)
Certificate issuance	()	()	()	(X)
Property appraisal	()	()	()	(X)
Safety/loss control analysis	(X)	()	()	()
Program charts	(X)	()	()	()
Bonds/contracts tracking	()	()	()	(X)
Asset management	()	()	()	(X)
COPE tracking	()	()	()	(X)
Incidents	(X)	()	()	()
Locations	()	()	(X)	()
Vehicles	(X)	()	()	()
Vendor compliance	()	()	()	()
Employee training	()	()	()	(X)
Policy erosion	()	()	()	(X)
Total cost of risk allocation (TCOR)	()	()	(X)	()

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? Our most requested update frequency is monthly. We also offer uploads on a quarterly, semi-annual or annual basis. An option available to customers is a more frequent update schedule to meet unique business needs, including weekly or daily.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)
 - CSStars
 - AON
 - Risk Sciences Group
 - Travelers
 - Riskconnect
 - Origami Risk

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.

Though not a vendor (or provided through IntelliRisk Advanced), AIG is in compliance with all states mandating Electronic Data Interface (EDI). Electronic data transfers are used in several ways to improve the efficiency of our operations:

1. AIG Early Notice is capable of importing Location and Employee Demographic Feeds.
2. Once a Workers' Compensation loss is reported to AIG Early Notice or transmitted via the Internet through Report a Claim, it is electronically sent to our claim management system through our loss abstraction system, thereby eliminating redundant data entry.
3. Transfers of claim data to partners – for example, claim data is transferred to our bill review system vendor and pharmacy benefit management partner. This data is used to enhance the efficiency of our bill audit program and allows the pharmacy benefit management program to provide real time on line adjudication.
4. Transfers of bill data to our claim system – both the medical bills and pharmacy program bills are received electronically into our system from our partners, providing increased data quality, reducing duplicate data entry and increasing the efficiency of bill processing overall.
5. Electronic referrals – for many of our programs, we are able to make electronic referrals from our claim system to partners who can assist on claims in areas such as field based or telephonic case management, diagnostic testing, durable medical equipment, managed physical therapy, return to work programs, and independent medical exams.
6. Bills are received electronically from many medical providers directly into our bill processing system, again reducing the need to key bills received and allowing better focus on the review of the bill. AIG has contracted with an external partner and will accept medical bills electronically through that partner in all states where we are handling claims.
7. Data is received from partners to allow the production of reports in IntelliRisk Advanced – including telephonic case management and PBA and PPO savings reports to name just a few.
8. Our AIG Early Notice call center also has an integrated electronic link to our medical provider data vendor; this allows callers to receive network provider information during the call-in without additional wait time. This capability is also available online through Report a Claim.

AIG has a provider portal which allows the provider to lookup the status of a bill that they have submitted, obtain a copy of an Explanation of Review (for already processed bills) and download a file in an 835 compliant format containing this data.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(X)	()
HR Payroll	()	(X)
Accounting	()	(X)
Ext. Document Management Systems	(X)	()
Ext. Bill Review Services	(X)	()

Training, Support and Customer Feedback

- List standard insurer/TPA interfaces (in order of frequency)

Our approach to training is simple and straight forward. Build systems that are intuitive and require little if any training. When training is needed or requested, provide a number of options to address the many ways customers prefer to learn. This includes on-demand task-based video tutorials, regularly scheduled basic and advanced web-based training sessions, and in-person hands on training at the customer's office. We believe in letting the customer learn at their own pace by their preferred method. The training provided is relevant to the customers business needs and the system should provide quick access to accurate loss information for better management or decision making.

Ongoing support is a critical need and service that we provide. We operate as if our customer support team is an extension of the customers own dept/staff. We make ourselves available when needed to assist in many ways. This commitment is shown through the availability of a Help Center that provides live support on a 17/5 basis and a dedicated customer service team located regionally throughout the US, Canada and the UK. This tenured team has been in existence for almost 20 years represents stability in a changing industry with the knowledge and experience to address the most complex RMIS questions or concerns.

- Support Types Offered

Toll Free Number

Dedicated (not pooled) support person (If warranted by scope of client needs)

Online help

Print user manual

Screen 'tips' or mouse-overs

Video tutorials

Other

- Telephone support hours: Regional Account Management Team support is provided for all IntelliRisk Advanced customers. The IntelliRisk Services Help Center provides live support during regular (non-holiday) business hours from 3:00am – 8:00pm ET Monday – Friday.
- Position regarding support of prior product versions: Only the most recent version of IntelliRisk Advanced is available online. As a thin-client application not requiring software installation, prior versions are no longer accessible.
- Do you have a user conference? Yes
- Date of last conference: October 2007
- Number of customers/prospects in attendance: Approximately 50
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? We do not outsource to other software vendors.

Business Information

Main Website: www.aig.com
 First year in business (RMIS market): 1994
 Parent company (if applicable): N/A

Business locations and employees per location:

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. A dedicated Risk Management Information Services team was established, in its current form, in 1994 to serve the information service needs of customers (Insureds/Brokers/Producers/MGAs) in the US and International markets. The Home Office for this team is located in Parsippany, NJ with office locations throughout the US with additional dedicated resources based in London, Toronto and Manila.

RMIS Customer Service Team Business Locations (Includes Dedicated Account Management Team and Help Center):

- New York, New York (2)
- Philadelphia, Pennsylvania (2)
- Parsippany, New Jersey (12)
- Atlanta, Georgia (2)
- Chicago, Illinois (2)
- Columbus, Ohio (1)
- Dallas, Texas (1)
- San Francisco, California (1)
- San Diego, California (1)
- Santa Ana, California (2)
- Toronto, Canada (1)
- London, United Kingdom (1)
- Manila, Philippines (2)

- Top Officers

	Name	Position
1	Eric Martinez	AIG Property Casualty, EVP, Global Claims, Operations and Systems
2	Pete Beyda	AIG Property Casualty, SVP/CIO, Global Claims Technology
3	Alan Louison	AIG Property Casualty, VP/SIO, Global Claims Technology
4	Joseph Jordan	AIG Property Casualty, AVP/AIO, Global Claims Technology

- Number of Employees (RMIS division only)

Executives/Sr. Mgmt	6
Product Mgmt, Marketing and Sales	2
Project Mgmt, Development and Quality Assurance	9
Customer Support and Training	30
Other	3
Total Count	50
Employee count as of 12/1/12	50
Percentage change since 12/1/11 (+/- %)	0%

- Approximate percent of revenue spent on R&D: Beginning in January 2012 we revised our business model and made most of our services free or included in the existing underwriting program. This change eliminated the previous separate revenue that was then allocated to department operations. R&D/Product Development expenditures are made at the same level regardless of this change based on the value of the planned system enhancement.

Customers

Customer Statistics

- Total Current Parent Level Clients - this product version: 2,900
- Total Current Parent Level Clients - all versions: 2,900
- Total Current Users - all versions: 6,400
- New Clients in Last Fiscal Year: 300
- Largest Number of Users in Single Contract: 50+
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? 212 (due to non-renewal or lack of open claims)
- Do you conduct a customer satisfaction survey annually? Yes. Customer satisfaction surveys are conducted following each regularly scheduled web-based system training session. These sessions are held multiple times a month on predetermined dates that are communicated to customers. The sessions offer basic system training as well as more advanced topics geared toward the interests of claim and risk managers. Survey results are used to improve future sessions and identify opportunities for custom training on topics recommended by customers, such as Managed Care or OSHA Reporting. Our survey results consistently show that customers are satisfied with the training sessions offered and value of IntelliRisk Advanced to help manage their claims program.
- How often? See above.
- Largest customer markets (top 5)
 - Construction
 - Manufacturing
 - Insurers/TPAs/Brokers
 - Transportation
 - Energy
- Top 5 Competitors
 - Travelers
 - Zurich
 - Liberty Mutual
 - ACE
 - Allianz

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

- Approximate total annual cost (ranges) excluding initial implementation.
We typically setup from one to five ID's per client. This represents over 98% of our customer base. Since there is no charge for the first five IntelliRisk Advanced ID's, it is fair to say most of our services are free to active policyholders. A fee of \$1,000 per ID is assessed for ID's above five and a pricing schedule is available for the transmission of data files. However, most of this service is funded directly through the underwriting program and not billed to the customer. Custom services are priced on a per project basis and are not subject to a set pricing schedule. We work with each customer at program inception, during the year and at renewal to determine the appropriate compliment of RMIS services. A basic version of IntelliRisk is also available at no charge to active and inactive policy holders. If inactive policyholders wish to continue access with IntelliRisk Advanced there is a \$4,000 annual charge for the first ID and \$1,000 for each additional ID.
- Please comment on the average time required to implement your system and the associated fees / hourly rates.
IntelliRisk Advanced users are typically provided with online access within five business days. There is no setup fee associated with establishing an ID that is passed on to customers.

A typical client has from one to five named users. The service is free for most customers with active policies because there is no charge for the first five ID's. Costs are only assessed for more than five ID's or for a custom service, such as a unique report or data file. The majority of billable services are covered in the existing underwriting program.

Technology and Security

- Predominant programming language: Java
- Databases supported: Oracle; IBM DB2

Evaluation: AIG's IntelliRisk Advanced continues to be one of the premier financial and claims analytical RMIS in the bundled industry.

Criteria	Comment
Portability	Bundled
Logical Business Process	A
Technology Platform	A-
Overall System Robustness	A-
Flexibility	B+
Ease of Use/Intuitive	A
Analytical	A
User Configurability	A
Reporting Robustness	A
Reliability	A-
Data Conversion/Consolidation	A
Interface/Custom Programming	B+
Support/Responsiveness	B+
Insurance Management	B+

Strengths	Weaknesses
Excellent analytical software, especially in the financial areas.	No significant weaknesses
Good Data Analytics tool (Profiling)	
Good support team and excellent support from upper management	

Bundled Services: Insurer-based Ranking

Rank	Vendor	Insurers only type system	Avg	Grade
1	AIG	insurer	1.93	A
2	Travelers	insurer	1.93	A
3	Liberty Mutual	insurer	2.14	A-
4	C.N.A.	insurer	2.38	A-
5	Zurich	insurer	2.39	A-

Broadspire Services, Inc./Risk Sciences Group

DmitriSuite

As a part of the Crawford family of companies, Risk Sciences Group is a part of the world's largest independent provider of claims management solutions with an expansive global network serving clients in more than 70 countries.

For the bundled services provided by Broadspire, RSG offers several system options called DmitriSuite. The name comes from the inventor of the Periodic Chart of the elements, Dmitri Mendeleev:

- Element 26 (Iron)
- Element 47 (Silver)
- Element 79 (Gold)

The E-26 level is only provided to bundled Broadspire clients. E-47 and 79 are available for more sophisticated reporting.

RSG is unique in **RMIS Review** as they participate in both the Bundled and Unbundled segments.

For the purpose of this review, we are assuming E-79 is the system being utilized.

Product Information: DmitriSuite

There are three systems offered in increasing levels of functionality. Since Dmitri was founder of the Periodic Table of the Elements, RSG adopted this as the overall product name with Element or E-26 (iron) being the base system, E-47 (Silver) both of which being used by the Bundled clients; and their top of the line E-79 (Gold) which is used by both bundled and unbundled clients.

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(x)	()	()
Web: Client Hosted	(x)	()	()
Web: Vendor Hosted (ASP)	()	()	(x)
Web: Third-Party Hosted (Cloud Vendor)	(x)	()	()

- SaaS or updates released as new versions? SaaS
- If SaaS, approximately how often do you provide software updated with new features to your customers? 2 to 4 releases a year.
- What is the date of the release of the latest version?: March 30th, 2013
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? No
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? RSG measures up-time as a % based on a 24X7 clock and consistently maintained uptime in excess of 99% in 2012 as well as prior years. In August, 2012, RSG completed an extremely rare data center move that triggered some unscheduled downtime during a single week that exceeded the norm.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	(x) Uses tailored WC pages	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	(x) Uses tailored GL pages	()
Disability	()	(x)	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support	()	()	()	(x)
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution		[X]	[X]
Ad hoc reporting	[]	[X]	[X]
"As of" date analysis	[X] can be configured	[X]	[X]
Searchable reports		[X]	
Download to Excel + PDF	[x]	[X]	[X]
Offline data manipulation	[X]	[X]	[X]
Heat map reports			[X] can be developed in Cognos
Loss triangles for data development/trending		[X]	[X]
Deductible reimbursement tracking	[x] can be developed	Can be developed as custom template	[X]
Benchmarking - client data	[X]	[x]	[X]
Benchmarking - industry/peer	[X]	[x]	[X]
Profiling, red-flagging claims	[X]	[x]	[X]
Goal Tracking	[X]	[x]	[X]
Key performance indicator measurements	[x]	[X]	[X]
Loss forecasting	can be developed	[X]	[X]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	()	(x)	()	()
Policy management	(x)	()	()	()
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	(x)	()	()	()
Safety/loss control analysis	(x)	()	()	()
Program charts	(x)	()	()	()
Bonds/contracts tracking	()	()	(x)	()
Asset management	(x)	()	()	()
COPE tracking	(x)	()	()	()
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	(x)	()
Employee training	()	(x)	()	()
Policy erosion	()	()	(x)	()
Total cost of risk allocation (TCOR)	()	(x)	()	()

Claim Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Reserve Analysis	()	(x)	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	()	()	(x)	()

- Claims Administration Features

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	()	(x)	()	()
Medical Bill Repricing	()	()	()	(x)
System Generated EOB	()	(x)	()	()
EOB Utilization Review	()	(x)	()	()
Transitional Work Management	()	(x)	()	()
Automatic Reserve Setting Guidance	()	(x)	()	()
Matters Management (Litigation)	()	(x)	()	()
Fraud Detection Capability	()	(x)	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	()	(x)	()	()
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	()	()	()	(x)

- Third party reporting and documentation

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	()	(x)	()	()
1099 report issuance	()	(x) requires add'l 1099 package	()	()
First report of injury	()	(x)	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Nine are included and additional levels may be added as needed.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes (additional fees apply)
- Do you support multiple languages? No. Future release
- Describe your support for imaged document management.

Documents may be attached at the entity level (claims, payments, diaries, payments, policies, policy limits etc) so they may be tied to very specific components of a record. Users may specify that documents are public or private, with the latter restricting access to the user linking the image. Most standard file types are accepted. Nominal additional fees apply for storage above 50GB. Attachments may be added, viewed or deleted directly from the linked record or may be searched and viewed from an Attachments Module which allows robust search capabilities across all attachments. Files may be auto-attached by sending via e-mail to attachments@risksciencesgroup.com along with the identifier of the record to link to. Multiple attachments linking to the same record may be included in the same e-mail. For large scale migration of attachments, RSG can perform a bulk update of attachments transmitted to us electronically.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?
RSG can accommodate any update frequency from intra-day to annual. Monthly, Daily and quarterly are the most common.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) RSG has over 200 TPA/Insurer interfaces. The top 10, in order of frequency are: Broadspire, Gallagher Bassett, Sedgwick, Travelers, ESIS, Liberty Mutual, AIG, The Hartford, CNA, and Zurich.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. EDI state reporting is handled for Broadspire clients as part of the claim administration system. Broadspire has automated interfaces with Mitchell systems (formally ROES) for all IAIBC Format 3 EDI states.
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x) additional fee	()
HR Payroll	()	(x)
Accounting	()	(x)
Ext. Document Management Systems	()	(x)
Ext. Bill Review Services	()	(x)

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized. Dmitri Element 79 proposals include a minimum of two training days on-site at customer facilities. Additional days negotiated as needed. Timing is negotiated with customer, but typically occurs when implementation is complete. The RSG Account Manager responsible for both the implementation and ongoing support leads the training and is supported by other members of the client team as needed depending on the specific agenda and class size. This method ensures that the trainers are familiar with the customer's data, reports, RMIS objectives and system tailoring. Additional on-site training may be arranged at any time. Other training methods include Webex or remote desktop sessions using included support hours, advanced training sessions held at the annual Partners Conference, Tips & Tricks articles and e-mail blasts.
- Support Types Offered
 - Toll Free Number
 - Dedicated (not pooled) support person (If warranted by scope of client needs)
 - Online help
 - Print user manual
 - Screen 'tips' or mouse-overs
 - Video tutorials
 - Other
- Telephone support hours: US: 8 am to 5 pm in all US time zones. Many staff unofficially available outside these hours. Additional hours available as negotiated.
- Position regarding support of prior product versions: RSG fully supports all of its software being used by every active customer.
- Do you have a user conference? Yes
- Date of last conference February 2012
- Number of customers/prospects in attendance 45
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? RSG development team resources are supplemented for larger projects by Computer Sciences Corporation (CSC) and other vendors depending on project size.

Business Information

Main Website: www.risksciencesgroup.com
 First year in business (RMIS market): 1978
 Parent company (if applicable): Crawford & Company

Business locations and employees per location:

- 55 Atlanta
- 31 Chicago (Schaumburg/Lake Zurich)
- 19 New York (Mahwah, NJ)
- 6 San Francisco (San Rafael)
- 5 Dallas
- 11 Work-at-home: nationwide
- 12 Offshore (CSC)
- 13 Contractors

- Top Officers

	Name	Position
1	Mark Stergio	CEO & SVP
2	John Thurman	Vice President, Unbundled Operations
3	Sally Sinden Williams	Vice President, Bundled Operations
4	Narayan Rajan	Director of Technology
5	Tonya Richmond	Project management
6	Jen Turner	SVP Business Development

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Mgmt	6
Product Mgmt, Marketing and Sales	15 (RSG also uses resources of parent company not included in count)
Project Mgmt, Development and Quality Assurance	41
Customer Support and Training	55
Other	10
Total Count	127 (plus 12 offshore and 13 contractors)
Employee count as of 12/1/12	127
Percentage change since 12/1/11 (+/- %)	5%

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: 15%

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 380
 - Total Current Parent Level Clients - all versions: 556 (accounts not on Dmitri are Broadspire customers on legacy Broadspire RMIS platforms)
 - Total Current Users - all versions: approximately 10,000
 - New Clients in Last Fiscal Year: 43
 - Largest Number of Users in Single Contract: 2,400
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? 12
- Do you conduct a customer satisfaction survey annually? Yes
- How often? Annual

- Largest customer markets (please rank top 5)
 1. Retail Distribution
 2. Transportation
 3. Manufacturing
 4. Hospitality/Entertainment
 5. Insurers/TPAs/Brokers
- Please rank order how you obtain most new accounts (unbundled systems only) (*Please mark each option in the desired order: 1 to 3*)
 1. Competitive RFPs
 2. Sole Source
 3. Client merger/acquisition
- Top 5 Competitors
 - Marsh STARS
 - Aon eSolutions
 - Riskconnect
 - Origami Risk
 - All others are not a significant RSG competitor

Pricing

Note: RSG pricing responses relate to unbundled customers. Broadspire/Crawford uses a different model when bundling with other claims services.

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation.

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed/month, lots of EDI)
10 Named Users	\$20,000	\$72,000	\$170,000
100 Named Users	\$43,000	\$85,000	\$192,000

- Please comment on the average time required to implement your system and the associated fees / hourly rates. Implementation periods vary greatly based on project scope (# of loads, interfaces, tailoring, custom reports etc.), timeliness and quality of data provided. Range is 1 to 12 months with an average of 90 days. Hourly rates range between \$150 - \$175 per hour depending on nature of services. Implementations are quoted as a fixed fee.

Technology and Security

- Predominant programming language: Adobe Flex
- Databases supported Oracle
- SAS 70 audit (vendor/third party hosted versions only) Type II SOC2 Type II

Evaluation: Broadspire is unique in that it can use one of the most advanced RMIS available in the unbundled marketplace: Risk Sciences Group's Dmitri Suite.

Criteria	Composite Rating
<i>Portability</i>	Bundled
<i>Logic</i>	A-
<i>Technology Platform</i>	A
<i>Overall System Robustness</i>	A+
<i>Flexibility</i>	A-
<i>Ease of Use/Intuitive</i>	B
<i>Analytical</i>	A+
<i>User Configurability</i>	A+
<i>Reporting Robustness</i>	A-
<i>Reliability</i>	B
<i>User Conference</i>	B+
<i>Data Conversion/Consolidation</i>	A+
<i>Interface/Custom Programming</i>	A-
<i>Support/Responsiveness</i>	A-
<i>Insurance Management</i>	B+

Strengths	Weaknesses
Excellent data analytics and predictive modeling access	No significant weaknesses
Robust and flexible system; extremely configurable	

C.N.A.

eSightsm

As the 7th largest U.S. commercial insurer and the 13th largest U.S. property & casualty insurer, C.N.A. provides insurance protection to more than one million businesses and professionals in the U.S. and internationally. In response to customer feedback, eSight was released, replacing the older ClearView system. eSight, released in November 2012, is their new customer claim information and analysis application designed to provide secure, easy access to policyholder claim detail, including adjuster notes, financial transactions and claim activities.

Product Information: eSight

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(X)	()	()
Web: Client Hosted	()	()	(X)
Web: Vendor Hosted (ASP)	(X)	()	()
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- SaaS or updates released as new versions? Updates released as new versions
- How many versions do you have actively available? One
- What is the date of the release of the latest version?: 10/29/12
- Does standard contract offer free return of client data on termination? No. The only data is for CNA Claims.
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes. We have full disaster recovery plans.
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? 5 minutes—partial outage.
- What databases are supported by your product? Oracle
- Describe if any SAS 70 of SSAE-16 audits are available to your clients? SSAE-16 is available.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	()	()	()	()
Disability	()	()	()	(x)

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	()	()
Multi-currency/conversion support	()	()	()	(X)
Multi-lingual support	()	()	()	(X)
Imaged document management	()	()	()	(X)

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	()	()	()	(X)
Configurable e-mail alerts	()	()	()	(X)
Dashboard alerts	()	()	()	(X)
Claimant search directly from home page	()	()	()	(X)

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[X]	[]
Ad hoc reporting	[]	[]	[X]
"As of" date analysis	[]	[X]	[X]
Searchable reports	[X]	[X]	[X]
Download to Excel + PDF	[]	[X]	[X]
Offline data manipulation	[]	[X]	[X]
Heat map reports	[]	[]	[]
Loss triangles for data development/trending	[]	[]	[]
Deductible reimbursement tracking	[]	[]	[]
Benchmarking - client data	[]	[x]	[]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[]	[]	[]
Goal Tracking	[]	[]	[]
Key performance indicator measurements	[]	[]	[]
Loss forecasting	[]	[]	[]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]
Drill Down	[x]	[x]	[x]
Output as text, graphs, and maps	[x]	[X]	[]
Prior valuation calculation	[]	[x]	[x]
Report bursting	[]	[]	[]
Report scheduling	[]	[x]	[]
Combine multiple reports in a single email to user	[]	[x]	[]

- Policy and Exposure Tracking

Policy and Exposure tracking is not available

	Standard	Custom	User configurable	Unavailable
Policy tracking	()	()	()	(x)
Policy management	()	()	()	(x)
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	()	()	()	(x)
Safety/loss control analysis	()	()	()	(x)
Program charts	()	()	()	(x)
Bonds/contracts tracking	()	()	()	(x)
Asset management	()	()	()	(x)
COPE tracking	()	()	()	(x)
Incidents	()	()	()	(x)
Locations	()	()	()	(x)
Vehicles	()	()	()	(x)
Vendor compliance	()	()	()	(x)
Employee training	()	()	()	(x)
Policy erosion	()	()	()	(x)
Total cost of risk allocation (TCOR)	()	()	()	(X)

Claims Features

- Claims management features: eSightsm was designed for CNA insureds to view and analyze their data. It is not a self-administration system.
- Claims Administration Features: N/A; eSight is not a claim administration system.
- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	(x)
NCCI Reporting	(x)	()	()	(x)
1099 report issuance	(x)	()	()	(x)
First report of injury	(x)	()	()	(x)

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? No response
- Do you also support multiple different hierarchies? No
- Do you support multiple currencies including conversion between a local and base currency? No
- Do you support multiple languages? No
- Describe your support for imaged document management. No

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?
eSightsm was designed for CNA insureds to view and analyze their data. TPAs who handle CNA insured claims provide data feeds to CNA and that information is fed downstream to eSightsm. However, we do not offer data consolidation from other carriers/TPAs.
- Are there any carriers/TPAs where you cannot perform updates? N/A

- Can you perform updates for claims, transactions, and notes? N/A
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? N/A
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? No

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) None, except that CNA uninsured claims handled by a TPA are fed downstream to eSightsm.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. Not applicable for eSight.

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
Online tutorials, job aids and FAQs are readily available for training and reference from the eSightsm main page. One-on-one telephonic training is also available, depending on user needs. Designated consultants and 1-800 client support personnel are also available to respond to specific function training requests.
- Support Types Offered
 Toll Free Number
 Dedicated (not pooled) support person (If warranted by scope of client needs)
 Online help
 Print user manual
 Screen 'tips' or mouse-overs
 Video tutorials
 Other
- Telephone support hours: M-F 7 AM-6PM CST
- Position regarding support of prior product versions: All updates are applied to all users. At any given time, all users are on the "current" version.
- Do you have a user conference? No
- Date of last conference N/A
- Number of customers/prospects in attendance: N/A
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? None

Business Information

Main Website: www.cna.com
 First year in business (RMIS market): 1996
 Parent company (if applicable): N/A

- Business locations and employees per location: Home office is Chicago, IL.

- Top Officers

	Name	Position
1.	Tom Motamed	Chairman, CEO
2.	Craig Mense	EVP & CFO
3.	Tom Pontarelli	EVP & Chief Administration Officer

- Number of Employees (RMIS division only)

Executives/Sr. Mgmt	1
Product Mgmt, Marketing and Sales	
Project Mgmt, Development and Quality Assurance	
Customer Support and Training	5
Other	4
Total Count	10
Employee count as of 12/1/12	10
Percentage change since 12/1/11 (+/- %)	-16%

- Total annual revenue for all product versions offered: We do not choose to disclose this information.
- Approximate percent of revenue spent on R&D: We do not choose to disclose this information.

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 614
 - Total Current Parent Level Clients - all versions: 614
 - Total Current Users - all versions: 1,385
 - New Clients in Last Fiscal Year: 73
 - Largest Number of Users in Single Contract: 24
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012 Not applicable.
- Do you conduct a customer satisfaction survey annually? Yes
- How often? Annually
- Largest customer markets (please rank top 5) Not provided.
- Please rank order how you obtain most new accounts (unbundled systems only)
(Please mark each option in the desired order: 1 to 3)
- Not applicable.
- Top 5 Competitors Not provided

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation. C.N.A. does not disclose this information.
- Please comment on the average time required to implement your system and the associated fees / hourly rates. Users can be set up for access within 3 days.

Technology and Security

- Predominant programming language: Java
- Databases supported Oracle
- SAS 70 audit (vendor/third party hosted versions only) N/A (not vendor or third party hosted).

Evaluation: C.N.A.'s eSIGHT is a definite improvement from its predecessor: ClearView. It is much more user friendly and robust and is serving C.N.A.'s policyholders much better.

Criteria	Composite Rating
<i>Portability</i>	Bundled
<i>Logic</i>	A-
<i>Technology Platform</i>	A-
<i>Overall System Robustness</i>	A-
<i>Flexibility</i>	B
<i>Ease of Use/Intuitive</i>	A-
<i>Analytical</i>	B+
<i>User Configurability</i>	A-
<i>Reporting Robustness</i>	B+
<i>Reliability</i>	B+
<i>User Conference</i>	N/A
<i>Data Conversion/Consolidation</i>	B+
<i>Interface/Custom Programming</i>	B+
<i>Support/Responsiveness</i>	A-
<i>Insurance Management</i>	N/A

Strengths	Weaknesses
Easier to use than predecessor;	No significant weaknesses in its area of focus.
	It is not a claims or policy/insurance administration system.
Logical and clean screen flow	

ESIS

Global Risk Advantage

ESIS, the TPA/claims portion of ACE Insurance Group, provides a wide range of risk management products and services in the United States and around the world. Global Risk Advantage is their client facing risk/claims information system.

Product Information: Global Risk Advantage 2013.01.1

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	()	()	()
Web: Client Hosted	()	()	(X)
Web: Vendor Hosted (ASP)	()	()	()
Web: Third-Party Hosted (Cloud Vendor)	()	()	()

- SaaS or updates released as new versions? Updates
- How many versions do you have actively available? 4-6 per year
- What is the date of the release of the latest version?: January 18, 2013
- Does standard contract offer free return of client data on termination? No
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? No.
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? 15,240 minutes
- What databases are supported by your product? ODBC, ADO, SQL Server, DB2
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Yes, the results of the audits are available to existing clients.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	()	()	()

- Other Lines of Business supported: Marine
- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	()	()
Multi-currency/conversion support	()	()	()	(X)
Multi-lingual support	()	()	()	(X)
Imaged document management	(X)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	()	()	()	(x)
Configurable e-mail alerts	(X)	()	()	()
Dashboard alerts	()	()	()	(x)
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[X]	[X]
Ad hoc reporting	[]	[X]	[]
"As of" date analysis	[]	[X]	[X]
Searchable reports	[X]	[X]	[]
Download to Excel + PDF	[]	[X]	[X]
Offline data manipulation	[]	[X]	[X]
Heat map reports	[]	[]	[]
Loss triangles for data development/trending	[]	[X]	[]
Deductible reimbursement tracking	[]	[]	[]
Benchmarking - client data	[]	[]	[]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[]	[]	[]
Goal Tracking	[]	[]	[]
Key performance indicator measurements	[X]	[X]	[]
Loss forecasting	[]	[]	[]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	()	()	()	(x)
Policy management	()	()	()	(x)
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	()	()	()	(x)
Safety/loss control analysis	()	()	()	(x)
Program charts	()	()	()	(x)
Bonds/contracts tracking	()	()	()	(x)
Asset management	()	()	()	(x)
COPE tracking	()	()	()	(x)
Incidents	()	()	()	(x)
Locations	()	()	()	(x)
Vehicles	()	()	()	(x)
Vendor compliance	()	()	()	(x)
Employee training	()	()	()	(x)
Policy erosion	()	()	()	(x)
Total cost of risk allocation (TCOR)	()	()	()	(x)

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(X)	()	()	()
Multi-currency/conversion support	()	()	()	(X)
Reserve Analysis	(X)	()	()	()
Litigation Management	()	()	()	(X)
Adjuster Tracking/Performance	()	()	()	(X)

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	()	()	()	()
Check writing	()	()	()	()
Utilization Review	()	()	()	()
Medical Bill Repricing	()	()	()	()
System Generated EOB	()	()	()	()
EOB Utilization Review	()	()	()	()
Transitional Work Management	()	()	()	()
Automatic Reserve Setting Guidance	()	()	()	()
Matters Management (Litigation)	()	()	()	()
Fraud Detection Capability	()	()	()	()
Encryption of sensitive data	(X)	()	()	()
Indemnity benefits calculator	()	()	()	()
Payment Authorization Controls	()	()	()	()
Configurable diary system	()	()	()	()
Adjuster workflow tools	()	()	()	()
Adjuster efficient tools, such as spellcheck for notes	()	()	()	()

- Third party reporting and documentation:
We do not provide these features in GRA. We have an OSHA tool that gets data from GRA on a daily basis. The other items are done in the claims administration system.

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? 6
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes, we support multiple currencies but the conversion between a local and base currency is done outside of GRA.
- Do you support multiple languages? No
- Describe your support for imaged document management: GRA provides a viewing module for all scanned claim documents.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? daily, weekly, monthly, semi-annually, and yearly.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? No
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes, we can offer spreadsheet uploads for claims and transactions.

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)

1. GALLAGHER BASSETT	24. GATES MCDONALD	47. NATIONAL DAIRY HOLDINGS
2. SEDGEWICK	25. WARD NORTH AMERICA	48. NCR Special
3. NALSCO	26. ZURICH	49. OCTAGON
4. SPECIALTY RISK SERVICES (HARTFO	27. C N A	50. PACER , INTERNATIONAL
5. CRAWFORD	28. HARTFORD	51. PALMER GOODELL (FUTURE COMP)
6. GAB	29. HERTZ CLAIMS MANAGEMENT	52. PLATINUM SAFETY & CLAIMS SERVIC
7. CONSTITUTION STATE (CSSC).	30. LWP SERVICES - SACRAMENTO	53. REGIONS CLAIM MANAGEMENT
8. RISK ENTERPRISE MANAGEMENT	31. SCIBAL	54. Republic Western
9. XCHANGING	32. Tristar	55. RISK ENVISION
10. CCMi	33. HIGHLANDS DISCONTINUED IN YEAR 2003	56. RISK MGMT PLANNING GROUP
11. RSKCO	34. MAC THRU CS	57. Savage Company
12. AVIZENT(FRANK GATES)	35. MANAGED BENEFIT SERVICES	58. SENTRY
13. KEENAN	36. MURPHY BEANE	59. SOUTHERN STATES CLAIMS SERVICE
14. F.A. RICHARD	37. PREMIER CONTROL SERVICES	60. STARS
15. MATRIX	38. ROYAL	61. Swift Transport
16. TRAVELERS	39. SOUTHERN RISK SERVICES	62. TYNET
17. BROADSPIRE	40. U.S. CONCRETE	63. USI OF GEORGIA
18. Helmsman Mgmt	41. HOBBY LOBBY	64. Valero
19. LIBERTY	42. INTERCARE	65. Vanguard Car Rental
20. AIG	43. INTERMOUNTAIN	66. WILLIS CORROON
21. UNDERWRITERS SAFETY & CLAIMS	44. MARSH/CSSTARS	
22. YORK	45. MAY DEPARTMENT STORE	
23. CNA	46. METROPOLITAN TRANSIT AU- THORITY	
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. This process is done outside of GRA.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	()	()
HR Payroll	()	()
Accounting	()	()
Ext. Document Management Systems	(X)	()
Ext. Bill Review Services	(X)	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
Web training sessions scheduled twice a month. ESIS Customer Service Team for immediate training needs. Reference material/help documents on-line for immediate training needs.
- Support Types Offered
[X] Toll Free Number
[] Dedicated (not pooled) support person (If warranted by scope of client needs)
[X] Online help
[X] Print user manual
[X] Screen 'tips' or mouse-overs
[] Video tutorials
[X] Other (email support, training webinars)
- Telephone support hours: 8 a.m. to 5 p.m. EST
- Position regarding support of prior product versions: We support all active users of any product package.
- Do you have a user conference? Yes
- Date of last conference October 15- 17, 2012
- Number of customers/prospects in attendance: 50+
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? CS Stars provides the data mapping of files that come into GRA

Business Information

Main Website: www.riskadvantage.com or www.esis.com

First year in business (RMIS market): March 1999

Parent company (if applicable): ACE Group

- Business locations and employees per location: Global RiskAdvantage Support group is located in Philadelphia, PA. The number of employees are noted below.

- Top Officers

	Name	Position
1.	Dave Patterson	President

- Number of Employees (RMIS division only)

Executives/Sr. Mgmt	1
Product Mgmt, Marketing and Sales	1
Project Mgmt, Development and Quality Assurance	6
Customer Support and Training	2
Other	3
Total Count	13
Employee count as of 12/1/12	13
Percentage change since 12/1/11 (+/- %)	0%

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: Not Provided.

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version:
 - Total Current Parent Level Clients - all versions:
 - Total Current Users - all versions:
 - New Clients in Last Fiscal Year:
 - Largest Number of Users in Single Contract:
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012 Not reported.
- Do you conduct a customer satisfaction survey annually? Yes; usually done at the annual GRA Symposium.
- How often? Annual
- Largest customer markets (top 5)
 1. Construction
 2. Energy
 3. Healthcare
 4. Manufacturing
 5. Retail/Distribution
- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 - Competitive Review

- Top 5 Competitors
 1. Sedgwick
 2. Gallagher Bassett
 3. Crawford
 4. Hartford
 5. Broadspire

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation. Not Provided
- Please comment on the average time required to implement your system and the associated fees / hourly rates. Average time to start up an account in GRA is approximately 2 weeks. There is no set-up cost for GRA.

Technology and Security

- Predominant programming language: Report writing programming language – Web Focus.
- Databases supported Microsoft SQL Server
- SAS 70 audit (vendor/third party hosted versions only)

Evaluation: ESIS' Global Risk Advantage (GRA) has been their client risk information system since the 1990s.

Criteria	Composite Rating	Strengths	Weaknesses
<i>Portability</i>	Bundled	Client responsive system and service	No significant weaknesses
<i>Logic</i>	A-	Good functionality	
<i>Technology Platform</i>	A-		
<i>Overall System Robustness</i>	A-		
<i>Flexibility</i>	A-		
<i>Ease of Use/Intuitive</i>	A-		
<i>Analytical</i>	B+		
<i>User Configurability</i>	A-		
<i>Reporting Robustness</i>	A-		
<i>Reliability</i>	A-		
<i>User Conference</i>	A-		
<i>Data Conversion/Consolidation</i>	B-		
<i>Interface/Custom Programming</i>	B+		
<i>Support/Responsiveness</i>	A-		
<i>Insurance Management</i>	B		

Gallagher Bassett

Risx-Facs

Gallagher Bassett is the largest property/casualty third-party administrator, offering services in the areas of claims management, information management, medical cost containment, and consultative services which includes risk control consulting and appraisal services. Its client-facing risk management information system is called RISX-FACS.

Product Information: RISX-FACS

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	()	()	(X)
Web: Client Hosted	(x)	()	()
Web: Vendor Hosted (ASP)	(x)	()	()
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- SaaS or updates released as new versions? Updates
- How many versions do you have actively available? Each new released version replaces previous active version.
- What is the date of the release of the latest version?: Monthly releases are promoted to Production. (Latest, March 2013)
- Does standard contract offer free return of client data on termination? No.
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes.
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Other than planned outages for hardware upgrades, due to our redundant computing infrastructure Gallagher Bassett has not experienced any system downtime that have impacted our clients' access to our web portal during the past ten years.
- What databases are supported by your product? We can export data to a variety of databases. RISX-FACS® system itself uses SQL Server 2005 and Tandem SQL and Enscribe databases.
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Yes, Gallagher Bassett's client may receive a copy of our SOC 1 audit upon request. If not a client, Ernst & Young LLP, require the requesting organization to agree to certain terms and conditions prior to releasing a copy of Gallagher Bassett's SSAE 16 audit findings.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	(x)	()	()
Federal WC (USL&H, Jones Act)	(x)	(x)	()	()
General Liability	(x)	(x)	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	(x)	()	()
Property	(x)	(x)	()	()
Professional Liability	(x)	(x)	()	()
Disability	(c)	()	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	()	()	()	(x)
Multi-lingual support	()	()	()	(x)
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	(X)	(x)	()
Dashboard capable of downloading	(X)	()	(x)	()
Configurable e-mail alerts	(X)	()	(x)	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[X]	[X]	[X]
Ad hoc reporting	[X]	[X]	[X]
"As of" date analysis	[X]	[X]	[X]
Searchable reports	[X]	[X]	[X]
Download to Excel + PDF	[X]	[X]	[X]
Offline data manipulation	[X]	[X]	[X]
Heat map reports	[]	[]	[X]
Loss triangles for data development/trending	[]	[X]	[X]
Deductible reimbursement tracking	[X]	[X]	[X]
Benchmarking - client data	[X]	[x]	[X]
Benchmarking - industry/peer	[]	[x]	[X]
Profiling, red-flagging claims	[X]	[x]	[X]
Goal Tracking	[X]	[X]	[X]
Key performance indicator measurements	[X]	[X]	[X]
Loss forecasting	[]	[]	[]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	()	(x)	()	()
Safety/loss control analysis	()	(x)	()	()
Program charts	()	()	()	(x)
Bonds/contracts tracking	()	()	()	(x)
Asset management	()	()	()	(x)
COPE tracking	()	()	()	(x)
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	(x)	()	()	()
Employee training	(x)	()	()	()
Policy erosion	()	()	()	(x)
Total cost of risk allocation (TCOR)	()	(x)	()	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	()	()	()	(x)
Reserve Analysis	(x)	()	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	(x)	()	()	()

- Claims Administration Features

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	(x)	()	()	()
Medical Bill Repricing	(x)	()	()	()
System Generated EOB	(x)	()	()	()
EOB Utilization Review	(x)	()	()	()
Transitional Work Management	()	(X)	()	()
Automatic Reserve Setting Guidance	()	()	()	(x)
Matters Management (Litigation)	(x)	()	()	()
Fraud Detection Capability	(x)	()	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	()	()	()	(x)
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()

- Third party reporting and documentation

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	()	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	(x)	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? The Pyramid structure can consist of up to 25 levels of vertical organization, most clients use between two and seven levels.
- Do you also support multiple different hierarchies? Yes
Hierarchies can be used to support advanced reporting. For example, one hierarchy might represent the legal corporate structure and another might represent the operating structure. Hierarchies also can be used for point in time reporting. For example, if there is a corporate reorganization, one hierarchy can be used for the old structure and another for the current structure. There are no limits to the number of hierarchies supported or the number of levels in any hierarchy.
- Do you support multiple currencies including conversion between a local and base currency? No
- Do you support multiple languages? No
- Describe your support for imaged document management. All claim related documents are stored within claim files including bill, payments etc.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? Daily, weekly, monthly.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? No
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? No

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)
 GB currently produces several Standard Data Transfers that provide an electronic file of raw Claim data from the information located in RISX-FACS®. These files can be provided to the recipient at several optional intervals, such as monthly, weekly or daily. There are three main formats for these files:
 - Snapshot – Provides a complete, up to date picture of claims, for a specified time period each time the file is produced.
 - Transaction – Provides detailed transaction records for the data transfer period, i.e. monthly, in the order that the transactions occur.
 - Trapshot – Provides the same information as the snapshot, except that records are output only for claims that had activity in the specified time period, i.e. monthly.

GB also offers customizable, on-demand, ad-hoc reporting via our i-Link Reports, and SELEX-FACS® Report generation modules.

Customized Data Interfaces on behalf of the client can be produced for an extra fee.

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.
 GB offers full compliance for State Reporting for all US States currently utilizing Electronic Reporting.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x)	(X)
HR Payroll	()	()
Accounting	()	()
Ext. Document Management Systems	(x)	()
Ext. Bill Review Services	(x)	(x)

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
GB offers several client training options for using our risxfacs.com web portal:
 - Classroom training – Offered at our home office PC training facility location in suburban Chicago, the training course has been designed to help our clients get the most out our risxfacs.com web-based system, and combines lecture and hands-on learning activities.
 - Web Conference training – Utilizing web conferencing facilities, the class provides a brief overview of our risxfacs.com based Quick View, Client Profile, Claim View, Alerts, Monthly Reports, i-Link Reports, and SELEX-FACS® Report generation modules.
 - On-site location training – Our system instructors and account management personnel can also travel to client locations to provide in-person instruction on the use of risxfacs.com.
 - Should the client encounter any questions or problems accessing risxfacs.com, they can contact Gallagher Bassett's support services available from 7:00a.m. – 6:00p.m. CST at 1-877-RISXFACS.
 - As a final note, all of our GB Account Managers are well versed in the usage of our risxfacs.com tools and provide assistance as needed to individual clients on a daily basis.

- Support Types Offered
 - Toll Free Number
 - Dedicated (not pooled) support person (If warranted by scope of client needs)
 - Online help
 - Print user manual
 - Screen 'tips' or mouse-overs
 - Video tutorials
 - Other

- Telephone support hours:
Technical Support Level One Call Center, a first level support group available to answer system access questions, reset passwords, etc. GB Technical Support Call Center hours are from 7:00am – 6:00pm CST at 1-877-RISX-FACS®. Technical Support Level Two, a second level support group comprised of IT subject area experts and available as needed to consult as required on the investigation and resolution of difficult technical issues. Our Business Analyst Support group includes analysts available to assist in the definition and specification of specific client management information requirements and ensure RISX-FACS® is designed to meet client needs. The Client Services Computer Operations group is designated to work with clients on FTP / EDI transmission requirements, implementation and subsequent completion tracking.
- Position regarding support of prior product versions: Gallagher Bassett only releases one version of software to all users.
- Do you have a user conference? Yes
- Date of last conference October, 2012
- Number of customers/prospects in attendance: 22
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? Gallagher Bassett will, at times utilize the expertise of external vendors to support specialized needs or services. Gallagher Bassett looks to these specialized vendors as they are the leaders in their field of expertise.

Business Information

Main Website: www.gallagherbassett.com

First year in business (RMIS market): 1983

Parent company (if applicable): Arthur J. Gallagher & Co.

- Business locations and employees per location: We are based in Chicago, IL. We have offices in Denver, New York metro, and Atlanta. We have other employees working in remote locations.

- Top Officers

	Name	Position
1	Scott Hudson	President
2	Christopher Neigel	VP
3	Mike Bell	Executive VP
4	JoAnn Goff	Executive VP
5	Michael Hessling	Executive VP
6	Joe Tixier	Executive VP
7	Laura Greifenkamp	Executive VP
8	Russ Pass	Executive VP
9	Gordan Padera	Executive VP
10	Russ Parsons	Executive VP
11	Mike Repoli	Executive VP

- Number of Employees (RMIS division only)

Executives/Sr. Mgmt	7
Product Mgmt, Marketing and Sales	
Project Mgmt, Development and Quality Assurance	74
Customer Support and Training	
Other	
Total Count	81
Employee count as of 12/1/12	81
Percentage change since 12/1/11 (+/- %)	+5%

- Total annual revenue for all product versions offered: Available upon request
- Approximate percent of revenue spent on R&D: Available upon request.

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version: 3,113
 - Total Current Parent Level Clients - all versions: N/A
 - Total Current Users - all versions: 23,116
 - New Clients in Last Fiscal Year: 192
 - Largest Number of Users in Single Contract: 716

- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? 135
- Do you conduct a customer satisfaction survey annually? Yes
- How often?

At Gallagher Bassett, we rely on client feedback to make sure we are on track and that the client is 100 percent satisfied. Most importantly, we use client feedback as a tool for continuous improvement. Each year we ask our clients to evaluate our performance by completing a client satisfaction survey. In 2012, our client satisfaction survey results were 97 percent good/excellent. It is also possible to measure satisfaction by examining client retention rates. Here, we excel. Gallagher Bassett's client retention rate in 2012 was 98 percent.
- Gallagher Bassett utilizes several methods to monitor service performance. They include but are not limited to the following measures:
 - Customized reports generated by the National Account Manager at client's desired frequency;
 - Compliance Supervisors audit claim files on behalf of the client's specific and industry standard requirements;
 - Client Satisfaction Survey distributed annually;
 - Internal Best Practice audits performed;
 - Client /Broker Audit Scores are calculated based on individual client 's service instructions and audit requirements;
 - Carrier Audit Scores calculated based on specific carrier data and quality assurance requirements;
 - Stewardship Reports performed;
 - Claim Scorecards/Outcomes and Managed Care Scorecard/Outcomes noted;
 - Reserve Adequacy Reports calculated; and
 - SOC 1 Audit performed annually.

- Largest customer markets (please rank top 5)
 1. Retail/Distribution
 2. Transportation
 3. Hospitality/Entertainment
 4. Manufacturing
 5. Healthcare

- Please rank order how you obtain most new accounts (unbundled systems only). (*Please mark each option in the desired order: 1 to 3*)
 1. Competitive RFPs
 2. Sole Source
 3. Client merger/acquisition

- Top 5 Competitors
 - Sedgwick CMS
 - ESIS, Inc.
 - CCMSI
 - Broadspire Services, Inc.
 - York Risk Services Group, Inc.

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation. This information is available upon request.
- Please comment on the average time required to implement your system and the associated fees / hourly rates. Gallagher Bassett's RISX-FACS® system is available through the Internet not requiring any installation at the client's location(s). The client is given access with a UserID and password. The cost is variable depending on the level of user access.

Technology and Security

- Predominant programming language: .Net/C#; Java; Visual Basic; COBOL, TACL, ASP
- Databases supported Microsoft SQL Server; Tandem SQL, Tandem Enscribe
- SAS 70 audit (vendor/third party hosted versions only) None

Evaluation: Gallagher Bassett and RISX-FACS

Criteria	Composite Rating
<i>Portability</i>	Bundled
<i>Logic</i>	A-
<i>Technology Platform</i>	A
<i>Overall System Robustness</i>	A-
<i>Flexibility</i>	A-
<i>Ease of Use/Intuitive</i>	A+
<i>Analytical</i>	A-
<i>User Configurability</i>	A-
<i>Reporting Robustness</i>	A
<i>Reliability</i>	A-
<i>User Conference</i>	A-
<i>Data Conversion/Consolidation</i>	A-
<i>Interface/Custom Programming</i>	N/A (no user feedback received)
<i>Support/Responsiveness</i>	B
<i>Insurance Management</i>	B

Strengths	Weaknesses
Easy to use	No significant weaknesses;
Strong ratings across many categories	User feedback did comment on some service issues;

Liberty Mutual Insurance

RISKTRAC®

Boston based Liberty Mutual Insurance is the third largest property and casualty insurer in the U.S. and has been an industry leader in Workers Compensation and Liability insurance for many decades. RISKTRAC is Liberty's on-line claims/risk information system available to its customers, agents and brokers.

Product Information: RISKTRAC®

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(X)	()	()
Web: Client Hosted	(X)	()	()
Web: Vendor Hosted (ASP)	()	()	(X)
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- SaaS or updates released as new versions? SaaS
- If SaaS, approximately how often do you provide software updated with new features to your customers? We plan for at least four updates per year.
- What is the date of the release of the latest version?: January 12, 2013
- Does standard contract offer free return of client data on termination? No.
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? No.
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? No response
- What databases are supported by your product? DB2 on z/OS, UDB, SQL server
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Customers can request the current SOC 1 Report also known as SAS70 or SSAE-16) from their account service manager.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	()	()	()

- Other Lines of Business supported: Leave services

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	()	()
Multi-currency/conversion support	()	()	()	(X)
Multi-lingual support	()	()	()	(X)
Imaged document management	(X)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(X)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[X]	[X]	[X] ad hoc reports can also be scheduled with auto dist.
Ad hoc reporting	[]	[X] The standard Reports library includes custom report templates for user to create custom detail or summary level reports	[X]
"As of" date analysis	[X]	[X]	[X]
Searchable reports	[]	[X]	[]
Download to Excel + PDF	[X]	[X]	[]
Offline data manipulation	[X]	[X] Users can export to Excel for further manipulation.	[X]
Heat map reports	[]	[]	[]
Loss triangles for data development/trending	[]	[X]	[]
Deductible reimbursement tracking	[]	[]	[]
Benchmarking - client data	[]	[]	[]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[X]	[X]	[X]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(X)	()	()	()
Policy management	()	()	()	(X)
Certificate tracking	()	()	()	(X)
Certificate issuance	()	()	()	(X)
Property appraisal	()	()	()	(X)
Safety/loss control analysis	()	()	()	(X)
Program charts	()	()	()	(X)
Bonds/contracts tracking	()	()	()	(X)
Asset management	()	()	()	(X)
COPE tracking	()	()	()	(X)
Incidents We have an Incidents module that is an add-on. We do some set up and the user can also do some configuring	(X)	(X)	(X)	()
Locations	(X)	(X)	(X)	()
Vehicles	()	()	()	(x)
Vendor compliance	()	()	()	(x)
Employee training	(X)	(X)	()	()
Policy erosion	()	()	()	(X)

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(X)	()	()	()
Multi-currency/conversion support	()	()	()	(X)
Reserve Analysis	(X)	()	()	()
Litigation Management	(X)	()	()	()
Adjuster Tracking/Performance	(X)	()	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(X)	(X)	(X)	()
Check writing	()	()	()	(X)
Utilization Review	()	()	()	(x)
Medical Bill Repricing	()	()	()	(x)
System Generated EOB	()	()	()	(x)
EOB Utilization Review	()	()	()	(x)
Transitional Work Management	()	()	()	(X)
Automatic Reserve Setting Guidance	()	()	()	(X)
Matters Management (Litigation)	(X)	()	()	()
Fraud Detection Capability	()	()	()	(X)
Encryption of sensitive data	(X)	()	()	()
Indemnity benefits calculator	()	()	()	(X)
Payment Authorization Controls	()	()	()	(X)
Configurable diary system	(X)	()	()	()
Adjuster workflow tools	(X)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	()	()	()	(X)

- Third party reporting and documentation:

No answer required. Survey response provided is for a carrier-based bundled RMIS.

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(X) This is standard for those users that opt to add the Incidents module	()	()	()
NCCI Reporting	()	()	()	(X)
1099 report issuance	()	()	()	(X)
First report of injury	()	()	()	(X)

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? 30
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? No
- Do you support multiple languages? No
- Describe your support for imaged document management: RISKTRAC provides real-time access to scanned claim documents stored in our electronic document management system. Users can access our Help Desk by email or 800# for assistance with questions and issues related to accessing these imaged documents.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? Weekly, monthly, custom months, quarterly, annually.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes—we can perform updates to claims data, not transactions or notes.
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? No
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes - we offer spreadsheet update to claims data, but not transactions or notes.

Interfaces

- List standard insurer/TPA interfaces (in order of frequency). Data extracts, fronting carrier reporting, data conversions, TPA data conversions, and prior administrator data conversions.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. This is not done within our RMIS.
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(X)	()
HR Payroll	()	()
Accounting	()	()
Ext. Document Management Systems	()	()
Ext. Bill Review Services	()	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
New users receive a welcome kit containing training materials specific to their RISKTRAC configuration. All users are invited to attend free training webinars pertinent to their product configuration.
- Support Types Offered
 - [X] Toll Free Number
 - [X] Dedicated (not pooled) support person (If warranted by scope of client needs)
 - [X] Online help
 - [X] Print user manual
 - [X] Screen 'tips' or mouse-overs
 - [X] Video tutorials
 - [X] Other (email support, training webinars)
- Telephone support hours: Monday through Friday 8 a.m. to 8 p.m. EST
- Position regarding support of prior product versions: We support all active users of any product package.
- Do you have a user conference? Yes
- Date of last conference June 6-8, 2012
- Number of customers/prospects in attendance: not reported
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? N/A

Business Information

Main Website: www.libertymutualgroup.com

First year in business (RMIS market): 1983

Parent company (if applicable):

- Business locations and employees per location:
 - RMIS operation located:
 - Dover, NH – 70 employees
 - Wausau, WI – 2 employees

- Top Officers

	Name	Position
1.	Frank Radack	Manager, Customer Loss Information

- Number of Employees (RMIS division only)

Executives/Sr. Mgmt	6
Product Mgmt, Marketing and Sales	1
Project Mgmt, Development and Quality Assurance	27
Customer Support and Training	28
Other	10
Total Count	72
Employee count as of 12/1/12	72
Percentage change since 12/1/11 (+/- %)	0%

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: Not Provided.

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version:
 - Total Current Parent Level Clients - all versions: 33,000
 - Total Current Users - all versions: 26,000
 - New Clients in Last Fiscal Year:
 - Largest Number of Users in Single Contract: 145
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? Not reported.
- Do you conduct a customer satisfaction survey annually? Yes.
- Largest customer markets (top 5)
 - Construction
 - Energy
 - Manufacturing
 - Retail/Distribution
 - Transportation
- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
Not reported.
- Top 5 Competitors
 - AIG IntelliRisk
 - Travelers eCARMA
 - ACE/ESIS Global Risk Advantage
 - Zurich RiskIntelligence
 - Hartford @venture

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated) Not Provided
- Approximate total annual cost (ranges) excluding initial implementation. Not Provided
- Please comment on the average time required to implement your system and the associated fees / hourly rates.

Technology and Security

- Predominant programming language: Java
- Databases supported Microsoft SQL Server; DB2 on mainframe z/OS
- SAS 70 audit (vendor/third party hosted versions only) Customers can request the current SOC 1 Report also known as SAS70 or SSAE-16) from their account service manager.

Evaluation: Liberty Mutual's system, RISKTRAC, is one of the oldest and most effective insurer based RMIS in the market place. It continues to evolve and improve.

Criteria	Composite Rating
<i>Portability</i>	Bundled
<i>Logic</i>	A-
<i>Technology Platform</i>	A-
<i>Overall System Robustness</i>	A-
<i>Flexibility</i>	B+
<i>Ease of Use/Intuitive</i>	A-
<i>Analytical</i>	A-
<i>User Configurability</i>	A-
<i>Reporting Robustness</i>	B+
<i>Reliability</i>	A-
<i>User Conference</i>	A-
<i>Data Conversion/Consolidation</i>	A-
<i>Interface/Custom Programming</i>	A-
<i>Support/Responsiveness</i>	A-
<i>Insurance Management</i>	B

Strengths	Weaknesses
Consistently improves over the years; upgrade in functionality in the last few years	No significant weaknesses
Comprehensive analysis over wide range of functions	
Good support team and excellent support from upper management	

Sedgwick Claim Management Services

viaOne

On the Sedgwick webpage, they describe themselves as “the leading North American provider of innovative, technology-enabled claims and productivity management solutions, delivering a world of expert resources to a diverse client base through more than 10,000 colleagues across the U.S. and Canada. “

It is noteworthy to see how Sedgwick combines the claims and technology aspects of their service, thus emphasizing the importance of systems to the overall claims experience.

Product Information: viaOne® 3.0.0

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	N/A	()	(x)
Web: Client Hosted	N/A	()	()
Web: Vendor Hosted (ASP)	N/A	()	()
Web: Third-Party Hosted (Cloud Vendor)	N/A	()	(X)

- SaaS or updates released as new versions? Updates
- How many versions do you have actively available? One
- What is the date of the release of the latest version?: February 22, 2013
- Does standard contract offer free return of client data on termination? No.
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes.
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Zero
- What databases are supported by your product? Oracle
- Describe if any SAS 70 or SSAE-16 audits are available to your clients?

Sedgwick follows the ISO 27002:2005 data security framework. Consistent with ISO 27002:2005, 12 key areas of information security management provide the foundation for a complementary assessment providing critical transparency to Sedgwick clients: Sedgwick's SOC 1, SSAE 16 audit.

Key elements from each of the 12 areas are identified as controls and incorporated into Sedgwick's SOC 1. These key controls are audited annually by Sedgwick's external auditors, currently KPMG.

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(c)	()	()	()

- Other Lines of Business supported: : Sedgwick specializes in workers' compensation; disability, FMLA, and other employee absence; managed care; general, automobile, and professional liability; warranty and credit card claims services; fraud and investigation; structured settlements; and Medicare compliance solutions.

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	()	()
Multi-currency/conversion support	()	(X)	()	()
Multi-lingual support	()	()	(X)	(X)
Imaged document management	(X)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(X)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[X]	[X]
Ad hoc reporting	[X]	[X]	[X]
"As of" date analysis	[X]	[X]	[X]
Searchable reports	[]	[X]	[X]
Download to Excel + PDF	[X]	[X]	[X]
Offline data manipulation	[X]	[]	[]
Heat map reports	[]	[]	[X]
Loss triangles for data development/trending	[]	[X]	[]
Deductible reimbursement tracking	[]	[]	[X]
Benchmarking - client data	[X]	[x]	[X]
Benchmarking - industry/peer	[]	[]	[X]
Profiling, red-flagging claims	[X]	[x]	[]
Goal Tracking	[X]	[]	[]
Key performance indicator measurements	[X]	[]	[]
Loss forecasting	[X]	[]	[]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	()	(X)	()	(X)
Certificate issuance	()	()	()	(X)
Property appraisal	(X)	()	()	()
Safety/loss control analysis	()	(X)	()	()
Program charts	()	()	()	(x)
Bonds/contracts tracking	()	()	()	(x)
Asset management	()	()	()	(x)
COPE tracking	()	()	()	(x)
Incidents	(X)	()	()	()
Locations	(X)	()	()	(X)
Vehicles	()	()	()	(X)
Vendor compliance	()	()	()	(X)
Employee training	()	()	()	(X)
Policy erosion	()	()	()	(X)
Total cost of risk allocation (TCOR)	()	(x)	()	(X)

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	()	(X)	()	()
Reserve Analysis	(x)	()	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	(x)	()	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	(x)	()	()	()
Medical Bill Repricing	(x)	()	()	()
System Generated EOB	(x)	()	()	()
EOB Utilization Review	(x)	()	()	()
Transitional Work Management	(X)	()	()	()
Automatic Reserve Setting Guidance	(X)	()	()	(x)
Matters Management (Litigation)	(X)	()	()	()
Fraud Detection Capability	(X)	()	()	()
Encryption of sensitive data	(X)	()	()	()
Indemnity benefits calculator	()	(X)	()	(x)
Payment Authorization Controls	(X)	()	()	()
Configurable diary system	(X)	()	()	()
Adjuster workflow tools	(X)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()

- Third party reporting and documentation

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	()	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Sedgwick's claim system utilizes a multi-tiered structure hierarchy to reflect the reporting structure of a client's organization, referred to as corporate structure. Codes that actually define locations are stored at two specific levels within the hierarchy. The first of these levels is called the account level, or division level, and can store up to eight characters. The second level, called the unit level, is the lowest level where reporting can occur. We can store up to six characters at the unit level. The largest number of characters we can accommodate, broken up between the two levels, would be 14.
- Clients may also choose to group claims together by assigning each claim a location code, allowing claims from multiple contracts to be grouped together based on a hierarchy of locations. This hierarchy is similar to client corporate structures, but is separate and combines all contracts associated with the client.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? No
- Describe your support for imaged document management.
- Sedgwick is completely paperless for all outbound and inbound correspondence. Sedgwick utilizes ACS for the scanning, storing, and retrieving of these documents and makes this information available to clients through the viaOne interface.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?
- Sedgwick provides data to RMIS providers, clients, and carriers via electronic transmission or tape. Frequencies supported include daily, bi-weekly, weekly, bi-monthly, monthly, quarterly, and yearly intervals as well as upon request.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? No

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)
 - RMIS Interface

Also commonly referred to as a claims interface, this interface provides claim and financial information from Sedgwick claims administration systems to clients and/or vendors. Supported Frequencies: daily, bi-weekly, weekly, bi-monthly, monthly, quarterly and annually
 - HR/Eligibility Interface

The HR/Eligibility interface streamlines the claim intake process and increases reporting accuracy by prefilling claimant demographic and occupation information through entry of that employee's Social Security Number or Employee ID. This interface also provides Sedgwick examiners with demographic and job-specific data for all employees Sedgwick administers benefits for. Supported Frequencies: daily, bi-weekly, weekly, bi-monthly, monthly.
 - Advice to Pay Interface

When Sedgwick does not issue benefit payments, an Advice to Pay interface can be implemented to provide gross payment information that a client requires to pay employees. Supported Frequencies: daily and weekly.

- Gross to Net Interface

When Sedgwick does not issue benefit payments, a Gross to Net interface can be implemented to synchronize Sedgwick's claims administration systems to include the net payment information. This net payment information should reflect the actual payment issued to an employee, including applicable earnings, deductions, offsets, taxes, etc. taken from the gross payment Sedgwick provided on the Advice to Pay interface. Supported Frequencies: daily and weekly.

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.

In addition to non-electronic submissions of FROI and SROI information to non-IAIABC states, Sedgwick provides electronic data feeds to a wide range of states supporting such transmissions. Sedgwick is compliant in all IAIABC mandated states as well as a number of proprietary states. Interface files already exist for all states utilizing the various IAIABC formats (release 1, 2 & 3), including the following states: California, Colorado, Florida, Indiana, Iowa, Kansas, Kentucky, Maine, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, Pennsylvania, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia and Wisconsin. Sedgwick has been reporting electronically for most of these States since they began accepting the IAIABC submissions. Moreover, for many of these states we are their largest contributor of State EDI information. In addition to these agencies, we are also working with a number of other states to pilot their upcoming roll-out of State-mandated electronic data reporting and also participate regularly in various conferences and forums to ensure our subject matter experts remain aware of new mandates and changes.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	()	(X)
HR Payroll	(X)	(X)
Accounting	()	(X)
Ext. Document Management Systems	(X)	()
Ext. Bill Review Services	(X)	(X)

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
Our training department offers regularly-scheduled instructor lead on-line classes. On-site advanced level training sessions are held in the spring and fall.
- Support Types Offered
 Toll Free Number
 Dedicated (not pooled) support person (If warranted by scope of client needs)
 Online help
 Print user manual
 Screen 'tips' or mouse-overs
 Video tutorials
 Other

- Telephone support hours: M-F 6AM-7PM CST
- Position regarding support of prior product versions: N/A
- Do you have a user conference? No
- Date of last conference October, 2012
- Number of customers/prospects in attendance: 22
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? ACS SIR for document imaging

Business Information

Main Website: www.sedgwick.com

First year in business (RMIS market): 2000

Parent company (if applicable): N/A

- Business locations and employees per location: Sedgwick's headquarters are located at 1100 Ridgeway Loop Road, Memphis, Tennessee 38120. We have over 10,000 colleagues in 195 offices including all 50 states and Canada
- Top Officers

	Name	Position
1	David A North	President, CEO
2	Steven E Penman	COO
3	W. Jay Potter	CFO
4	Jason Hood	Chief Legal Officer
5	Patrick L. Funck	Chief Information Officer
6	Terri S. Browne	EVP, Director of Colleague Resources
7	BradleyF. Johnson	EVP, Director of Disability Operations
8	Elizabeth Demaret	EVP, CRM
9	Scott Rogers	Executive Director, Casualty Operations
#	Jim Ryan	Exec. Director; Casualty Operations
#	Robert J Peterson	EVP, Dir. Of Bus. Devel.
#	Don Sloan	EVP, Dir of Managed Care

- Number of Employees (RMIS division only)

Executives/Sr. Mgmt	13
Product Mgmt, Marketing and Sales	9
Project Mgmt, Development and Quality Assurance	32
Customer Support and Training	26
Other	
Total Count	
Employee count as of 12/1/12	
Percentage change since 12/1/11 (+/- %)	25%

- Total annual revenue for all product versions offered: Sedgwick considers this information confidential.
- Approximate percent of revenue spent on R&D: 10%

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version: 16,980
 - Total Current Parent Level Clients - all versions: N/A
 - Total Current Users - all versions: N/A
 - New Clients in Last Fiscal Year: 70
 - Largest Number of Users in Single Contract: 3,072
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? None of Sedgwick's clients terminated or did not renew their RMIS contracts with Sedgwick in 2012.
- Do you conduct a customer satisfaction survey annually? Yes
- How often? Annual

Sedgwick conducts claimant/employee satisfaction surveys and client surveys to measure overall satisfaction with our claims management programs and to identify issues that need to be addressed. The client satisfaction survey is sent annually to day-to-day client contacts who have frequent communication with our claims management staff and to our program management contacts at the contract administration level of the organization. All client level surveys are sent via e-mail with a link to access and submit the survey directly to an externally hosted website. Results are posted essentially real time for immediate access to results by our management and executive team. These results are sortable at the management level, office level, and client level as well as other viewing options and include alerts for responses that require immediate attention.

Claimant/employee satisfaction surveys are sent on all closed claims monthly with results reported quarterly. Sedgwick's best practice is to send claimant surveys via e-mail. When the surveys are received, data can be sorted to provide client specific results. We send claimant surveys to 100% of employees returning to work after an approved STD. As a best practice, we use EMPAQ® surveys for STD and have modified the EMPAQ STD survey for use with claimants on leave. 100% of STD and leave claimants receive surveys and the response rate averages 22%. Quarterly reports of aggregate survey results by client and survey type are then provided to the account manager for distribution to the client and for use in operational CQI initiatives. Survey scores are among the elements considered in staff performance assessment. These reports include sanitized comments from respondents which we find very useful in determining opportunities for improvement. While we support and utilize the EMPAQ measures of standards and quality we are unable to report our book of business results for the EMPAQ survey due to the fact that many of our clients have either elected not to survey their employees or have elected to utilize other survey tools.

We normally conduct client surveys annually. We would also be happy to discuss a survey with a 5-point scale or other custom survey tool if required by the client.

- Largest customer markets (please rank top 5)
 1. Retail/Distribution
 2. Public Sector
 3. Healthcare
 4. Manufacturing
 5. Technology
- Please rank order how you obtain most new accounts (unbundled systems only) (*Please mark each option in the desired order: 1 to 3*)
 1. Competitive RFPs
 2. Client merger/acquisition
 3. Sole source (no competition)
- Top 5 Competitors
 - Gallagher Bassett
 - Broadspire Services, Inc.
 - ESIS
 - Liberty/Helmsman
 - York Risk Services Group, Inc

Pricing

Note: RSG pricing responses relate to unbundled customers. Broadspire/Crawford uses a different model when bundling with other claims services.

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation.

viaOne view users are \$310 per user per year and viaOne query users are \$1,550 per user per year. viaOne view access includes customizable dashboards, claim detail view, imaged documents access, custom alerts and a client diary. viaOne query access includes ad hoc reporting capabilities.

Standard tapes or interface files are \$210 per month for monthly file, \$565 per month for weekly file or \$1,800 per month for daily file. For custom interfaces, Sedgwick CMS must review technical specifications before quoting fees.

Fees for an HR or intake system interface in our standard format are \$6,180 with the recurring maintenance charges. Fees for interface maintenance in our standard format are \$210 per month for a monthly tape, \$565 per month for a weekly tape, or \$1,800 per month for a daily tape. For custom interfaces (HR, payroll, intake, managed care, etc.), Sedgwick must review technical specifications before quoting development and maintenance fees.

For conversion of existing claim data into the JURIS claims management system for handling by Sedgwick, a charge of \$25,750 will apply for each scheduled data source with up to 100,000 records. Additional fees may apply for the conversion of imaged documents. This conversion includes claims, payments, and notes.

The cost to facilitate the final transfer of claim data is \$15,000 which includes a preliminary data extract and a final data extract delivered in Sedgwick standard format. Both extracts will be all-time extracts valued as of the nearest month-end to the requested delivery date of the extract (e.g., if data is requested for 4/1, the data extract would be valued as of 3/31). Sedgwick will push this data via PGP-encrypted ftp to the receiving entity, which requires the receiving entity share their PGP public key information, as well as the ftp directory the files should be delivered. All claimdata (payment and reserve transactions, file notes, etc.) is retained in the JURIS system for the life of the claim.

We would continue to retain this information unless otherwise obligated by stated contract provisions for distribution of claims data upon termination of services.

For a client that is leaving Sedgwick where Sedgwick stores images on SIR through ACS we will also provide an interim data extract and a final data extract (including read and unread). Documents can be transferred by ACS using DVD, external hard drive, or electronic transfer. All images from ACS will be encrypted regardless of the transfer protocol. Once the transfer is complete and confirmation has been made that the images and index file can be accessed, ACS will delete all images for the client off of their systems, both production and DR.

For a client that is leaving Sedgwick where Sedgwick provides bill review service services, we will also provide up to two years historical data (as applicable) in our standard format. This will be provided via an agreed upon ftp site at no additional cost.

Any requirements outside the scope of our normal layout would be customized and subject to additional fees. If there is customization, then we will have to work with the client to further refine the requirements and develop a timeline for completion. The costs for shipping hard copy file information will be based on the volume of material to be shipped. Iron Mountain storage transfer will be at cost.

- Please comment on the average time required to implement your system and the associated fees / hourly rates. See above

Technology and Security

- Predominant programming language: .Net/C#;
- Databases supported Oracle
- SAS 70 audit (vendor/third party hosted versions only) None

Evaluation: Sedgwick's ViaOne has become more comprehensive and robust from its earlier iterations and is now one of the top bundled RMIS available.

Criteria	Comment
<i>Portability</i>	Bundled
<i>Technology Platform</i>	A-
<i>Overall System Robustness</i>	A
<i>Flexibility</i>	A
<i>Ease of Use/Intuitive</i>	A
<i>Analytical</i>	A
<i>User Configurability</i>	A
<i>Reporting Robustness</i>	A-
<i>Reliability</i>	A
<i>Data Conversion/Consolidation</i>	A-
<i>Interface/Custom Programming</i>	B+
<i>Support/Responsiveness</i>	A-
<i>Insurance Management</i>	B

Strengths	Weaknesses
Easy to use;	No significant weaknesses
Excellent claims analysis and reporting features	

Travelers

e-CARMA®

Travelers' RMIS, e-CARMA®, has been an innovative RMIS since its inception in 1981. It provides clients with timely, comprehensive information for analysis of loss, coverage, managed care and exposure segments of risk management. The e-CARMA application utilizes current technology by providing clients with the ability to slice and dice data on the fly, interact with graphical dashboards, distribute information across their organization, and receive informational alerts via email. The e-CARMA® system coupled with a dedicated support representative has proven to be a successful combination in providing guidance and information that directly impacts customers' loss costs.

e-CARMA Mobile Risk Manager™ allows access to vital risk management information anywhere, anytime on the client's mobile device. By providing risk management professionals access to summarized information, detailed reports and individual claim files they are always connected on the road.

Product Information: e-CARMA®

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(X)	()	()
Web: Client Hosted	()	()	(X)
Web: Vendor Hosted (ASP)	()	(X)	()
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- SaaS or updates released as new versions? Not answered.
- How many versions do you have actively available? 3
- What is the date of the release of the latest version? Feb 2013
- Does standard contract offer free return of client data on termination? No
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Less than 60 minutes
- What databases are supported by your product? Microsoft SQL Server and IBM products for database support
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Annual SSAE-16 and re-certification.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	()	()	()

- Other Lines of Business supported: N/A

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	()	()
Multi-currency/conversion support	()	()	()	(X)
Multi-lingual support	()	()	()	(X)
Imaged document management	()	(X)	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(X)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[]	[X]
Ad hoc reporting	[]	[X]	[]
"As of" date analysis	[X]	[X]	[X]
Searchable reports	[X]	[X]	[X]
Download to Excel + PDF	[X]	[X]	[X]
Offline data manipulation	[X]	[X]	[X]
Heat map reports	[]	[]	[]
Loss triangles for data development/trending	[]	[X]	[]
Deductible reimbursement tracking	[]	[X]	[X]
Benchmarking - client data	[X]	[X]	[X]
Benchmarking - industry/peer	[]	[X]	[X]
Profiling, red-flagging claims	[X]	[]	[]
Goal Tracking	[X]	[]	[]
Key performance indicator measurements	[X]	[X]	[X]
Loss forecasting	[]	[X]	[X]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(X)	()	()	()
Policy management	(X)	()	()	()
Certificate tracking	()	()	()	(X)
Certificate issuance	()	()	()	(X)
Property appraisal	()	()	()	(X)
Safety/loss control analysis	(X)	()	()	()
Program charts	()	()	()	(X)
Bonds/contracts tracking	()	()	()	(X)
Asset management	()	()	()	(X)
COPE tracking	()	()	()	(X)
Incidents	(X)	()	()	()
Locations	(X)	()	()	()
Vehicles	(X)	()	()	()
Vendor compliance	()	()	()	(X)
Employee training	(X)	()	()	()
Policy erosion	()	(X)	()	()
Total cost of risk allocation (TCOR)	()	(X)	()	()

Claims Features

- Claims management features Not provided, presumably for the same reason as other carrier based systems as they are not based on self claim administration.
- Claims Administration Features: Not provided, presumably for the same reason as other carrier-based systems as they are not focused on self claim administration.
- Third party reporting and documentation:
Not provided, presumably for the same reason as other carrier-based systems as they are not focused on self claim administration.

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Not provided
- If so, how many levels? Not provided
- Do you also support multiple different hierarchies? Not provided
- Do you support multiple currencies including conversion between a local and base currency? Not provided
- Do you support multiple languages? Not provided
- Describe your support for imaged document management: Not provided

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? monthly
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? No
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes, exposure and employee demographics

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) Not provided
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. EDI of First Report of Inquiry is automatically distributed in compliance with state requirements.

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized. On-site, virtual training, webinar options available based on customer concentrations, products selected and customer availability.
- Support Types Offered
 - [] Toll Free Number
 - [X] Dedicated (not pooled) support person (If warranted by scope of client needs)
 - [X] Online help
 - [X] Print user manual
 - [X] Screen 'tips' or mouse-overs
 - [X] Video tutorials
 - [X] Other (email support, training webinars)

- Telephone support hours: 7 a.m. to 8 p.m. EST, r days/week, excluding holidays.
- Position regarding support of prior product versions: Not provided.
- Do you have a user conference? Yes
- Date of last conference March 2012
- Number of customers/prospects in attendance: 77
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? Not provided.

Business Information

Main Website: www.travelers.com

First year in business (RMIS market): 1983

Parent company (if applicable):

- Business locations and employees per location: Hartford, Atlanta, Chicago, St. Paul, Dallas, Los Angeles
- Top Officers

	Name	Position
1	Michael Strietelmeier	Vice President
2	Pamela Gregory	Product Development Director
3	Denise Cormier	Operations Director

- Number of Employees (RMIS division only)

Executives/Sr. Mgmt	3
Product Mgmt, Marketing and Sales	5
Project Mgmt, Development and Quality Assurance	37
Customer Support and Training	48
Other	
Total Count	93
Employee count as of 12/1/12	93
Percentage change since 12/1/11 (+/- %)	0%

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: Not Provided.

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version:
 - Total Current Parent Level Clients - all versions:
 - Total Current Users - all versions:
 - New Clients in Last Fiscal Year:
 - Largest Number of Users in Single Contract:

- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? Not reported.
- Do you conduct a customer satisfaction survey annually? Yes.
- How often? Customer satisfaction assessment is also the main objective of Stewardship meeting with clients.
- Largest customer markets (top 5)
 1. Retail/Distribution
 2. Healthcare
 3. Financial
 4. Manufacturing
 5. Construction

- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Competitive RFPs
 2. Sole Source (no competition)
 3. Client merger/acquisition

- Top 5 Competitors - Not Provided

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated) - Not provided
- Approximate total annual cost (ranges) excluding initial implementation. Not Provided
- Please comment on the average time required to implement your system and the associated fees / hourly rates. Not answered.

Technology and Security

- Predominant programming language: .Net / C#
- Databases supported Microsoft SQL Server
- SAS 70 audit (vendor/third party hosted versions only) Not answered.

Evaluation:Travelers and eCARMA.

Criteria	Relative Rating
<i>Portability</i>	Bundled
<i>Technology Platform</i>	A
<i>Overall System Robustness</i>	A-
<i>Flexibility</i>	A-
<i>Ease of Use/Intuitive</i>	A+
<i>Analytical</i>	A-
<i>User Configurability</i>	A-
<i>Reporting Robustness</i>	A
<i>Reliability</i>	A-
<i>Data Conversion/Consolidation</i>	A
<i>Interface/Custom Programming</i>	N/A
<i>Support/Responsiveness</i>	A-
<i>Claims Administration/Scalability</i>	N/A
<i>Claims Administration/Workflow</i>	N/A
<i>Insurance Management</i>	B

Strengths	Weaknesses
Easy to use	No significant weaknesses
Excellent claims analysis and reporting features, especially the Dashboard	
Good customer service	

Zurich, NA

RiskIntelligence Enterprise

Zurich is a leading multi-line insurance provider with a global network of subsidiaries and offices. With about 60,000 employees, we deliver a wide range of general insurance and life insurance products and services for individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries.

RiskIntelligence is Zurich NA's client facing risk management information system and it is managed out of the Schaumburg, IL office.

Product Information: RiskIntelligence Enterprise.

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	()	(x)	()
Web: Client Hosted	()	()	(x)
Web: Vendor Hosted (ASP)	()	()	()
Web: Third-Party Hosted (Cloud Vendor)	()	()	()

- SaaS or updates released as new versions? Updates released as new versions.
- If updates, how many versions do you have actively available? 1
- What is the date of the release of the latest version?: August 2012
- Does standard contract offer free return of client data on termination? No
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? No response
- What databases are supported by your product? DB2/IBM
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Yes, SSAE-16

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	(x)	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support	(x)	()	()	()
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(x)	()	()	()
Dashboard capable of downloading	(x)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(x)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[X]	[X]
Ad hoc reporting	[]	[X]	[X]
"As of" date analysis	[X]	[X]	[X]
Searchable reports	[X]	[X]	[x]
Download to Excel + PDF	[X]	[X]	[X]
Offline data manipulation	[]	[]	[]
Heat map reports	[]	[x]	[]
Loss triangles for data development/trending	[x]	[X]	[]
Deductible reimbursement tracking	[]	[]	[]
Benchmarking - client data	[X]	[x]	[]
Benchmarking - industry/peer	[]	[x]	[]
Profiling, red-flagging claims	[]	[]	[]
Goal Tracking	[]	[]	[]
Key performance indicator measurements	[x]	[X]	[]
Loss forecasting	[]	[]	[]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	()	()	()	()
Certificate tracking	()	()	()	()
Certificate issuance	()	()	()	()
Property appraisal	()	()	()	()
Safety/loss control analysis	(x)	()	()	()
Program charts	()	()	()	()
Bonds/contracts tracking	()	()	()	()
Asset management	()	()	()	()
COPE tracking	(x)	()	()	()
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	(x)	()
Employee training	()	()	()	()
Policy erosion	()	()	()	()
Total cost of risk allocation (TCOR)	()	()	()	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	()	()	()	()
Reserve Analysis	()	(x)	()	()
Litigation Management	()	(x)	()	()
Adjuster Tracking/Performance	()	(x)	(x)	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	(x)	()	()	()
Medical Bill Repricing	(x)	()	()	(x)
System Generated EOB	(x)	()	()	()
EOB Utilization Review	(x)	()	()	()
Transitional Work Management	(x)	()	()	()
Automatic Reserve Setting Guidance	(x)	()	()	()
Matters Management (Litigation)	()	()	()	()
Fraud Detection Capability	()	()	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	()	()	()	()
Payment Authorization Controls	()	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	()	()	()	()
Adjuster efficient tools, such as spellcheck for notes	()	()	()	(x)

- Third party reporting and documentation

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	()	()	()
1099 report issuance	()	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? 15
- Do you also support multiple different hierarchies? No response
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? No response
- Describe your support for imaged document management. Risk

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? No response
- Are there any carriers/TPAs where you cannot perform updates? No response
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? No response
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) No response
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. No response
- Other system interfaces No response

Training, Support and Customer Feedback

Standard training approach (when and to whom) and methods utilized. Dedicated Analyst training over the phone, travel to customers locations, webinars, training manual, training video.

- Support Types Offered
 - [X] Toll Free Number
 - [X] Dedicated (not pooled) support person (If warranted by scope of client needs)
 - [X] Online help
 - [X] Print user manual
 - [X] Screen 'tips' or mouse-overs
 - [X] Video tutorials
 - [X] Other
- Telephone support hours: 7:00 AM to 6:00 PM Central Standard Time
- Position regarding support of prior product versions: RSG fully supports all of its software being used by every active customer.
- Do you have a user conference? Yes
- Date of last conference December 2012
- Number of customers/prospects in attendance No response
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? No response

Evaluation: Zurich NA's risk management information system is called RiskIntelligence and it serves the many diverse casualty policyholders, brokers and internal employees that are involved in casualty claims.

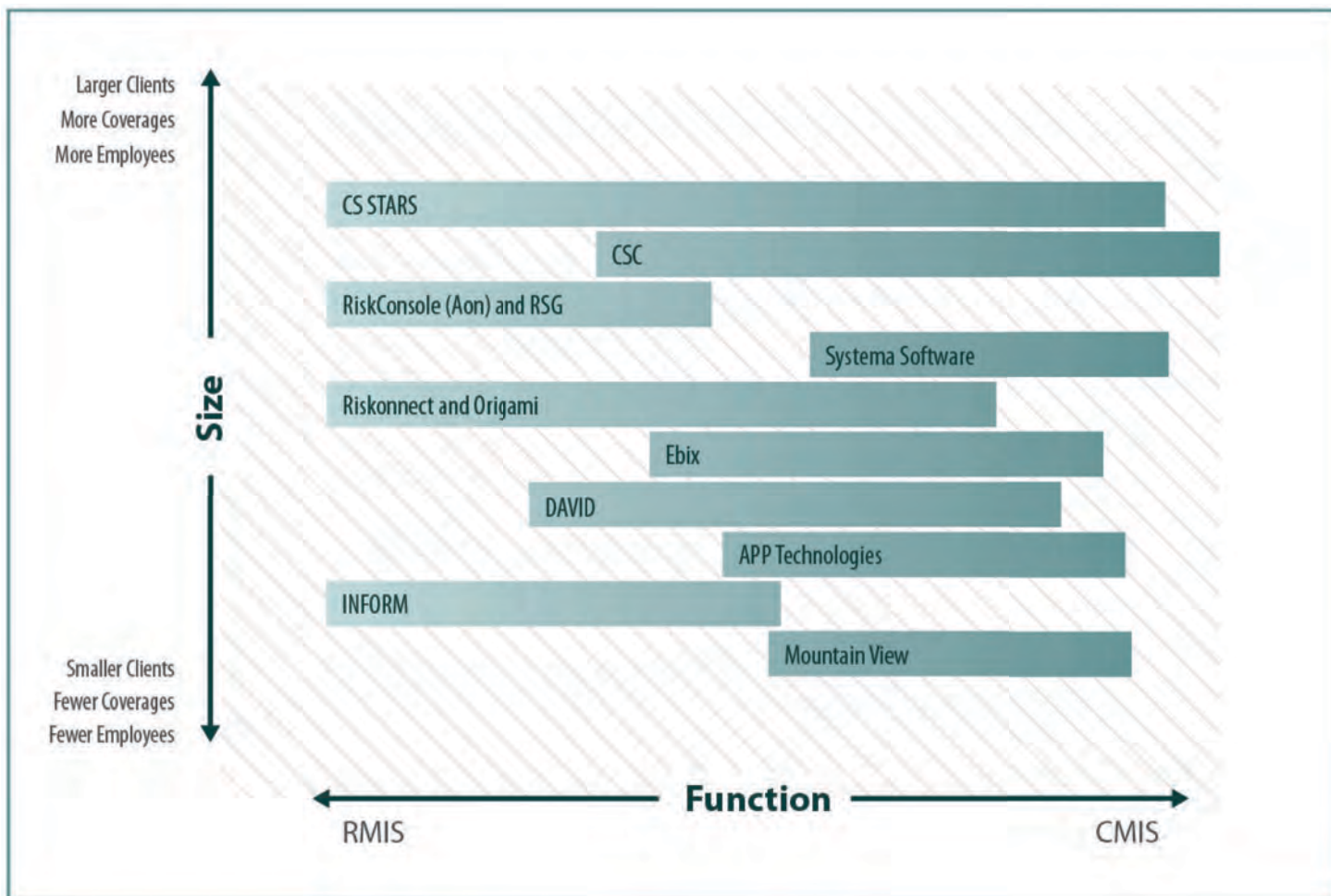
Criteria	Composite Rating
<i>Portability</i>	Bundled
<i>Logic</i>	A-
<i>Technology Platform</i>	A-
<i>Overall System Robustness</i>	A-
<i>Flexibility</i>	B+
<i>Ease of Use/Intuitive</i>	B+
<i>Analytical</i>	A
<i>User Configurability</i>	B+
<i>Reporting Robustness</i>	B+
<i>Reliability</i>	B+
<i>User Conference</i>	B-
<i>Data Conversion/Consolidation</i>	A-
<i>Interface/Custom Programming</i>	A-
<i>Support/Responsiveness</i>	B+
<i>Insurance Management</i>	B-

Strengths	Weaknesses
Client responsive system and service	No significant weaknesses
Broad functionality	Historically has not gotten the appropriate level of senior management interest and continued investment as the department reports to middle management.

Unbundled Systems

Aon eSolutions	118
APP Technologies	136
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Unbundled Vendor Spectrum



Vendor	Strengths	Weaknesses	Composite Ratings	
<p>Aon Risk Console</p> <p>Aon's flagship RMIS product. One of the best RMIS available for a number of years running.</p>	<ul style="list-style-type: none"> Strong analytical and reporting capabilities including a connection to data analytics consulting portion of AON Risk Consulting for predictive modeling User feedback highly rated RC's overall flexibility. 	<p>No significant weakness</p> <p>RC at this point is RMIS only which Aon eSolutions is addressing by re-writing the underlying architecture for RC and iVOS.</p> <p>Possible glitches in service as Aon merges its two solutions into one platform.</p>	Logic	A-
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	A-
			Flexibility	A+
			Reliability	B+
			Reporting Robustness	A
			Analytical	A
			Data conversion	A
			Gen'l Services/Help Desk	A-
			User Conference	A
			Custom programming; interface	A-
			Claims Admin: Scalability	N/A
			Claims Admin: Workflow	N/A
			Insurance Mgt.	A-
			Data Management	A-
			Data Analytics	A-
			Predictive Modeling	A
<p>INFORM</p> <p>One of the oldest RMIS, INFORM came out of an insurer and TPA background and has developed into a very solid RMIS with some claims admin capabilities. It has a good data analytics application called Claims Predator.</p>	<ul style="list-style-type: none"> Excellent service model. Always receives high user feedback comments across multiple categories. Excellent RMIS features Solid Data Analytics module called Claim Predator. Owned by IT firm (Information Builders) Independent vendor 	<p>No significant weakness</p> <p>Not as scalable on the claims administration side as the hybrid category vendors.</p>	Logic	A-
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	A-
			Flexibility	A-
			Reliability	A+
			Reporting Robustness	A-
			Analytical	A-
			Data conversion	A-
			Gen'l Services/Help Desk	A+
			User Conference	A
			Custom programming; interface	A-
			Claims Admin: Scalability	B
			Claims Admin: Workflow	B
			Insurance Mgt.	A-
			Data Management	A-
			Data Analytics	A-
			Predictive Modeling	A-

Vendor	Strengths	Weaknesses	Composite Ratings	
<p>Risk Sciences Group</p> <p>One of oldest running RMIS products in the industry. RSG always has maintained an excellent data aggregation and consolidation functionality plus solid Data Analytics.</p>	<ul style="list-style-type: none"> · Data consolidation and aggregation · Data analytics and predictive modeling · Integration with Broadspire's claims and medical management databases. · Very robust analytical RMIS 	<p>No significant weakness</p> <p>Still primarily a RMIS as it lacks functionality in claims administration and insurance management</p> <p>DMITRI system is more difficult to use than others at higher levels of complexity.</p>	Logic	A-
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	B+
			Flexibility	A-
			Reliability	A-
			Reporting Robustness	A-
			Analytical	A-
			Data conversion	A+
			Gen'l Services/Help Desk	A-
			User Conference	B
			Custom programming; interface	A-
			Claims Admin: Scalability	N/A
			Claims Admin: Workflow	N/A
			Insurance Mgt.	A-
			Data Management	A+
Data Analytics	A+			
Predictive Modeling	A+			
<p>CSC</p> <p><i>RiskMaster Accelerator</i> is the latest version of one of the oldest self-administration claim systems in the marketplace. CSC has enhanced its core functionality with greater risk and insurance management functionality from earlier iterations.</p>	<ul style="list-style-type: none"> · Robust and very scalable claims administration product · Comprehensive capabilities across wide area of functions, from RMIS to Claims Admin. · One of oldest systems in RMIS industry · IT firm · Independent 	<p>No significant weakness</p> <p>Did not provide pricing information but experience shows that CSC pricing is in the high range if all modules and capabilities are engaged. A la carte pricing.</p>	Logic	A-
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	A-
			Flexibility	A-
			Reliability	A-
			Reporting Robustness	A
			Analytical	A
			Data conversion	A-
			Gen'l Services/Help Desk	A-
			User Conference	A-
			Custom programming; interface	A-
			Claims Admin: Scalability	A+
			Claims Admin: Workflow	A
			Insurance Mgt.	A-
			Data Management	A-
Data Analytics	A-			
Predictive Modeling	N/A			

Vendor	Strengths	Weaknesses	Composite Ratings	
<p>CSStars</p> <p><i>Enterprise</i> is the newest iteration of the STARS. It is the .NET Saas browser based system that is replacing the old client/server based Professional Edition version.</p> <p>CSStars is actually the oldest RMIS, having purchased Corporate Systems in the mid 2000s.</p>	<ul style="list-style-type: none"> · Largest RMIS provider with over 800 clients · Spends consistently between 10 to 20% of revenue on research and development · Comprehensive risk and claims administration system with deep functionality · Largest RMIS vendor to perform data aggregation and consolidation services, entertaining individual companies and insurance companies alike. · Access to Marsh and Oliver Wyman professionals for data analytics and predictive modeling and benchmarking data. 	<p>No significant weakness</p> <p>Leadership turnover turmoil during the last half of 2012 seems to have been resolved. A combination of new leaders plus long term STARS executives are now running the company.</p> <p>Service model has frequent turnover of client service executives which has caused problems.</p>	Logic	A-
			Technology Platform	A
			System Robustness	A
			Ease of Use/Intuitive	A-
			Flexibility	A
			Reliability	A-
			Reporting Robustness	A-
			Analytical	A-
			Data conversion	A
			Gen'l Services/Help Desk	A-
			User Conference	A
			Custom programming; interface	A-
			Claims Admin: Scalability	A
			Claims Admin: Workflow	A
			Insurance Mgt.	B+
			Data Management	A
			Data Analytics	A
			Predictive Modeling	A
<p>DAVID</p> <p><i>NavRisk</i> is the claims and risk management product of DAVID, an independent RMIS provider in existence since the mid-1980s. DAVID is another full service, or hybrid provider with broad functionality.</p>	<ul style="list-style-type: none"> · Independent, full service RMIS provider which also has a fully developed Policy/Underwriting module as well. · Strong West Coast presence with a good public entity client list. · Developing Predictive Analytics module · Is expanding well into the East Coast with several clients from New England and down the coast. 	<p>No significant weaknesses</p> <p>User feedback was weaker on service than noted in the past</p>	Logic	A-
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	B+
			Flexibility	A-
			Reliability	A-
			Reporting Robustness	A-
			Analytical	B+
			Data conversion	B
			Gen'l Services/Help Desk	B+
			User Conference	A
			Custom programming; interface	A-
			Claims Admin: Scalability	A-
			Claims Admin: Workflow	A-
			Insurance Mgt.	A
			Data Management	B+
			Data Analytics	B+
			Predictive Modeling	N/A

Vendor	Strengths	Weaknesses	Composite Ratings	
<p>Origami Risk</p> <ul style="list-style-type: none"> · Extremely robust, analytical system from RMIS to Claims Administration · Excellent service · Top rating for User Friendliness by user feedback · Extremely configurable, pushing control to the client · Experienced and knowledgeable vendor staff, from top to bottom · Independent <p>Origami is a new vendor (2008) which has developed is comprehensive RMIS within the Amazon public cloud. They, however, have utilized their own intellectual capital to develop the system and just use Amazon as a platform.</p> <p>Origami's founders were the original creators of STARS when it was with Johnson & Higgins (pre Marsh acquisition). Within a short time, Origami has developed one of the best RMIS in the industry with satisfied clients enjoying rich functionality.</p>		<p>No significant weaknesses</p> <p>Origami is a new company and relatively small at this point. They are very fast growing, have an impressive client list and have assembled a very good staff of senior RMIS personnel (mostly from STARS). They will need to continue to grow its client base to keep pace with the cost of operation and investment in the product.</p>	Logic	A+
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	A+
			Flexibility	A+
			Reliability	A+
			Reporting Robustness	A
			Analytical	A
			Data conversion	A
			Gen'l Services/Help Desk	A+
			User Conference	N/A*
			Custom programming; interface	A
			Claims Admin: Scalability	A-
			Claims Admin: Workflow	A-
			Insurance Mgt.	A
Data Management	A-			
Data Analytics	A			
Predictive Modeling	N/A			

Vendor	Strengths	Weaknesses	Composite Ratings	
<p>Riskconnect</p> <p>Riskconnect is the other public cloud based comprehensive RMIS vendor. Actually, it was the first (2003) and it was formed in a similar fashion as Origami. Experienced RMIS personnel from other vendors (especially Aon) banded together to create Riskconnect utilizing Salesforce's Force.com public cloud platform. Unlike Origami, they have to develop within the parameters laid down by Force.com but it hasn't seemed to matter much. They have developed one of the best RMIS in the industry in a short time with an impressively robust functionality across a wide spectrum of features.</p>	<ul style="list-style-type: none"> · Extremely robust, analytical system from RMIS to Claims Administration · Excellent service · Extremely configurable, pushing control to the client · Independent 	<p>No significant weaknesses</p> <p>With such an aggressive startup with a very experienced staff, RMIS Review believes that Riskconnect's expenses are high. Revenue plus whatever private investment they receive must continue to flow and increase in order to maintain their vaunted position.</p>	Logic	A+
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	A+
			Flexibility	A+
			Reliability	A
			Reporting	A
			Robustness	A
			Analytical	A
			Data conversion	A-
			Gen'l Services/Help Desk	A-
			User Conference	A-
			Custom programming; interface	A-
			Claims Admin: Scalability	A-
			Claims Admin: Workflow	A-
Insurance Mgt.	A+			
Data Management	A-			
Data Analytics	A			
Predictive Modeling	N/A*			

Vendor	Strengths	Weaknesses	Composite Ratings	
<p>APP Technologies</p> <p><i>Incident Management System</i> is APP Technology's claims administration system. APP is a small, but dynamic independently owned software firm based in Norwalk, CT. Their claims administration workflow is one of the most accurate workflows that mirrors a claims program.</p>	<ul style="list-style-type: none"> · Excellent claims administration process workflow · Comprehensive claims system with good insurance and risk management functions · Good user feedback on service 	<p>No significant weaknesses</p> <p>Small company but building a solid list.</p>	Logic	A
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	A
			Flexibility	A-
			Reliability	A-
			Reporting Robustness	A-
			Analytical	A-
			Data conversion	B+
			Gen'l Services/Help Desk	A-
			User Conference	N/A
			Custom programming; interface	B+
			Claims Admin: Scalability	A-
			Claims Admin: Workflow	A+
			Insurance Mgt.	A-
			Data Management	B+
			Data Analytics	N/A
			Predictive Modeling	N/A
<p>EBIX</p> <p>Risk Envision has had a long run primarily as a claims administration focused system with some insurance and risk management capabilities. Now owned by EBIX, Risk Envision joins a company with a lot of technical insurance expertise.</p>	<ul style="list-style-type: none"> · Strong insurance based parent · Good claims administration functionality with some risk and insurance management features. 	<p>No significant weakness</p>	Logic	B+
			Technology Platform	B+
			System Robustness	B+
			Ease of Use/Intuitive	A
			Flexibility	A-
			Reliability	B+
			Reporting Robustness	A-
			Analytical	B
			Data conversion	B
			Gen'l Services/Help Desk	A-
			User Conference	A
			Custom programming; interface	A-
			Claims Admin: Scalability	A-
			Claims Admin: Workflow	B+
			Insurance Mgt.	B+
			Data Management	A-
			Data Analytics	B+
			Predictive Modeling	N/A*

Vendor	Strengths	Weaknesses	Composite Ratings	
<p>Aon IVOS</p> <p>IVOS is Aon eSolutions' claims administration system serving mid to large sized self-administered organizations for WC and Liability exposures. At present, Aon is creating a new architecture platform to combine both the features of IVOS and Risk Console into one comprehensive risk and claims solution. This will be a 5 year process at least and Aon will continue to support both individual products during this time.</p>	<ul style="list-style-type: none"> Solid claims administration system 	<p>No significant weaknesses, except:</p> <ul style="list-style-type: none"> Lack of any insurance or risk management functionality Inadequate reporting 	Logic	B
			Technology Platform	B
			System Robustness	B
			Ease of Use/Intuitive	B
			Flexibility	B
			Reliability	B+
			Reporting Robustness	B
			Analytical	B
			Data conversion	A-
			Gen'l Services/Help Desk	A-
			User Conference	A
			Custom programming; interface	B
			Claims Admin: Scalability	A
			Claims Admin: Workflow	A
			Insurance Mgt.	C+
			Data Management	A-
			Data Analytics	N/A
			Predictive Modeling	N/A
<p>Mountain View</p> <p>Claim zone is Mountain View's software product focusing on mid to large self-administered organizations. They are owned by the TPA Gallagher Bassett.</p>	<ul style="list-style-type: none"> Solid claims administration system Gallagher Bassett is the parent organization. 	<p>No significant weaknesses.</p> <p>Although it has increased its risk management capabilities, it is primarily claims management oriented.</p>	Logic	B+
			Technology Platform	B+
			System Robustness	B+
			Ease of Use/Intuitive	A-
			Flexibility	B+
			Reliability	B+
			Reporting Robustness	B+
			Analytical	B
			Data conversion	A-
			Gen'l Services/Help Desk	A-
			User Conference	N/A
			Custom programming; interface	B
			Claims Admin: Scalability	A-
			Claims Admin: Workflow	A-
			Insurance Mgt.	C+
			Data Management	B+
			Data Analytics	B+
			Predictive Modeling	N/A

Vendor	Strengths	Weaknesses	Composite Ratings	
<p>Systema Software</p> <p>SIMS is the very exceptional claims administration system developed by Systema Software. Several ex Valley Oak (IVOS) management and technical experts helped form this system which is designed to focus upon large scale claims organizations, including insurers and TPAs as well as self-administered firms.</p>	<ul style="list-style-type: none"> · Excellent claims scalability and workflow, top ranked in this study. · Independent · High marks on user feedback in flexibility, ease of use, and analysis. 	<p>No significant weaknesses.</p> <p>Not really oriented to RMIS functionality but it is not intended to be.</p>	Logic	A
			Technology Platform	A-
			System Robustness	A-
			Ease of Use/Intuitive	A-
			Flexibility	A-
			Reliability	A-
			Reporting Robustness	A-
			Analytical	A-
			Data conversion	A-
			Gen'l Services/Help Desk	A-
			User Conference	N/A
			Custom programming; interface	A-
			Claims Admin: Scalability	A+
			Claims Admin: Workflow	A+
			Insurance Mgt.	B
Data Management	B+			
Data Analytics	A-			
Predictive Modeling	A-			

Aon eSolutions

Aon eSolutions is the second largest vendor in the RMIS industry and has been for a number of years. They have been offering two separate solutions: RiskConsole, the RMIS and iVOS, the claims administration system. Until last year, they had also offered SafetyLogic, a stand-alone safety management system. At this point, eSolutions is in the midst of an overall re-write of their key offerings. SafetyLogic will become part of RiskConsole. iVOS and RiskConsole will eventually be put on the same platform (called RisOne) with a common architecture. eSolutions president, Kathleen Burns, reports that this is a 3 to 5 year plan but that current RiskConsole and iVOS versions will continue to be fully supported until the new architecture platform is ready. This will allow eSolutions to offer a complete integrated solution: from advanced RMIS to heavy duty claims administration services.

Risk Console

RiskConsole is their flagship RMIS product and one of the very best in the industry. It is primarily designed as a RMIS with limited self-administration capabilities. The following write-up describes the specifics of this RMIS.

Evaluation:

Criteria	Comment
Portability	Unbundled

Product Information: RiskConsole, Version 159

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(X)	()	()
Web: Client Hosted	(X)	()	()
Web: Vendor Hosted (ASP)	()	()	(X)
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- Third-party host (if used): Not applicable. RiskConsole is hosted entirely by Aon eSolutions.
- SaaS or updates released as new versions? SaaS, version 159; RiskConsole receives on average two to three major enhancements per year.
- What is the date of the release of the latest version?: 4Q 2012; 159
- Does standard contract offer free return of client data on termination? Clients own their data in RiskConsole. T&E is applied for extraction of data & related documentation
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? 1.2%
- What technology was used to develop your product? RiskConsole is a native web application delivered on the Software as a Service (SaaS) model through RIScloud, our proprietary community cloud computing platform designed specifically to meet the needs of the risk, insurance and safety industries. RIScloud is managed end-to-end by Aon eSolutions technology staff.

- What databases are supported by your product? RiskConsole is a native web application delivered on the Software as a Service (SaaS) model through RIScloud, our proprietary community cloud computing platform. As a SaaS, the system is hosted entirely by Aon eSolutions – there are no external database or installation requirements involved. The back-end database is Oracle; the infrastructure hardware is Tier 1 (IBM, Cisco, Hitachi).
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Our processes are fully documented in our SAS 70 review, which is subject to a complete audit each year by Ernst & Young. The results are in the SAS 70 report that our clients can receive.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	()	(X)	()	()
Federal WC (USL&H, Jones Act)	(X)	()	()	()
General Liability	(X)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(X)	()	()	()
Property	(X)	()	()	()
Professional Liability	(X)	()	()	()
Disability	()	(X)	()	()

- Other Lines of Business supported: Incident Management, Litigation Management, Logistics, Marine (Cargo, Hull & Machinery, P&I, Crew). In all, Aon eSolutions supports 44 standard lines of coverage.
- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	()	()
Multi-currency/conversion support	(X)	()	()	()
Multi-lingual support	(X)	()	()	()
Imaged document management	(X)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	(X)	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(X)	()	(X)	()
Dashboard alerts	()	(X)	(X)	()
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[X]	[X]	[X]
Ad hoc reporting	[X]	[X]	[X]
"As of" date analysis	[X]	[X]	[X]
Searchable reports	[]	[X]	[X]
Download to Excel + PDF	[X]	[X]	[X]
Offline data manipulation	[X]	[X]	[X]
Heat map reports	[X]	[X]	[X]
Loss triangles for data development/trending	[X]	[X]	[X]
Deductible reimbursement tracking	[]	[X]	[X]
Benchmarking - client data	[X]	[X]	[X]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[X]	[X]	[X]
Goal Tracking	[X]	[]	[X]

- Please describe any third-party software used to perform business analytics.

Aon eSolutions has adopted IBM® Cognos®10 Business Intelligence (BI) as our embedded business intelligence reporting tool in RiskConsole. This module's cross-functional business modeling capabilities help business users and risk management departments analyze and identify the factors driving the total cost of risk, ultimately reducing business costs. The solution has powerful analytic capabilities, interactive executive-level dashboards, superior ad hoc query capabilities and report writing capabilities to better measure and monitor performance against business objectives.

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(X)	()	()	()
Policy management	(X)	()	()	()
Certificate tracking	()	(X)	()	()
Certificate issuance	()	(X)	()	()
Property appraisal	()	(X)	()	()
Safety/loss control analysis	()	(X)	()	()
Program charts	()	(X)	()	()
Bonds/contracts tracking	()	(X)	()	()
Asset management	(X)	()	()	()
COPE tracking	(X)	()	()	()
Incidents	(X)	()	()	()
Locations	(X)	()	()	()
Vehicles	(X)	()	()	()
Vendor compliance	(X)	()	()	()

- Describe other notable features:

- Mobile: RiskConsole is compatible with iPhones and iPads to search, view, edit, and add claims, policy, property, exposure, and other types of information into RiskConsole. It can also be used to reset user passwords and to view and run business intelligence reports. The interface is designed to work with mobile and tablet devices.
- Mapping: Our mapping capabilities allow clients to graphically display claims, properties, and other risk related information on a geographic map. This data can then be viewed with map layers such as earthquake, flood, windstorm, volcano, and other natural hazard information. Layering clients' data with this geographic data allows clients to manage active natural hazard events and identify locations at risk. It can also be used to help clients in their renewal and risk financing process.
- Email to Journal: RiskConsole enables virtually any type of electronic file to be attached to a record -- images, email, documents, photos, videos, spreadsheets -- and automatically recorded in the journal / notes portion of the record.
- Historical transactions/audit trail: At the application level, all changes in RiskConsole are date, time, and user stamped for auditing purposes, allowing analysis of the history of record changes. A RiskConsole user can easily view the field history on any data element that they have access to. Audit trails on all critical systems are secured in a way that they cannot be tampered with. Audit logs are reviewed regularly on critical systems and results are documented per our SAS 70. Logs are moved to a central loggings server and are not archived.

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(X)	()	(X)	()
Multi-currency/conversion support	(X)	()	()	()
Reserve Analysis	()	(X)	()	()
Litigation Management	(X)	()	()	()
Adjuster Tracking/Performance	()	(X)	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(X)	()	()	()
Check writing	()	(X)	()	()
Utilization Review	()	()	()	(X)
Medical Bill Re-pricing	()	()	()	(X)
System Generated EOB	()	()	()	(X)
Utilization Review	()	()	()	(X)
EOB Utilization Review	()	()	()	(X)
Transitional Work Management	()	()	()	(X)
Automatic Reserve Setting Guidance	()	(X)	()	()
Matters Management (Litigation)	(X)	()	()	()
Fraud Detection Capability	()	()	()	(X)
Encryption of sensitive data	(X)	()	()	()
Indemnity benefits calculator	()	(X)	()	()

- Third party reporting and documentation

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(X)	()	()	()
NCCI Reporting	()	(X)	()	()
1099 report issuance	()	(X)	()	()
First report of injury	()	(X)	()	()

System Administration/Configuration Tools

- Describe your support for Custom Forms
RiskConsole was designed with full integration with Microsoft Office -- Word and Excel. Users can upload their own Word template letters to the system and RiskConsole can auto populate information from a data table onto the template. Users can create form letter templates in MS Word and merge data from a record (claim, occurrence, policy, property, etc.) into these letters. In addition, using RiskConsole's library of standard reports, each report template has multiple filter options from which the user can design and set up forms from existing report formats.
- Do you support multi-level hierarchy? Yes
- The Corporate Hierarchy module in RiskConsole is a pivotal module that details the client company location (site) hierarchy and reporting structure. The module can capture up to 15 distinct levels and can distinguish and identify each location's legal entity, division, region, accounting and active/inactive operation status as well as any other required identifier.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? Yes
- How many? RiskConsole is currently translated into 11 languages: English (U.S), English (UK), Spanish, German, Italian, French, Dutch, Portuguese, Japanese, Chinese-Traditional, and Chinese-Simplified.
- Describe your support for imaged document management. RiskConsole provides storage of documents and transactional history.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? The Aon RiskConsole data services team converts and loads data from literally hundreds of data sources – on a monthly and even daily basis, based on specific client needs.
- Are there any carriers/TPAs where you cannot perform updates? No. The capability within RiskConsole to aggregate data – from a virtually unlimited number of sources and types – is at the core of the system's functionality. Aon eSolutions has the ACORD award-winning ability to accept multiple external data feeds and export data to other systems. We have converted data from thousands of data sources including Insurance Carriers, TPAs, enterprise application systems, internally built databases, Excel spreadsheets, and everything in between. Our experience crosses all standard and many proprietary sources. All this is done within our internal organization, using no third-party vendors.
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)

Aon eSolutions has over 2,500 specific, unique database layouts. The insurers/TPA's for whom we run the most loads are as follows [top 10 are provided below]:

- Sedgwick
- Gallagher Bassett
- Liberty Mutual
- ESIS
- Crawford
- AIG/Chartis
- Travelers
- STARS
- Zurich
- CMS Medicare Reporting

Note that we average 5,000+ data loads per month and process 65 million records per month. We have worked with literally hundreds of TPAs, including the largest in the industry. We routinely add/change/delete TPAs on behalf of clients.

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.

This topic is pertinent for WC claims self-administration which is typically handled by Aon eSolutions' iVOS system. Aon eSolutions compliance team is comprised of eight individuals who have deep expertise on compliance, with a specific focus on state EDI.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	()	(X)
HR Payroll	()	(X)
Accounting	()	(X)
Ext. Document Management Systems	()	(X)
Ext. Bill Review Services	()	(X)

Training, Support and Customer Feedback

- Support Types Offered

[X] Toll Free Number

[X] Dedicated (not pooled) support person

- Designated Account Manager plus support and designated Professional Services staff as needed on specific issues/projects.

[X] Online help

[X] Print user manual Online manual can be downloaded and printed by client for internal use.

[X] Screen 'tips' or mouse-overs

[X] Video tutorials Included with Online Help.

[X] Other Train-the-trainer for super users; separate security administrator training. Webex training on updates.

- Telephone support hours
- Emergency = 24 hour support
- Standard support = US: 8:30 a.m. EST to 5:30 p.m. PST with local support hours in EMEA and Asia-Pacific.
- o you have a user conference? Yes
- Date of last conference: 2012: Two conferences: One in each the U.S. and EMEA-London.
- Number of customers/prospects in attendance: US: 216; EMEA: 45.
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? None. The system is maintained in its entirety by Aon eSolutions staff.

Business Information

Main Website: www.aon.com

First year in business (RMIS market): RiskConsole was first released in 2001.

Parent company (if applicable): Aon plc (NYSE: AON)

- Business locations and employees per location:
U.S. – 301 employees
EMEA- 48
APAC - 11

- Top Officers

	Name	Position
1	Kathy Burns	Chief Executive Officer
2	Stephen Rhee	Chief Operating Officer
3	Nick Pessimisis	Chief Financial Officer

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Management	9
Product Management, Marketing and Sales	27
Project Management, Development and Quality Assurance	225
Customer Support and Training	99
Other	
Total Count	360–Total company
Employee count as of 12/1/12	360
Percentage change since 12/1/11 (+/- %)	3%

- Total annual revenue for all product versions offered:
Aon eSolutions does not have separately audited or reported financial information. Financial information for our parent company, Aon plc., can be found online at <http://ir.aon.com>.
- Approximate percent of revenue spent on R&D:
Aon eSolutions on average invests 20-25% of our annual revenues into R&D for our products. A recent study of the top 50 technology organizations states that the average R&D is 9.75%.

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version: 362
 - Total Current Parent Level Clients - all versions: 362
 - Total Current Users - all versions: 345,000
 - New Clients in Last Fiscal Year: 46
 - Largest Number of Users in Single Contract: 43,000
 - How many customers did not renew or otherwise terminated their RMIS contract with you in 2012?: 9
- Do you conduct a customer satisfaction survey annually? How often?
Yes. This is done annually.
- Largest customer markets (top 5)

Count of Account Name	Column Labels .T			
Row Labels	APAC	ARSA	EMEA	Grand Total
Manufacturing	3	19	10	32
Retail and Wholesale Trade		21	9	30
Construction Services	2	20	7	29
Technology and Communications	1	16	10	27
Professional Services	2	10	13	25
Pharmaceutical and Chemicals	1	13	10	24
Financial Institutions	7	13	4	24
Food System, Agribusiness and Beverage	4	12	8	24
Public Sector	5	13	5	23
Real Estate		15	5	20
Health Care Services	4	14	1	19
Natural Resources	3	5	9	17
Transportation and Logistics	4	2	11	17
Entertainment and Leisure	4	8	3	15
Aviation	1	3	6	10
Business and Personal Services	1	6	2	9
Energy	1	2	3	6
Non Classifiable	2	1	2	5
Holding Company	1	1	1	3
Power		1		1
Consulting		1		1
Marine		1		1
Grand Total	46	197	119	362

- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Competitive RFPs
 2. Sole source (no competition)
 3. Client merger/acquisition
- Top 5 Competitors
 - CS STARS
 - Risk Sciences Group
 - Riskconnect
 - Origami Risk
 - TPA/Carrier systems

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance/Hosting
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation. No response

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed/month, lots of EDI)
10 Named Users		\$45,000	
100 Named Users		\$145,000	

- Please comment on the average time required to implement your system and the associated fees / hourly rates. No response
Average 6-9 months. Fees are based on defined scope of work. Hourly rates beyond scoped work typically run \$185/hr.
- Additional comments on pricing
RiskConsole can be deployed on a modular basis in order to meet budgetary constraints. Also, there are a variety of user license types geared toward delivering needed functionality at an affordable price point. The examples given above assume "full user" functionality for all users. Pricing indications do not include hosting, which varies by volume and data type.

Technology and Security

- Predominant programming language: Java
- Databases supported Oracle, Microsoft SQL
- SAS 70 audit (vendor/third party hosted versions only). Type II

Aon eSolutions

iVOS

iVOS is Aon eSolutions' claims administration solution. Originally created by Valley Oak Systems, the vendor and system were acquired by Aon in 2006. It has been functioning primarily as a claims administration system, not as a RMIS. The re-write to the Ris.one platform will ultimately give eSolutions a comprehensive risk and claims solution. It will undoubtedly be renamed at some point as the reference to Valley Oak has less significance at this point.

Product Information: iVOS 4.4.4.00

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(x)	()	()
Web: Client Hosted	()	(x)	()
Web: Vendor Hosted (ASP)	()	(x)	()
Web: Third-Party Hosted (Cloud Vendor)	(x)	()	()

- SaaS or updates released as new versions? Updates released as new versions
- If new version, how many versions do you have actively available? 4
- What is the date of the release of the latest version?: 2/22/2013
- Does standard contract offer free return of client data on termination? No
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes – On hosted clients
- Do you have a separate backup facility? Yes – On hosted clients
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Median availability for hosted clients ranged from 99.95% - 99.97%
- What databases are supported by your product? iVOS supports Oracle and MS SQL Server.
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Yes, an SSAE 16 can be made available to clients.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	()	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support	()	()	()	(x)
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	()	()	()	(x)
Dashboard capable of downloading	()	()	()	(x)
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	()	()	()	(x)
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[x]	[]
Ad hoc reporting	[]	[]	[x]
"As of" date analysis	[]	[x]	[]
Searchable reports	[]	[x]	[x]
Download to Excel + PDF	[]	[x]	[x]
Offline data manipulation	[]	[]	[]
Heat map reports	[]	[]	[]
Loss triangles for data development/trending	[]	[x]	[]
Deductible reimbursement tracking	[]	[x]	[]
Benchmarking - client data	[]	[]	[]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[]	[x]	[]
Goal Tracking	[]	[]	[]
Key performance indicator measurements	[]	[]	[]
Loss forecasting	[]	[x]	[]
Exp. Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	()	()	()	(x)
Safety/loss control analysis	(x)	()	()	()
Program charts	()	()	()	(x)
Bonds/contracts tracking	()	()	()	(x)
Asset management	(x)	()	()	()
COPE tracking	()	()	()	(x)
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	()	(x)
Employee training	()	()	()	(x)
Policy erosion	()	()	()	(x)
Total cost of risk allocation (TCOR)	()	()	()	(x)

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Reserve Analysis	(x)	()	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	(x)	()	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	()	(x)	()	()
Check writing	(x)	()	()	()
Utilization Review*	(x)	()	()	()
Medical Bill Repricing*	(x)	()	()	()
System Generated EOB	(x)	()	()	()
EOB Utilization Review*	(x)	()	()	()
Transitional Work Management	(x)	()	()	()
Automatic Reserve Setting Guidance	(x)	()	()	()
Matters Management (Litigation)	()	()	()	(x)
Fraud Detection Capability	(x)	()	()	()
Encryption of sensitive data	()	()	(x)	()
Indemnity benefits calculator	(x)	()	()	()
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()
Adjuster efficient tools, such as text fields, and diaries,	(x)	()	()	()
Adjuster efficient tools, such as rich text	(x)	()	()	()
Adjuster efficient tools, such as embedded hyperlinks	(x)	()	()	()
Adjuster efficient tools, such as bulk attachment upload	()	()	()	(x)
Adjuster efficient tools, such as direct integration with email	(x)	()	()	()

*Note – Services provided via partnership with Mitchell International

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	()	()	()	(x)
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels?

iVOS supports unlimited levels of organizational hierarchy, including the ability to define relationships between entities within an organization. Assignment of a claim to an organizational level is accomplished using a directory tree (similar to Windows Explorer) that displays each level as a folder with expandable sublevels. Selecting a sublevel enables that claim's financial and other information to roll up in reports under the parent organizational levels

- Do you also support multiple different hierarchies? No
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? No
- Describe your support for imaged document management.

All data entered into iVOS is stored indefinitely and available for reporting purposes. Document imaging within iVOS enables a "paperless" office by attaching scanned documents to iVOS claim records. This enables keeping all claims materials together and provides auditors with electronic files that are easy to examine. Scanned documents can be stored in the claims database, thus receiving the same backup protection.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?
- Data load programs are completed by eSolutions; the scheduling of updates is controlled by the client via the iVOS scheduler so frequencies vary based on individual client needs.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? No

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)

The iVOS approach to insurer/TPA interfaces is to use our standard claim and financial interfaces that have been previously built to load these types of data. If the standard interface approach does not suffice then a custom interface will be built for the specific data source.

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. This process is done outside of GRA.

EDI Capabilities: iVOS includes a standard interface to support all state-mandated workers' compensation EDI and fully supports IAABC Release 1, 2 and 3 transmission requirements. The interface will produce an export file that contains data formatted for transmission to the appropriate jurisdiction. Non-mandated state file transmission interfaces can be developed for an additional fee; other state transmissions (i.e., not related to EDI report requirements) can also be developed for an additional fee.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x)	()
HR Payroll	()	(x)
Accounting	()	(x)
Ext. Document Management Systems	(x)	()
Ext. Bill Review Services	(x)	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
Aon eSolutions, for iVOS, operates a very flexible training model, with training being delivered on our client's site or at a central facility via our long-term relationship with a national training facilities provider. Aon eSolutions also offers numerous specialized courses via the Internet, as well as a train-the-trainer program (training "power/super" users who will then train other EIA users). These courses are either scheduled events or customized training sessions designed and delivered for specific client implementations. These options ensure an effective, efficient and convenient training environment for the client. The specific training plan is based on the requirements analysis phase.
- Support Types Offered
 - [x] Toll Free Number
 - [x] Dedicated (not pooled) support person – Designated Account Manger offered as additional service
 - [x] Online help
 - [x] Print user manual – Online manual can be printed
 - [x] Screen 'tips' or mouse-overs
 - [x] Video tutorials
 - [] Other
- Telephone support hours
 - Emergency = 24 hour support
 - Standard support = US: 8:30 a.m. EST to 5:30 p.m. PST with local support hours in EMEA and Asia-Pacific.
 - Position regarding support of prior product versions: Our goal would be to support the current and two prior versions.
 - Do you have a user conference? Yes
 - Date of last conference October 2012 – San Diego, CA
 - Number of customers/prospects in attendance 216
 - Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform?
Mitchell – bill review services
Insurity – policy administration

Business Information

Main Website: www.aon.com
 First year in business (RMIS market): 1998
 Parent company (if applicable): Aon plc (NYSE:AON)

- Business locations and employees per location: U.S. – 301 employees, EMEA- 48 , APAC - 11

- Top Officers

	Name	Position
1	Kathy Burns	Chief Executive Officer
2	Stephen Rhee	Chief Operating Officer
3	Nick Pessimisis	Chief Financial Officer

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Mgmt	9
Product Mgmt, Marketing and Sales	27
Project Mgmt, Development and Quality Assurance	225
Customer Support and Training	99
Other	
Total Count	360–Total company
Employee count as of 12/1/12	360
Percentage change since 12/1/11 (+/- %)	3%

- Total annual revenue for all product versions offered: Aon eSolutions does not have separately audited or reported financial information. Financial information for our parent company, Aon plc., can be found online at <http://ir.aon.com>.
- Approximate percent of revenue spent on R&D: Aon eSolutions on average invests 20-25% of our annual revenues into R&D for our products. A recent study of the top 50 technology organizations states that the average R&D is 9.75%.

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 0 (just released 2/22/13)
 - Total Current Parent Level Clients - all versions: 149
 - Total Current Users - all versions: 149
 - New Clients in Last Fiscal Year: 6
 - Largest Number of Users in Single Contract: 335

- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? 2
- Do you conduct a customer satisfaction survey annually? Yes
- How often? Annually
- Largest customer markets (top 5)
 1. Public Sector
 2. Financial
 3. Insurers/TPAs/Brokers
 4. Healthcare
 5. Energy
- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Competitive RFPs
 2. Sole source (no competition)
 3. Client merger/acquisition
- Top 5 Competitors
 - CSC
 - Guidewire
 - CS STARS
 - Systema Software

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

The components listed above all contribute to the cost associated with any deployment of iVOS, as such cost estimates range greatly depending on client driven needs.
- Approximate total annual cost (ranges) excluding initial implementation. Not provided
- Please comment on the average time required to implement your system and the associated fees / hourly rates. 6-12 months.

Technology and Security

- Predominant programming language: Java
- Databases supported Oracle, Microsoft SQL
- SAS 70 audit (vendor/third party hosted versions only) type II

APP Technologies

APP Technologies, LLC, is a privately held company, based in Norwalk, CT that provides claims administration software to a wide range of industries. It was founded in 2003 and is focused on providing exceptional client service.

Product Information: Incident Management System 3.0

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	()	()	(X)
Web: Client Hosted	(X)	()	()
Web: Vendor Hosted (ASP)	(X)	()	()
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- Third-party host (if used): N/A
- SaaS or updates released as new versions?
() SaaS
(X) Updates released as new versions
- If new version, how many versions do you have actively available?: 2 versions: 2.3 & 3.0
- What is the date of the release of the latest version?: 4/1/2012
- Does standard contract offer free return of client data on termination? Not answered
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Not answered
- Do you have a separate backup facility? Not answered
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Not answered
- What technology was used to develop your product? Microsoft .NET Framework
- What databases are supported by your product? Microsoft SQL Server 2005, 2008, 2008 R2
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Not on this product.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(X)	()	()	()
Federal WC (USL&H, Jones Act)	(X)	()	()	()
General Liability	(X)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(X)	()	()	()
Property	(X)	()	()	()
Professional Liability	(X)	()	()	()
Disability	(X)	()	()	()

- Other Lines of Business supported: Warranty, Product Liability, plus subrogation across all lines
- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	()	()
Multi-currency/conversion support	()	(X)	()	()
Multi-lingual support	()	(X)	()	()
Imaged document management	(X)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	()	()	(X)	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(X)	()	()	()
Dashboard alerts	()	()	(X)	()
Claimant search directly from home page	(X)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[]	[X]	[X]
Ad hoc reporting	[]	[X]	[X]
"As of" date analysis	[X]	[X]	[]
Searchable reports	[]	[X]	[X]
Download to Excel + PDF	[X]	[X]	[X]
Offline data manipulation	[X]	[X]	[X]
Heat map reports	[]	[]	[]
Loss triangles for data development/trending	[]	[X]	[]
Deductible reimbursement tracking	[]	[X]	[]
Benchmarking - client data	[]	[X]	[X]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[X]	[X]	[X]
Goal Tracking	[X]	[X]	[X]
Key performance indicator measurements	[X]	[X]	[]
Loss forecasting	[X]	[X]	[]
Exp. mod. calculation	[]	[X]	[]
Cost of risk/premium allocation	[]	[X]	[]
Drill Down	[X]	[X]	[]
Output as text, graphs, and maps	[X]	[X]	[X]
Prior valuation calculation	[X]	[X]	[]
Report bursting	[]	[X]	[X]
Report scheduling	[]	[X]	[X]
Combine multiple reports in a single email to user	[]	[X]	[X]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(X)	()	()	()
Policy management	(X)	()	()	()
Certificate tracking	(X)	()	()	()
Certificate issuance	(X)	()	()	()
Property appraisal	(X)	()	()	()
Safety/loss control analysis	(X)	()	()	()
Program charts	(X)	()	()	()
Bonds/contracts tracking	()	(X)	()	()
Asset management	(X)	()	()	()
COPE tracking	(X)	()	()	()
Incidents	(X)	()	()	()
Locations	(X)	()	()	()
Vehicles	(X)	()	()	()
Vendor compliance	(X)	()	()	()
Employee training	(X)	()	()	()
Policy erosion	(X)	()	()	()
Total cost of risk allocation (TCOR)	()	()	(X)	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(X)	()	()	()
Multi-currency/conversion support	()	(X)	()	()
Reserve Analysis	(X)	()	()	()
Litigation Management	(X)	()	()	()
Adjuster Tracking/Performance	(X)	()	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(X)	()	()	()
Check writing	(X)	()	()	()
Utilization Review	()	()	(X)	()
Medical Bill Repricing	(X)	()	()	()
System Generated EOB	(X)	()	()	()
Utilization Review	()	()	(X)	()
EOB Utilization Review	()	()	(X)	()
Transitional Work Management	(X)	()	()	()
Automatic Reserve Setting Guidance	()	()	(X)	()
Matters Management (Litigation)	(X)	()	()	()
Fraud Detection Capability	(X)	()	()	()
Encryption of sensitive data	(X)	()	()	()
Indemnity benefits calculator	(X)	()	()	()
Payment Authorization Controls	(X)	()	()	()
Configurable diary system	(X)	()	()	()
Adjuster workflow tools	(X)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(X)	()	()	()
Adjuster efficient tools, such as text fields, and diaries,	(X)	()	()	()
Adjuster efficient tools, such as rich text	()	(X)	()	()
Adjuster efficient tools, such as embedded hyperlinks	(X)	()	()	()
Adjuster efficient tools, such as bulk attachment upload	(X)	()	()	()
Adjuster efficient tools, such as direct integration with email	(X)	()	()	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(X)	()	()	()
NCCI Reporting	(X)	()	()	()
1099 report issuance	(X)	()	()	()
First report of injury	(X)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Unlimited
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currencies?

(X) No – this is possible as a custom feature, however.

- Do you support multiple languages? No multi-language although possible via customization.
- Describe your support for imaged document management.

Folder-based document management can hold any type of file (images, PDFs, Excel, audio, video, etc.). Images can be resized on the fly, e-mailed directly from the system, scanned directly into the system, annotations to attachments are fully searchable.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?: Any frequency; configurable per the client's needs.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) Not Answered
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.
- Our software included full IAIABC R1/R3 support for both FROI and SROI. State-specific requirements are available for all states that have EDI exchanges. This is included in our system; no separate partner contracts required.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(X)	()
HR Payroll	(X)	()
Accounting	(X)	()
Ext. Document Management Systems	()	(X)
Ext. Bill Review Services	(X)	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
On-site training is most common. End-user, "power user," as well as IT training is available. 2-days are included on-site as part of implementation. Additional days are available for a fee. Web-based training is also offered or training in our offices. Training programs are customized for each client to involve their specific risks, claims, and system customizations (if any).
- Support Types Offered
 - [X] Toll Free Number
 - [X] Dedicated (not pooled) support person
 - [X] Online help
 - [X] Print user manual
 - [X] Screen 'tips' or mouse-overs
 - [X] Video tutorials
 - [X] Other
- Telephone support hours Immediate service; 8:30AM – 6:00PM Eastern. After-hours support; call back guaranteed within 2 hours.
- Position regarding support of prior product versions All versions released within the last 4 years are supported.
- Do you have a user conference? No
- What other methods do you use to obtain customer and/or prospect feedback and input on feature priorities? Web-based surveys, direct calls to check on customer satisfaction, on-site meetings with client.
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? No outsourcing

Business Information

Main Website: www.apptechologies.biz

First year in business (RMIS market): 2003

Parent company (if applicable):

- Business locations and employees per location: Norwalk, CT

- Top Officers

	Name	Position
1.	Paul McLaughlin	President

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 25
 - Total Current Parent Level Clients - all versions: 40
 - Total Current Users - all versions: ~500
 - New Clients in Last Fiscal Year: 4
 - Largest Number of Users in Single Contract: 50
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012?: None. We have had a 100% retention rate for 10 straight years.
- Largest customer markets (top 5)
 1. Transportation
 2. Insurers/TPAs/Brokers
 3. Insurance Pools/Self-Insured Groups
 4. Construction
 5. Hospitality/Entertainment
- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Sole source (no competition)
 2. Client merger/acquisition
 3. Competitive RFPs
- Top 5 Competitors
 - Origami Risk
 - CS STARS
 - Riskonnect
 - W
 - MountainView

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

- Approximate total annual cost (ranges) excluding initial implementation.

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed/month, lots of EDI)
10 Named Users	\$4,500	\$30,000	\$45,000
100 Named Users	\$22,000	\$30,000	\$100,000+

- Please comment on the average time required to implement your system and the associated fees / hourly rates. Pricing is highly dependent on the extent of any customizations and migration considerations. But typical implementation time would be 3-4 months and associated costs for data conversion and customization would range from \$5,000-\$40,000.
- Additional comments on pricing.
Annual pricing will vary substantially depending on whether the system is on-premises vs. cloud-hosted and whether the client elected a lease vs. permanent license option. The above numbers are a hybrid of these different pricing configurations.

Technology and Security

- Predominant programming language: Net/CB
- Databases supported Microsoft SQL Server
- SAS 70 audit (vendor/third party hosted versions only) none

Computer Sciences Corporation (CSC)

Computer Sciences Corporation (CSC) is a global software corporation serving both the private and public sector with system solutions across a wide spectrum of industries. Designed with high-volume claims processing in mind, RISKMASTER Accelerator helps insurance carriers increase overall efficiency, improve collaboration and communication, and achieve better resolutions on claims.

Product Information: RISKMASTER Accelerator 13.1

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(X)	()	()
Web: Client Hosted	()	(X)	()
Web: Vendor Hosted (ASP)	()	(X)	()
Web: Third-Party Hosted (Cloud Vendor)	(X)	()	()

- SaaS or updates released as new versions? Updates as new version
- If new version, how many versions do you have actively available?
- One major version plus several minor service pack releases. RISKMASTER Accelerator Support will provide assistance on the RISKMASTER Accelerator product up to two versions prior to the current release.
- What is the date of the release of the latest version?: RISKMASTER Accelerator 13.1, Spring 2013.
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Yes
For a CSC Hosted solution, CSC Formally offers a 97.5% uptime guarantee for RISKMASTER Accelerator when measured across any four week rolling period exclusive of weekly maintenance window or issues beyond the control of CSC such as internet issues. In actual practice uptime is greater than 99.7%.
- What databases are supported by your product? RISKMASTER Accelerator is most commonly deployed on MS SQL Server. It is also deployed and fully supported on DBII and Oracle database server systems.
- Describe if any SAS 70 of SSAE-16 audits are available to your clients? All CSC Data Centers Participate in annual SSAE 16 Audits administered by Ernst and Young

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(X)	()	()	()
Federal WC (USL&H, Jones Act)	(X)	()	()	()
General Liability	(X)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(X)	()	()	()
Property	(X)	()	()	()
Professional Liability	(X)	()	()	()
Disability	(X)	()	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(X)	()	(X)	()
Multi-currency/conversion support	(X)	()	(X)	()
Multi-lingual support	(X)	()	(X)	()
Imaged document management	(X)	()	(X)	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	(X)	()
Dashboard capable of downloading	(X)	()	(X)	()
Configurable e-mail alerts	(X)	()	(X)	()
Dashboard alerts	(X)	()	(X)	()
Claimant search directly from home page	(X)	()	(X)	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	(X)	(X)	(X)
Ad hoc reporting	()	()	(X)
"As of" date analysis	(X)	(X)	(X)
Searchable reports	(X)	(X)	(X)
Download to Excel + PDF	()	(X)	(X)
Offline data manipulation	(X)	()	()
Heat map reports	(X)	()	()
Loss triangles for data development/trending	()	(X)	(X)
Deductible reimbursement tracking	()	(X)	(X)
Benchmarking - client data	(X)	(X)	(X)
Benchmarking - industry/peer	()	()	()
Profiling, red-flagging claims	(X)	(X)	(X)
Goal Tracking	(X)	(X)	(X)
Key performance indicator measurements	(X)	(X)	(X)
Loss forecasting	()	()	(X)
Exp. mod. calculation	()	()	(X)
Cost of risk/premium allocation	()	()	(X)
Drill Down	(X)	(X)	(X)
Output as text, graphs, and maps	(X)	(X)	(X)
Prior valuation calculation	(X)	(X)	(X)
Report bursting	(X)	(X)	(X)
Report scheduling	(X)	(X)	(X)
Combine multiple reports in a single email to user	(X)	(X)	(X)

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(X)	()	(X)	()
Policy management	()	()	()	(X)
Certificate tracking	(X)	()	(X)	()
Certificate issuance	()	()	()	()
Property appraisal	(X)	()	(X)	()
Safety/loss control analysis	(X)	()	(X)	()
Program charts	()	()	()	()
Bonds/contracts tracking	(X)	()	(X)	()
Asset management	(X)	()	(X)	()
COPE tracking	(X)	()	(X)	()
Incidents	(X)	()	(X)	()
Locations	(X)	()	(X)	()
Vehicles	(X)	()	(X)	()
Vendor compliance	(X)	()	(X)	()
Employee training	(X)	()	(X)	()
Policy erosion	(X)	()	(X)	()
Total cost of risk allocation (TCOR)	(X)	()	(X)	()

- Describe other notable features, such as:
- Collaboration features:
- RISKMASTER Accelerator allows users to send diaries to other users. The system also allows users to schedule business analytics reports to run on a daily/weekly/monthly or periodic basis and email executive summaries.
- Secure file sharing capabilities:
- RISKMASTER Accelerator's document attachment feature is integrated with AcroSoft's Insurance Content Management and is known as Media Content Management (MCM). MCM provides a platform for integrating all content, such as forms, scanned paper documents, faxes, emails, word processing documents (.tiff, .doc), spreadsheets (.xls), XML, and audio and video clips, dispersed throughout an organization. MCM enables you to create, manage, access and distribute documents while ensuring the privacy of your clients and the protection of your company. It gives you easier and quicker access to information and helps simplify business processes and eliminate error. MCM's customized cabinets and indexing enable you to organize information the way you want. As an optional component of RISKMASTER Accelerator, MCM enables claims and risk management departments to take advantage of digital imaging technology and provides single point of access to notices of loss, medical bills, police reports and other documents.
- Content delivery methods:
- RISKMASTER Accelerator provides several methods for transferring data to and from the system. This includes exporting capabilities and importing applications and can be handled through the Power Views read only feature. Reports can be delivered via email and SAP Business Analytics.

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(X)	()	(X)	()
Multi-currency/conversion support	(X)	()	(X)	()
Reserve Analysis	(X)	()	(X)	()
Litigation Management	(X)	()	(X)	()
Adjuster Tracking/Performance	(X)	()	(X)	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(X)	()	(X)	()
Check writing	(X)	()	(X)	()
Utilization Review	()	()	()	(X)
Medical Bill Repricing	(X)	()	()	()
System Generated EOB	(X)	()	(X)	()
Utilization Review	()	()	()	(X)
EOB Utilization Review	()	()	()	(X)
Transitional Work Management	(X)	()	(X)	()
Automatic Reserve Setting Guidance	()	()	()	(X)
Matters Management (Litigation)	(X)	()	(X)	()
Fraud Detection Capability	(X)	()	(X)	()
Encryption of sensitive data	(X)	()	(X)	()
Indemnity benefits calculator	(X)	()	(X)	()
Payment Authorization Controls	(X)	()	(X)	()
Configurable diary system	(X)	()	(X)	()
Adjuster workflow tools	(X)	()	(X)	()
Adjuster efficient tools, such as spellcheck for notes	(X)	()	()	()
Adjuster efficient tools, such as text fields, and diaries,	(X)	()	(X)	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(X)	()	(X)	()
NCCI Reporting	(X)	()	(X)	()
1099 report issuance	(X)	()	(X)	()
First report of injury	(X)	()	(X)	()

- Do you support multi-level hierarchy? Yes
- If so, how many levels?
- RISKMASTER Accelerator provides the ability to specify specific instructions within its organizational hierarchy structure at the department level. The application has an eight level hierarchy and each level can have an unlimited number of instances. This makes the RISKMASTER Accelerator system extremely desirable to TPA's and large organizations in that an unlimited number of customers/divisions can be maintained within one system.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? Yes
- How many? English, French, German, Spanish, and Portuguese.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?:
- Using RISKMASTER Accelerator’s Data Analytics tools, customer can determine how often they want uploads to be handled (daily, monthly, quarterly, etc).
- Are there any carriers/TPAs where you cannot perform updates? Yes
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes`
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) RISKMASTER Accelerator supports interfaces (such as document management, HR and General Ledger) and data conversion tools to integrate with multiple 3rd party data sources including TPA, Carrier, and other claims systems.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.

RISKMASTER Accelerator provides an optional EDI Interface utility that extracts EDI specific data elements from the RISKMASTER Accelerator system and places data into the EDI required format. Because this data is pre-formatted, customers can choose any 3rd party VAN to handle the transmission of data between systems.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(X)	()
HR Payroll	(X)	()
Accounting	(X)	()
Ext. Document Management Systems	(X)	()
Ext. Bill Review Services	(X)	()

- Most common interfaces or other comments on the above.
RISKMASTER Accelerator offers several optional interface templates as a part of the RISKMASTER Accelerator Data Analytics module that offers customers the ability to edit/modify standard “templates” to create specific interfaces to any 3rd party system. This modification can also be done by CSC as a billable activity.

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
CSC offers several training sessions for both new and current customers including System Prototype Configuration Training, End User, Train-the-Trainer, Data Interfacing, as well as other product-specific training. All training is tailored to the specific customer to insure a more focused approach to the customer’s unique business requirements. In addition, RISKMASTER Accelerator includes Computer Based Training and on-line tutorials within the application itself.
- Support Types Offered
 - [X] Toll Free Number
 - [] Dedicated (not pooled) support person
 - [X] Online help
 - [X] Print user manual
 - [X] Screen ‘tips’ or mouse-overs
 - [X] Video tutorials
 - Other

- Telephone support hours M-F 8:00am-8:00pm EST
- Position regarding support of prior product versions RISKMASTER Accelerator Support will provide assistance on the RISKMASTER Accelerator product up to two versions prior to the current release.
- Do you have a user conference? Yes
- Date of last conference: Annual user group was 09/2012 and regional user group was 03/13.
- Number of customers/prospects in attendance Annual: 800+, Regional user groups: 35+
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? CSC does not outsource to any other software vendor.
CSC does not use contractors.

Business Information

Main Website: www.csc.com/risk

First year in business (RMIS market): 1982

Parent company (if applicable): CSC

- Business locations and employees per location:
RISKMASTER Accelerator lies within the Financial Services Sector of CSC, which is headquartered in Austin, Texas. Our Property and Casualty Insurance Division is housed out of our Columbia, South Carolina office. Refer below for complete addresses.
CSC's Financial Services Sector Headquarters
200 W. Cesar Chavez
Austin, TX 78729
Phone: 512-275-5794
Fax: 469-499-5569
CSC FSG Property and Casualty Insurance Division
Post Office Box 10
Columbia, SC 29202
Phone: 803.333.4000
Fax: 803-333-6538
CSC is a matrix-based organization. Because implementation staff and support staff are cross-trained and have skill sets that cross-over between support, development, training and project management, the actual numbers of staff assigned to each discipline change with heavier concentrations in areas that require more resources at any given time. CSC has found this matrix to be very valuable and efficient, in that the customer benefits from having access to staff that has more than one single focus. This provides a "consultative" value to the customer.
There are over 3,000 (3,479) employees dedicated to the Property and Casualty group within CSC. RISKMASTER Accelerator employs 110 full time employees. CSC does not feel it appropriate to publish the

- Top Officers

	Name	Position
1.	Mike Lawrie	President & Chief Executive Officer
2.	Raghu Korrapati	Vice President
3.	Ed Charlton	Vice President

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 250
 - Total Current Parent Level Clients - all versions: 500
 - Total Current Users - all versions: 20,000
 - New Clients in Last Fiscal Year: CSC does not provide this information
 - Largest Number of Users in Single Contract: 3,000

- Do you conduct a customer satisfaction survey annually? Yes, CSC undertakes an annual customer satisfaction survey using a 3rd Party company
- Largest customer markets (top 5)
 1. Insurance Pools/Self-Insured Groups
 2. Insurers/TPAs/Brokers
 3. Healthcare
 4. Energy
 5. Transportation

- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Competitive RFPs
 2. Client merger/acquisition
 3. Sole source (no competition)

- Top 5 Competitors
 - CS Stars
 - AON eSolutions
 - Riskonnect
 - David Corporation
 - Origami

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

- Approximate total annual cost (ranges) excluding initial implementation.
CSC does not provide pricing data.
- Please comment on the average time required to implement your system and the associated fees / hourly rates.
Average implementation time depends on the complexity and number of modules, but on average it takes anywhere from 8 to 12 months.

Technology and Security

- Predominant programming language: net
- Databases supported oracle, microsoft sql server, oracle
- SAS 70 audit (vendor/third party hosted versions only) type II

CS STARS

CS STARS remains the largest provider of risk/claims information systems in the RMIS industry. Owned by the world's largest insurance broker, Marsh & McLennan Companies, CS STARS provides comprehensive, end-to-end solutions, from pure RMIS analysis to claims administration.

Criteria	Comment
Portability	Unbundled

Product Information: STARS Enterprise 12.1

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	()	(x)	()
Web: Client Hosted	()	(x)	()
Web: Vendor Hosted (ASP)	()	(x)	()
Web: Third-Party Hosted (Cloud Vendor)	(x)	()	()

- SaaS or updates released as new versions? SaaS, two new releases per year.
- Latest release: 2/2/13
- Does standard contract offer free return of client data on termination? No
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? 99.83% Uptime (excluding scheduled maintenance)
- What databases are supported by your product? Oracle, Microsoft SQL Server
- Describe if any SAS 70 or SSAE-16 audits are available to your clients?
- SOC 1 Type II reports are available to our clients.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	()	()	()

- Other Lines of Business supported: STARS Enterprise supports all lines. Field labels and codes can be configured for any line of business.

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support	(x)	()	()	()
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(x)	()	(x)	()
Dashboard capable of downloading	(x)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(x)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	(x)	()	()
Ad hoc reporting	(x)	()	()
"As of" date analysis	(x)	()	()
Searchable reports	(x)	()	()
Download to Excel + PDF	(x)	()	()
Offline data manipulation	(x)	(x)	(x)
Heat map reports	(x)	(x)	(x)
Loss triangles for data development/trending	(x)	()	()
Deductible reimbursement tracking	(x)	()	()
Benchmarking - client data	(x)	(x)	(x)
Benchmarking - industry/peer	(x)	()	()
Profiling, red-flagging claims	()	()	(x)
Goal Tracking	(x)	(x)	(x)
Key performance indicator measurements	()	(x)	()
Loss forecasting	()	(x)	()
Exp. mod. calculation	()	(x)	()
Cost of risk/premium allocation	(x)	(x)	(x)
Drill Down	(x)	()	()
Output as text, graphs, and maps	(x)	(x)	(x)
Prior valuation calculation	(x)	()	()
Report bursting	(x)	()	()
Report scheduling	(x)	()	()
Combine multiple reports in a single email to user	(x)	()	(x)

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	(x)	()	()	()
Certificate issuance	()	()	(x)	()
Property appraisal	()	()	(x)	()
Safety/loss control analysis	(x)	()	()	()
Program charts	(x)	()	()	()
Bonds/contracts tracking	()	()	(x)	()
Asset management	(x)	()	()	()
COPE tracking	(x)	()	()	()
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	(x)	()
Employee training	()	()	(x)	()
Policy erosion	(x)	()	()	()
Total cost of risk allocation (TCOR)	(x)	()	()	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Reserve Analysis	()	()	(x)	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	()	()	(x)	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	()	()	()	(x)
Medical Bill Repricing	()	()	()	(x)
System Generated EOB	()	()	()	(x)
Utilization Review	(x)	()	()	()
EOB Utilization Review	()	()	()	(x)
Transitional Work Management	(x)	()	()	()
Automatic Reserve Setting Guidance	()	()	(x)	()
Matters Management (Litigation)	()	()	(x)	()
Fraud Detection Capability	(x)	()	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	(x)	()	()	()
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()
Adjuster efficient tools, such as text fields, and diaries,	(x)	()	()	()
Adjuster efficient tools, such as rich text	(x)	()	()	()
Adjuster efficient tools, such as embedded hyperlinks	(x)	()	()	()
Adjuster efficient tools, such as bulk attachment upload	(x)	()	()	()
Adjuster efficient tools, such as direct integration with email	(x)	()	()	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	()	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- Do you also support multiple different hierarchies? No
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? Yes
- How many? Danish, Dutch, English (American, British, and Canadian), Finnish, German, Italian, Norwegian, Spanish (Mexico, Spain), Swedish, Czech (Czech Republic), French (Canada, France), Portuguese (Iberian and Brazilian), Russian, Slovak (Slovakia).
- Describe your support for imaged document management.
CS STARS allows users to attach (or upload) any type of file attachment. Examples of common image files include (.BMP, .JPG, .TIFF). Video files can also be attached as well as Microsoft Word documents and Adobe PDF files.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?: Daily, weekly, monthly, quarterly, yearly
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)
 - Crawford
 - Cambridge
 - Sedgwick
 - GBS
 - ESIS
 - Travelers
 - Liberty Mutual
 - Hartford
 - AIG
 - Zurich
 - C.N.A.
 - Kemper
 - NCCI Medical Data Carrier

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.

STARS WC EDI Compliance package is fully integrated with our claims module, including all defined state specific rules and validations. We support the all IAIABC standards for R1, R2 and R3, and fully support all IAIABC electronic Jurisdictions. We have full support for First Reports and Subsequent Reports, including support for the State of Washington (SIEDRS) initiative. CS STARS sends this data directly to each state via our EDI clearinghouse, using industry standard 128-bit encryption as a minimum standard. In addition, we provide access to a library of other state forms, configured to directly merge in claim data.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x)	()
HR Payroll	(x)	()
Accounting	(x)	()
Ext. Document Management Systems	(x)	()
Ext. Bill Review Services	(x)	()

- Most common interfaces or other comments on the above.

1. User Authentication

- PingIdentity
- Microsoft ADFS
- Tivoli FIM
- Novell Access Manager

2. HR/Payroll

- PeopleSoft

3. Accounting

- SAP
- PeopleSoft
- Acuity (TrialNet)

4. External Document Management Systems

- edocs (links import)

5. External Bill Review Services

- Stratacare Bill Review
- MeData
- 2CS
- Corvel

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
CS STARS offers training options customized to a clients specific needs including on-site training, train the trainer and web-based training options.
- Support Types Offered
 - [X] Toll Free Number
 - [X] Dedicated (not pooled) support person
 - [x] Online help
 - [x] Print user manual
 - [x] Screen 'tips' or mouse-overs
 - [] Vide o tutorials
 - Other

- Telephone support hours 8AM CST-8PM CST
- Position regarding support of prior product versions: CS STARS supports 2 versions for each product offered.
- Do you have a user conference? Yes
- Date of last conference October 2012
- Number of customers/prospects in attendance: 231
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? No

Business Information

Main Website: www.csstars.com

First year in business (RMIS market): 1967

Parent company (if applicable): Marsh

- Business locations and employees per location: Chicago -120, Atlanta – 50, Dallas- 20, Amarillo – 70, Philadelphia – 20,LA – 15, Nashville – 10, London – 14, Sydney - 10

- Top Officers

	Name	Position
1.	Roberty Bentley	CEO
2.	Paul Marushka	COO
3.	Chris Oddy	CFO

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Mgmt	6
Product Mgmt, Marketing and Sales	39
Project Mgmt, Development and Quality Assurance	118
Customer Support and Training	111
Other	71
Total Count	345
Employee count as of 12/1/12	345
Percentage change since 12/1/11 (+/- %)	0

- Total annual revenue for all product versions offered: 2012 financial results will be publicly available late February
- Approximate percent of revenue spent on R&D: 15%

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 293
 - Total Current Parent Level Clients - all versions: 787
 - Total Current Users - all versions: 100,000
 - New Clients in Last Fiscal Year: 47
 - Largest Number of Users in Single Contract: 19,014
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012 Not reported.
- Do you conduct a customer satisfaction survey annually? CS STARS sends out an annual customer satisfaction survey.
- Largest customer markets (top 5)
 1. Financial
 2. Healthcare
 3. Public Sector
 4. Transportation
 5. Retail/Distribution

- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Sole source (no competition)
 2. Competitive RFPs
 3. Client merger/acquisition

- Top 5 Competitors
 1. Aon Esolutions
 2. CSC
 3. : RSG
 4. Riskconnect
 5. Origami

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

- Approximate total annual cost (ranges) excluding initial implementation.

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed /	High (e.g. all modules, 12 fee/month, lots of EDI)
10 Named Users	\$25,000	\$75,000	\$200,000+	\$200,000+
100 Named Users	\$35,000	\$85,000	\$200,000+	\$200,000+

- Please comment on the average time required to implement your system and the associated fees / hourly rates.
Our time frames typically range from 2 weeks to 7 months. We utilize our global colleague, client, and Marsh knowledge base to build standard configurations, reports, workflows, etc. These packages vary by world geography, system use, industry type, etc. As such, our clients needs drive our implementation timeframes to a large extent. Specifically, the more our clients gravitate to our standard packages, the faster the implementation. The average timeframes can be broadly categorized as follows:
 - Full standard/package use: 2-3 weeks. Our implementation is essentially to load the clients location structure and user list. Even these functions can be executed in a day if they are in a defined format in Excel
 - Moderate client specific customization based on standards: 3 months. This is where we start with our standard packages and make adjustments to screens, reports, security profiles, workflows, etc.
 - Full client specific, custom implementation: 6-7 months. This is where we go through a full custom design of screens, reports, security profiles, workflows, etc.

The critical path for the standard and moderate implementations is the data transformations from third parties such as carriers. For example, it typically takes a month or more to receive the data then we load it and test and get a production refresh. If we use the standard configurations and the data is coming from one of the many sources we have converted before, we can still implement in a very short window by requesting the data during the sales process.

Technology and Security

- Predominant programming language: NET
- Databases supported : Oracle, Microsoft SQL Server
- SAS 70 audit (vendor/third party hosted versions only) N/A (not vendor or third party hosted). Type II

DAVID Corporation

NavRisk

DAVID Corporation is a software firm specializing in Risk Management Systems for the alternative risk market. Our expertise is in solutions for public entity risk pools, third party administrators (TPAs) and self-insured companies. Backed by nearly three decades in the RMIS market, DAVID aims to help their clients run their businesses more efficiently, while focusing on risk reduction and client retention.

Product Information:NavRisk

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	()	(x)	()
Web: Client Hosted	()	(x)	()
Web: Vendor Hosted (ASP)	()	(x)	()
Web: Third-Party Hosted (Cloud Vendor)	()	(x)	()

- SaaS or updates released as new versions? Updates released as new versions
- If new version, how many versions do you have actively available? 2
- What is the date of the release of the latest version?: January 2013
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Zero
- What databases are supported by your product? MS SQL Server
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Audits can be performed upon request

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	()	()	(x)	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	()	(x)	()	()
Multi-lingual support	()	(x)	()	()
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[X]	X	X
Ad hoc reporting	[x]	X	X
"As of" date analysis		X	X
Searchable reports	[x]	X	X
Download to Excel + PDF	[x]	X	X
Offline data manipulation	[x]	X	X
Heat map reports			
Loss triangles for data development/trending	[x]	x	
Deductible reimbursement tracking	[x]	x	
Benchmarking - client data	x	[x]	x
Benchmarking - industry/peer		[x]	
Profiling, red-flagging claims		[x]	x
Goal Tracking	x	[x]	x
Key performance indicator measurements	[x]	x	x
Loss forecasting	[x]	x	x
Exp. Modification calculation	[x]	x	
Cost of risk/premium allocation	[x]	x	
Drill Down	[x]	x	x
Output as text, graphs, and maps	[x]	x	x
Prior valuation calculation		[x]	x
Report bursting	[x]	x	x
Report scheduling	[x]	x	x
Combine multiple reports in a single email to user		[x]	x

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	(x)	()	()	()
Certificate issuance	(x)	()	()	()
Property appraisal	(x)	()	()	()
Safety/loss control analysis	(x)	()	()	()
Program charts	(x)	()	()	()
Bonds/contracts tracking	(x)	()	()	()
Asset management	(x)	()	())
COPE tracking	(x)	()	())
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	(x)	()
Employee training	()	()	(x)	()
Policy erosion	(x)	()	()	()
Total cost of risk allocation (TCOR)	(x)	()	()	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	(x)	()
Multi-currency/conversion support	(x)	()	()	()
Reserve Analysis	(x)	()	(x)	()
Litigation Management	(x)	()	(x)	()
Adjuster Tracking/Performance	(x)	()	(x)	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	(x)	()
Check writing	(x)	()	(x)	()
Utilization Review	(x)	()	()	()
Medical Bill Repricing	(x)	()	()	()
System Generated EOB	(x)	()	()	()
EOB Utilization Review	(x)	()	()	()
Transitional Work Management	(x)	()	()	()
Automatic Reserve Setting Guidance	()	()	(x)	()
Matters Management (Litigation)	(x)	()	()	()
Fraud Detection Capability	()	(x)	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	()	(x)	(x)	()
Payment Authorization Controls	(x)	()	(x)	()
Configurable diary system	(x)	()	(x)	()
Adjuster workflow tools	()	()	(x)	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()
Adjuster efficient tools, such as text fields, and diaries,	(x)	()	(x)	()
Adjuster efficient tools, such as rich text	(x)	()	()	()
Adjuster efficient tools, such as embedded hyperlinks	(x)	()	()	()
Adjuster efficient tools, such as bulk attachment upload	(x)	()	()	()
Adjuster efficient tools, such as direct integration with email	(x)	()	()	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	()	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Up to 13 levels deep in a standard implementation. Additional levels can be configured as needed.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? No, but it can be custom built.
- Describe your support for imaged document management.

NavRisk offers basic document management that is a standard part of the system. Documents are uploaded into the application by way of attaching files that have been scanned by a multi-purpose scanning device and are linked to the respective claim and routed to specified end users. NavRisk can accept documents of any file format, size or shape, but may be subject to limitations imposed by your organization's scanning device. Additionally, NavRisk integrates with Hyland Software's OnBase solution and can also integrate with other 3rd party document management solutions.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? We work with whatever schedule our clients require.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) Medical Bill Review; Accounts Payable, Payroll, ISO, Document management, Bank Reconciliation, Carrier exchange
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. NavRisk supports all states for EDI reporting. Additionally, we partner with other organizations to transmit data should our clients decide not to self report.
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x)	()
HR Payroll	()	(x)
Accounting	()	(x)
Ext. Document Management Systems		(x)
Ext. Bill Review Services	()	(x)

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized. Initial software training is conducted by DAVID trainers before the client goes live with NavRisk. It is typically held onsite at the client's location or client's training facility. DAVID offers a variety of training options, including "train-the-trainer" in which DAVID trainers conduct sessions for a client's "super users" so that they may train users throughout the company. DAVID also conducts online or onsite trainings when new releases of NavRisk are available so that users can take advantage of new features and functions immediately upon software upgrade.
- Support Types Offered
 - Toll Free Number
 - Dedicated (not pooled) support person as well as a support staff
 - Online help
 - Print user manual
 - Video tutorials
- Telephone support hours 7:00 AM to 6:00 PM Pacific Time
- Position regarding support of prior product versions: Full Support
- Do you have a user conference? Yes
- Date of last conference 2009
- Number of customers/prospects in attendance 60
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? DAVID Corporation currently does not outsource to other software vendors.

Business Information

Main Website: www.davidcorp.com

First year in business (RMIS market): 1985

Parent company (if applicable):

- Business locations and employees per location: San Francisco, CA; Roseville, CA; Los Angeles, CA; Reno, NV; Phoenix, AZ; Atlanta, GA
- Top Officers

	Name	Position
1	Alex Aminian	President, CEO
2	Elise Kroll	Sr. Vice President of Sales & Business Development
3	Lissette Hetterly	Vice President of Client Services

- Number of Employees (RMIS division only)

Number of employees (RMIS division only)*	Number
Executives/Sr. Mgmt	5
Product Mgmt, Marketing and Sales	3
Project Mgmt, Development and Quality Assurance	18
Customer Support and Training	12
Other	2
Total Count	40
Employee count as of 12/1/12	
Percentage change since 12/1/11 (+/- %)	+ 16.00%

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: 25%

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version: 28
 - Total Current Parent Level Clients - all versions: 36
 - Total Current Users - all versions: approximately 1000 NavRisk end users
 - New Clients in Last Fiscal Year: 2
 - Largest Number of Users in Single Contract: 200+
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012 1.
- Do you conduct a customer satisfaction survey annually? We conduct a survey annually; however, our Account Managers and members of the Management team have regular check points with clients to discuss their business objectives and levels of satisfaction.
- How often? Annual

- Largest customer markets (top 5)
 1. Insurers/TPAs
 2. Insurance Pools/Self Insured Groups
 3. Public Sector
 4. Transportation
 5. Energy

- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Sole Source
 2. Competitive RFPs
 3. Client merger/acquisition

- Top 5 Competitors
 - CSC (Riskmaster)
 - Systema Software
 - Aon (iVOS)
 - CSSTARS
 - CHSI Technologies

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated) Not provided
- Approximate total annual cost (ranges) excluding initial implementation. Not provided
- Please comment on the average time required to implement your system and the associated fees / hourly rates. Implementations timeframes vary based on complexity of requirements and project scope. Implementation fees include data conversion, training, any required customizations and project management. While we do not disclose our hourly rates, they are competitive in the market.

Technology and Security

- Predominant programming language C#, AJAX, ASPX
- Databases supported Microsoft SQL Server
- SAS 70 audit (vendor/third party hosted versions only) Type II

EBIX

RiskEnvision

Ebix is a leading international supplier of software and e-commerce solutions to the insurance industry. Ebix provides a series of application software products for the insurance industry ranging from carrier systems, agency systems and exchanges to custom software development for all entities involved in the insurance and financial industries. Ebix powers businesses in more than 50 countries across six continents. Several years ago, Ebix purchased what was originally Risk Envision, a stand-alone RMIS vendor founded in 1994.

Product Information: RiskEnvision 4.1

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(x)	()	()
Web: Client Hosted	()	(x)	()
Web: Vendor Hosted (ASP)	()	(x)	()
Web: Third-Party Hosted (Cloud Vendor)	(x)	()	()

- SaaS or updates released as new versions? SaaS; updated quarterly
- If new version, how many versions do you have actively available? N/A
- What is the date of the release of the latest version?: N/A
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? No
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Zero
- What databases are supported by your product? MS SQL Server; Oracle
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? SAS70 compliance letters are available.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	()	(x)	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support	()	(x)	()	()
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[X]	[X]	
Ad hoc reporting	[x]	[X]	
"As of" date analysis	[x]	[X]	
Searchable reports	[x]	[X]	
Download to Excel + PDF	[x]	[X]	
Offline data manipulation	[x]	[X]	
Heat map reports	[x]		
Loss triangles for data development/trending	[x]		
Deductible reimbursement tracking		[x]	
Benchmarking - client data	[x]	[x]	
Benchmarking - industry/peer			
Profiling, red-flagging claims	[x]	[x]	
Goal Tracking	[x]	[x]	
Key performance indicator measurements	[x]	[x]	
Loss forecasting	[x]	[x]	
Exp. Modification calculation		[x]	
Cost of risk/premium allocation	[x]	[x]	

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	(x)	()	()	()
Certificate issuance	(x)	()	()	()
Property appraisal	()	(x)	()	()
Safety/loss control analysis	()	(x)	()	()
Program charts	(x)	()	()	()
Bonds/contracts tracking	()	(x)	()	()
Asset management	(x)	()	()	()
COPE tracking	(x)	()	()	()
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	(x)	()	()	()
Employee training	()	(x)	()	()
Policy erosion	(x)	()	()	()
Total cost of risk allocation (TCOR)	(x)	()	()	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Reserve Analysis	(x)	()	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	(x)	()	()	()

- Claims Administration Features

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	(x)	()	()	()
Medical Bill Repricing	(x)	()	()	()
System Generated EOB	(x)	()	()	()
EOB Utilization Review	(x)	()	()	()
Transitional Work Management	(x)	()	()	()
Automatic Reserve Setting Guidance	(x)	()	()	()
Matters Management (Litigation)	(x)	()	()	()
Fraud Detection Capability	(x)	()	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	(x)	()	()	()
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()

- Third party reporting and documentation

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	()	(x)	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Up to 9 levels deep in a standard implementation. Additional levels can be configured as needed.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? Yes, English and Spanish.
- Describe your support for imaged document management.
- Ebix provides an optional fully integrated imaging, document management and workflow solution. This solution facilitates archiving, organizing, and controlling access to digital documents. A graphical interface provides a canvas to create, manage and implement workflows in your organization.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? daily/weekly/monthly
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) Gallagher Bassett, ESIS, Corvel, Crawford, Mitchell, Sheakley, Travelers, Liberty Mutual, Hartford, Farmers, Chubb
-
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. We are the only RMIS vendor that also provides EDI compliance services. It is a major portion of our business and is fully integrated with RiskEnvision.
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	()	(x)
HR Payroll	(x)	()
Accounting	(x)	()
Ext. Document Management Systems		(x)
Ext. Bill Review Services	(x)	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized. During the Kick-off meeting, a detailed training plan is reviewed with the implementation team and the process and format is finalized. Generally we approach training initially with a core group of users, and then end user training is provided close to go live. We provide administrator training during the configuration phase. This helps the client become accustomed with our application enough to help in the configuration decisions. We then provide user training within two weeks of going live on the system. We then provide go-live support the week of go live.
- Support Types Offered
 - Toll Free Number
 - Dedicated (not pooled) support person
 - Online help
 - Print user manual
 - Video tutorials
 - Screen "tips" or mouse-overs
 - Video tutorials
 - Other

- Telephone support hours 8:00 AM to 5:30 PM Eastern Time
- Position regarding support of prior product versions: We do not sunset products. You may continue using a version as long as necessary.
- Do you have a user conference? Yes
- Date of last conference August 2012
- Number of customers/prospects in attendance 80
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? We have an integration partnership with etfile in order to provide the best document management functionality on the market.

Business Information

Main Website: www.ebix.com

First year in business (RMIS market): 1994

Parent company (if applicable):

- Business locations and employees per location: Atlanta, Herndon VA, Dallas, New York, Park City, Columbus, OH, Houston
- Top Officers

	Name	Position
1.	Robin Raina	CEO
2.	Robert Kerris	CFO

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: Not Provided.

Customers

- Customer Statistics - Not provided
 - Total Current Parent Level Clients - this product version: 90
 - Total Current Parent Level Clients - all versions: 240
 - Total Current Users - all versions: 1200
 - New Clients in Last Fiscal Year: 20
 - Largest Number of Users in Single Contract: 200
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012 0.
- Do you conduct a customer satisfaction survey annually? Yes.
- How often? Annual
- Largest customer markets (top 5)
 1. Public Sector
 2. Healthcare
 3. Manufacturing
 4. Education
 5. Insurance Pools/Self-Insured Groups

- Please rank order how you obtain most new accounts (unbundled systems only) . *(Please mark each option in the desired order: 1 to 3)*
 1. Competitive RFPs
 2. Sole Source
 3. Client merger/acquisition

- Top 5 Competitors
 - Aon
 - CSC
 - CSStars
 - Riskconnect
 - Origami Risk

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

- Approximate total annual cost (ranges) excluding initial implementation. Not provided
- Please comment on the average time required to implement your system and the associated fees / hourly rates. Not provided.

Technology and Security

- Predominant programming language: Java
- Databases supported: Microsoft SQL Server, Oracle
- SAS 70 audit (vendor/third party hosted versions only) Type II

INFORM Applications

INFORM Applications (INFORM) in terms of longevity is one of the first established RMIS providers in the industry, having provided their software solutions to clients for over 30 years. Originally started as a service from the broker Fred S. James, they spun off as a separate company in 1999 and are majority owned by a leading Business Intelligence vendor Information Builders.

Product Information: INFORM RMIS 7.01

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(x)	()	()
Web: Client Hosted	(x)	()	()
Web: Vendor Hosted (ASP)	()	()	(x)
Web: Third-Party Hosted (Cloud Vendor)	(x)	()	()

- Third-party host (if used) None
- SaaS or updates released as new versions? Which version: Both
- If SaaS, approximately how often do you provide software updated with new features to your customers? 1-2 times/year
- If new version, how many versions do you have actively available? 2 or as maybe necessary
- What is the date of the release of the latest version?: The latest version was released in August 2012. Our next release is scheduled for end of the 3rd quarter 2013. Our data collection modules are updated more frequently.
- Does standard contract offer free return of client data on termination? No. While the client data belongs to the client and will be provided back to them, we charge a nominal fee based on the requested format. If it is in our format we may forgive any data conversion set up fees.
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? No. Our system is backed up nightly with capturing all the transaction activities processed during the day. Our FTP site is mirrored onsite. The FTP site is also backed up. We also have RAID configuration that provides for no loss of data should there be a disk failure.
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? < 1 hour
- What databases are supported by your product? W? Our backend architecture allows us to support over 80 database systems including Oracle, DB2, MS SQL Server, MySQL, ISAM, VSAM, SAP, Flat Files, MS Access, Excel, FOCUS to name a few.
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? ? We conduct an SSAE-16 examination annually and this report is shared with clients upon request.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	()	()	(X)	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	()	()	()

- Other Lines of Business supported: Employee Relations, Guest Relations, Litigation Management, OSHA (data collecting & reporting), Certificate of Insurance Tracking, and DOT Compliance, FROI, SROI, Medicare 111.

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support - Data only	(x)	()	()	()
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(x)	()	()	()
Dashboard capable of downloading	(x)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(x)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[x]	[x]	[x]
Ad hoc reporting	[x]	[x]	[x]
"As of" date analysis	[x]	[x]	[x]
Searchable reports	[x]	[x]	[x]
Download to Excel + PDF	[x]	[x]	[x]
Offline data manipulation	[x]	[x]	[x]
Heat map reports	[x]	[x]	[x]
Loss triangles for data development/trending	[x]	[x]	[x]
Deductible reimbursement tracking	[x]	[x]	[x]
Benchmarking - client data	[x]	[]	[]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[x]	[x]	[x]
Goal Tracking	[X]	[X]	[X]
Key performance indicator measurements	[x]	[x]	[]x
Loss forecasting	[x]	[x]	[x]
Experience modification calculation	[]	[]	[]
Cost of risk/premium allocation	[x]	[x]	[x]
Drill Down	[x]	[x]	[x]
Output as text, graphs, and maps	[x]	[x]	[x]
Prior valuation calculation	[x]	[x]	[x]
Report bursting	[x]	[x]	[x]
Report scheduling	[x]	[x]	[x]
Combine multiple reports in a single email to user	[x]	[x]	[x]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	(x)	()	()	()
Certificate issuance	(x)	()	()	()
Property appraisal	()	()	()	(x)
Safety/loss control analysis	(x)	()	()	()
Program charts	()	()	(x)	()
Bonds/contracts tracking	()	()	(x)	()
Asset management	(x)	()	()	()
COPE tracking	(x)	()	()	()
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	(x)	()
Employee training	()	()	(x)	()
Policy erosion	(x)	()	()	()
Total cost of risk allocation (TCOR)	(x)	()	()	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Reserve Analysis	(x)	()	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	(x)	()	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	()	()	(x)	()
Utilization Review	()	()	()	(x)
Medical Bill Repricing	()	()	()	(x)
System Generated EOB	()	()	()	(x)
EOB Utilization Review	()	()	()	(x)
Transitional Work Management	(x)	()	()	()
Automatic Reserve Setting Guidance	()	()	(x)	()
Matters Management (Litigation)	(x)	()	()	()
Fraud Detection Capability	(x)	()	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	()	()	()	(x)
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()
Adjuster efficient tools, such as text fields, and diaries,	(x)	()	()	()
Adjuster efficient tools, such as rich text	(x)	()	()	()
Adjuster efficient tools, such as embedded hyperlinks	(x)	()	()	()
Adjuster efficient tools, such as bulk attachment upload	(x)	()	()	()
Adjuster efficient tools, such as direct integration with email	(x)	()	()	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	()	()	(x)	()
1099 report issuance	()	()	(x)	()
First report of injury	(x)	()	()	()

- Do you support multi-level hierarchy? Yes
- If so, how many levels? 7
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? Only in the data
- Describe your support for imaged document management.

We offer image document management in our RMIS and all our modules. The document can be assigned to an incident, claim, location, or policy. If the file can be saved electronically it can be saved within our system among the file types that we support are Adobe Acrobat, MS Word, MS Excel, MS Outlook, MS Viewer, jpeg, tiff, and gif.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? daily, weekly monthly quarterly and yearly. Yes, all of the above, plus multiple times a day.
- Are there any carriers/TPAs where you cannot perform updates? No. Only if they cannot give us data electronically in a format acceptable to us, or they don't supply adequate control totals. So far we have not encountered any source we could not convert the data from.
- Can you perform updates for claims, transactions, and notes? yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)
 1. FTP – File transfer of carrier/TPA claim demographic, financial transactions, and notes information;
 2. FTP – File transfer of client incident data (in INFORM) to carrier/TPA for further handling;
 3. EMAIL – File/Report bursting to carrier/TPA on criteria based on client business rules;
 4. Traditional computer tape.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. Where we provide for self-administration of claims we support EDI of claim information through EBIX for the states. In some clients we are the reporting data agent for Medicare Section 111 reporting and have interfaces with Medicare.
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(X)	()
HR Payroll	(x)	()
Accounting	(x)	()
Ext. Document Management Systems	()	(x)
Ext. Bill Review Services	()	(x)

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
We offer based on Client preference either onsite (preferred) or WebEx training. The training is conducted by the Account Executive assigned to that account. We also provide an online training manual.
- Support Types Offered
 - [] Toll Free Number
 - [x] Dedicated (not pooled) support person
 - x] Online help
 - [x] Print user manual
 - [] Screen 'tips' or mouse-overs
 - [] Video tutorials
 - [x] Other (Cell Phones)

- Telephone support hours: INFORM technical support is provided during weekday business hours 9AM – 5PM EST or the time zone of your assigned INFORM Account Executive. The AE provides work and cell phone numbers as well as email contact information. If an emergency during non-business hours, the support email and contacting the account executive are recommended.
- Position regarding support of prior product versions: WWe are committed to supporting our Clients without regard to the product version that they may be using. We have been very successful in migrating clients to the newer versions of our modules.
- Do you have a user conference? Yes
- Date of last conference: Last year's conference was cancelled due to multiple clients enduring budget constraints at year-end. Our User Conference for 2013 is being scheduled for September.
- What other methods do you use to obtain customer and/or prospect feedback and input on feature priorities? We have a client advisory committee that meets periodically to discuss product features. We also utilize our support logs.
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? INFORM does not outsource work to other vendors. We own, maintain, and secure our server. We do utilize our parent corporation's (Information Builders) business intelligence platform WebFocus.

Business Information

Main Website: www.informapplications.com

First year in business (RMIS market): 1979

Parent company (if applicable): Information Builders. Inc.

- Business locations and employees per location: Hauppague, NY (corporate Headquarters), NJ, SC, TN and TX
- Top Officers

	Name	Position
1.	Alan Josefsek	President/board member
2.	Harry Lerner	Secretary/Board Member/ VP of Information Builders
3	Gerald Cohen	Board Member/President of Information Builders

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Mgmt	2
Product Mgmt, Marketing and Sales	3
Project Mgmt, Development and Quality Assurance	4
Customer Support and Training	11
Other	10
Total Count	28
Employee count as of 12/1/12	28
Percentage change since 12/1/11 (+/- %)	+10%

- Total annual revenue for all product versions offered: N/A
- Approximate percent of revenue spent on R&D: N/A

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: N/A
 - Total Current Parent Level Clients - all versions: N/A
 - Total Current Users - all versions: 5000+
 - New Clients in Last Fiscal Year: N/A
 - Largest Number of Users in Single Contract: 1,000+

- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? 1.
- Do you conduct a customer satisfaction survey annually? Yes.
- How often? Annually
- Largest customer markets (top 5)
 1. Hospitality/Entertainment
 2. Retail/Distribution
 3. Non-Profit
 4. Manufacturing
 5. Construction

- Please rank order how you obtain most new accounts (unbundled systems only) .
 1. Competitive RFPs
 2. Sole source (no competition)
 3. Client merger/acquisition

- Top 5 Competitors
 1. CS STARS
 2. AON RISKCONSOLE
 3. CSC RISKMASTER
 4. ORIGAMI RISK
 5. RISKCONNECT

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

- Approximate total annual cost (ranges) excluding initial implementation.

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed/month, lots of EDI)
10 Named Users	\$40,000	\$75,000	\$150,000+
100 Named Users	\$75,000	\$175,000	\$350,000+

- Please comment on the average time required to implement your system and the associated fees / hourly rates. The average implementation time is one to two months dependent on the number of data sources and their availability from the carriers in a machine readable form.
- Additional comments on pricing
Pricing is based on:
the annual volume of new claims and incidents
the number of data sources
the frequency of loading the data sources
the number of users and their access rights
the modules being licensed
the amount of customization
the number of annual days of customer support

Technology and Security

- Predominant programming language
 .Net / C#
 Java
 PHP
 Visual Basic
 Other (describe below)
 If "Other," please describe. The predominant programming language that we use is the WebFOCUS Suite from Information Builders, Inc. This is a 4GL language.
- Databases supported
 Oracle
 Microsoft SQL Server
 Other (describe below)
 If "Other," please describe. Our backend architecture allows us to support over 80 database systems including Oracle, DB2, MS SQL Server, MySQL, ISAM, VSAM, SAP, Flat Files, MS Access, Excel, FOCUS to name a few.
- What technology/data standards are used/supported by your application? https(ssl), C, java, javascript, html, dhtml, jsp, ECLIPSE/FLEX, AJAX, XML, SOAP
- SAS 70 audit (vendor/third party hosted versions only): SSAE 16 SOC1
 None
 Type I
 Type II

Mountain View Software Corporation

Claim Zone

MountainView Software is a division of Gallagher Bassett Services, Inc., which is part of the Arthur J Gallagher family of companies. MountainView Software was acquired by Gallagher Bassett in the summer of 2002.

Founded in 1994, MountainView Software was built on the foundation of superior products and technical support. For over 10 years, MountainView Software has provided claims management and reporting software tools for professional claims adjusters.

Product Information: Claim Zone

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	()	()	()
Web: Client Hosted	()	()	()
Web: Vendor Hosted (ASP)	()	()	()
Web: Third-Party Hosted (Cloud Vendor)	()	()	(X)

- SaaS or updates released as new versions? SaaS; updated quarterly
- If new version, how many versions do you have actively available? 1
- What is the date of the release of the latest version?: 12/15/2012
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Zero
- What databases are supported by your product? MS SQL Server; DB2
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Yes, SSAE 16 in process

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	()	()	()	(X)

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	()	()	(x)	()
Multi-lingual support	()	()	(x)	()
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[X]	[x]	[x]
Ad hoc reporting			
"As of" date analysis	[x]	[x]	[x]
Searchable reports		[x]	[x]
Download to Excel + PDF	[x]	[x]	[x]
Offline data manipulation			
Heat map reports	[x]	[]	[x]
Loss triangles for data development/trending	[x]	[]	[x]
Deductible reimbursement tracking	[]	[x]	[]
Benchmarking - client data			
Benchmarking - industry/peer			
Profiling, red-flagging claims			
Goal Tracking			
Key performance indicator measurements			
Loss forecasting			
Exp. Modification calculation			
Cost of risk/premium allocation			

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	()	()	()	(x)
Safety/loss control analysis	()	(x)	()	()
Program charts	()	()	()	(x)
Bonds/contracts tracking	()	()	()	(x)
Asset management	()	()	()	(x)
COPE tracking	()	()	()	(x)
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	()	(x)
Employee training	()	()	()	(x)
Policy erosion	(x)	()	()	()
Total cost of risk allocation (TCOR)	()	()	()	(x)

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	()	()	(x)	()
Reserve Analysis	(x)	()	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	(x)	()	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review		(x)	()	()
Medical Bill Repricing		(x)	()	()
System Generated EOB	(x)	()	()	()
EOB Utilization Review		(x)	()	()
Transitional Work Management	(x)	()	()	()
Automatic Reserve Setting Guidance	()	(x)	()	()
Matters Management (Litigation)	(x)	()	()	()
Fraud Detection Capability	()	()	()	(x)
Encryption of sensitive data	()	()	(x)	()
Indemnity benefits calculator	(x)	()	()	()
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	()	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	()	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Unlimited
- Do you also support multiple different hierarchies? No
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? No
- Describe your support for imaged document management. Internal file attachment standard, existing interfaces with 3rd party systems

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? Client choice
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? No

Interfaces

- List standard insurer/TPA interfaces (in order of frequency). Not answered.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. Not Answered
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	()	(x)
HR Payroll	()	(x)
Accounting	()	(x)
Ext. Document Management Systems		
Ext. Bill Review Services	(x)	(x)

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized Not answered
- Support Types Offered Not answered
- Telephone support hours 7:30 AM to 5:30 PM Mountain Time
- Position regarding support of prior product versions: Full Support
- Do you have a user conference? No
- Date of last conference N/A
- Number of customers/prospects in attendance N/A
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? None

Business Information

Main Website: www.mvsc.com
 First year in business (RMIS market): 1996
 Parent company (if applicable): Gallagher Bassett Services

- Business locations and employees per location: Not provided.
- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: Not Provided.

Technology and Security

- Predominant programming language Java
- Databases supported
 - Oracle
 - Microsoft SQL Server
 - DB2
- SAS 70 audit (vendor/third party hosted versions only) Not Provided

Origami Risk

Evaluation:

Origami Risk was founded as an alternative to the older legacy technology used by many RMIS suppliers. The company was started because the pace of innovation within the risk and insurance software industry has slowed dramatically in recent years. Their management team has deep RMIS experience and they have assembled a very strong team of professional staff. They have used their experience to take a fresh look at the needs of users to build a RMIS system that is fast, intuitive, and comprehensive. Origami Risk was designed using the latest technology and a focus on performance and ease-of-use. It offers powerful workflow, reporting and analysis tools and has advanced features to help improve productivity and manage the cost of risk. Origami Risk is hosted on the Amazon Web Services EC2 cloud, a highly secure and reliable hosting facility that is used by companies large and small and government entities of all types.

Criteria	Comment
Portability	Unbundled
Logic	Excellent
Technology Platform	Excellent.
Robustness	Excellent
Flexibility	Excellent
User Friendly	Excellent
Analytical	Excellent
User Configurability	Excellent
Reporting	Excellent
Reliability	Excellent

Product Information: Origami Risk

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(x)	()	()
Web: Client Hosted	()	(x)	()
Web: Vendor Hosted (ASP)	(x)	()	()
Web: Third-Party Hosted (Cloud Vendor)	()	(x)	()

All Origami clients currently use our hosting environment on Amazon Web Services, but Origami Risk can be hosted by client for an additional cost.

- SaaS or updates released as new versions? SaaS
- If SaaS, approximately how often do you provide software updated with new features to your customers? We update Origami Risk 8 to 10 times each year.
- What is the date of the release of the latest version?: February 15, 2013
- Does standard contract offer free return of client data on termination? Yes. In addition, we offer an automated batch data processing administrative feature that allows our client's system administrator to automate the transfer of client data from Origami to the client for local processing and backup.
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes.
- Origami Risk clients all use our production website service. When client data is updated either by a user or an automated process, that data is written synchronously to a mirror production site. In the event of a failure of our production website, Origami Risk operations will switch to our mirror site, which is in a separate physical facility. Users will be automatically rerouted to the mirror site, which contains all their data including the last changes made to data before the production site failed.
- Do you have a separate backup facility? Yes

- How many minutes of unscheduled downtime did you experience in calendar year 2012? 6 minutes
- What databases are supported by your product? We use the "Enterprise Edition" of Microsoft SQL Server which encrypts data at rest.
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Both SAS 70 and SSEA-16 audits are available to our customers.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	(x)	()
Federal WC (USL&H, Jones Act)	(x)	()	(x)	()
General Liability	(x)	()	(x)	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	(x)	()
Property	(x)	()	(x)	()
Professional Liability	(x)	()	(x)	()
Disability	(x)	()	(x)	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	(x)	()
Multi-currency/conversion support	(x)	()	(x)	()
Multi-lingual support	()	()	(x)	(x)
Imaged document management	(x)	()	(x)	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	(x)	(x)	()
Dashboard capable of downloading	(X)	()	(x)	()
Configurable e-mail alerts	(x)	()	(x)	()
Dashboard alerts	(X)	()	(x)	()
Claimant search directly from home page	(x)	()	(x)	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[X]	[X]	[X]
Ad hoc reporting	[]	[]	[X]
"As of" date analysis	[X] can be configured	[X]	[X]
Searchable reports	[X]	[X]	[X]
Download to Excel + PDF	[X]	[X]	[X]
Offline data manipulation	[]	[X]	[X]
Heat map reports	[X]	[X]	[]
Loss triangles for data development/trending		[X]	[X]
Deductible reimbursement tracking	[x]	[X]	[X]
Benchmarking - client data	[X]	[x]	[X]
Benchmarking - industry/peer	[X]	[x]	[X]
Profiling, red-flagging claims	[X]	[x]	[X]
Goal Tracking	[X]	[x]	[X]
Key performance indicator measurements	[x]	[X]	[X]
Loss forecasting	[X]	[X]	[X]
Exp. Modification calculation	[x]	[X]	[X]
Cost of risk/premium allocation	[x]	[X]	[X]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	(x)	()
Policy management	(x)	()	(x)	()
Certificate tracking	(x)	()	(x)	()
Certificate issuance	()	()	()	(x)
Property appraisal	()	(x)	(x)	()
Safety/loss control analysis	(x)	()	(x)	()
Program charts	(x)	()	(x)	()
Bonds/contracts tracking	(x)	()	(x)	()
Asset management	(x)	()	(x)	()
COPE tracking	(x)	()	(x)	()
Incidents	(x)	()	(x)	()
Locations	(x)	()	(x)	()
Vehicles	(x)	()	(x)	()
Vendor compliance	(x)	()	(x)	()
Employee training	(x)	()	(x)	()
Policy erosion	(x)	()	(x)	()
Total cost of risk allocation (TCOR)	(x)	()	(x)	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	(x)	()
Multi-currency/conversion support	(x)	()	(x)	()
Reserve Analysis	()	()	(x)	()
Litigation Management	(x)	()	(x)	()
Adjuster Tracking/Performance	(x)	()	(x)	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	(x)	()
Check writing	(x)	()	(x)	()
Utilization Review	(x)	()	(x)	()
Medical Bill Repricing	(x)	()	(x)	()
System Generated EOB	(x)	()	(x)	()
EOB Utilization Review	(x)	()	(x)	()
Transitional Work Management	(x)	()	(x)	()
Automatic Reserve Setting Guidance	(x)	()	(x)	()
Matters Management (Litigation)	(x)	()	(x)	()
Fraud Detection Capability	(x)	()	(x)	()
Encryption of sensitive data	(x)	()	(x)	()
Indemnity benefits calculator	(x)	()	(x)	()
Payment Authorization Controls	(x)	()	(x)	()
Configurable diary system	(x)	()	(x)	()
Adjuster workflow tools	(x)	()	(x)	()
Adjuster efficient tools, such as spellcheck for notes	(x)	()	(x)	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	(x)	()
NCCI Reporting	(x)	()	(x)	()
1099 report issuance	(x)	()	(x)	()
First report of injury	(x)	()	(x)	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Unlimited
- Do you also support multiple different hierarchies? Yes. Hierarchies can be used to support advanced reporting. For example, one hierarchy might represent the legal corporate structure and another might represent the operating structure. Hierarchies also can be used for point in time reporting. For example, if there is a corporate reorganization, one hierarchy can be used for the old structure and another for the current structure. There are no limits to the number of hierarchies supported or the number of levels in any hierarchy.
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? We support the use of multiple languages as data and field labels. We don't support multiple languages for menu commands and other non-data text as we believe that most global companies work predominately in English and the cost of implementing and supporting a full multi-language RMIS exceeds the cost for almost every company.
- Describe your support for imaged document management. Any imaged document (and any type of document generally) can be uploaded to a claim, incident, policy, contact, transaction (payment or reserve), check, location, or vehicle. Documents can be stored directly on the relevant claim, location, etc or it can be placed in a folder. Security in Origami controls which users can upload, edit, delete, or view any document. Security in Origami can also support different access rights by Folder. For example, access to litigation information might be more tightly controlled than access to the claim investigation report. Origami supports the upload of a single document and we also have a batch upload that can upload multiple files, such as the documents stored in a Windows Folder on a hard drive or network share drive. This feature allows a user to upload many documents with just a few mouse clicks. In addition, as noted above, a user or any outside party can automatically attach a file and/or the email text to a claim or incident by forwarding any email to a client-specific email address. When Origami's email process sees the email arrive, it automatically scans the subject line to identify the claim or incident, matches the incident or claim, and then automatically attaches the file as an attachment and any email text as a note.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?
- We offer any frequency that the client would like. We most typically are requested to perform updates monthly, weekly or daily. We do have several clients who load data multiple times each day and others who use our Open API to update adjuster notes real-time from carriers and TPAs who support this service.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency)
 1. Sedgwick
 2. Broadspire
 3. Gallagher Bassett
 4. Liberty Mutual
 5. Travelers

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. Origami has an open API which provides a seamless interface for integrating with vendors with specialized capabilities such as EDI reporting to the states. All the data for EDI compliance is maintained in Origami and EDI processes can be managed and controlled through Origami.
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x)	()
HR Payroll	(x)	()
Accounting	(x)	()
Ext. Document Management Systems	(x)	()
Ext. Bill Review Services	(x)	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
We vary our approach to training to meet the specific needs of our clients. We begin by considering users and determining the similarities and differences in how they will use Origami. We devise an approach to training that is specific to each group of users.
- Support Types Offered
 - Toll Free Number
 - Dedicated (not pooled) support person (If warranted by scope of client needs)
 - Online help
 - Print user manual
 - Screen 'tips' or mouse-overs
 - Video tutorials
 - Other (email support, training webinars)
- Telephone support hours: US: 7 am to 9 pm EST. After hours support is available through a dedicated email address and cell phone numbers of the client's service team.
- Position regarding support of prior product versions: RSG fully supports all of its software being used by every active customer.
- Do you have a user conference? Yes; first one is scheduled for February 2014.
- Date of last conference N/A
- Number of customers/prospects in attendance: We expect 50.
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? We do not outsource any work to third parties other than hosting, where our vendor is Amazon Web Services.

Business Information

Main Website: www.origamirisk.com
 First year in business (RMIS market): 2009
 Parent company (if applicable): Not applicable

- Business locations and employees per location: We are based in Chicago, IL. We have offices in Denver, New York metro, and Atlanta. We have other employees working in remote locations.

- Top Officers

	Name	Position
1	Bob Petrie	President
2	Steve Fischer	Co-Director of Product Development
3	Linus Concepcion	Co-Director of Product Development
4	Tim Cope	Director of Data Management
5	Aaron Sharpiro	Executive Vice President and Head of Sales

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Mgmt	2
Product Mgmt, Marketing and Sales	7
Project Mgmt, Development and Quality Assurance	4
Customer Support and Training	15
Other	0
Total Count	28
Employee count as of 12/1/12	25
Percentage change since 12/1/11 (+/- %)	40%

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: We are a private company and consider that information to be propriety information. We also do not believe that it is a relevant statistic to gauge new relevant features available to clients because our SaaS cloud-based model is considerably more efficient than our competitors with legacy technology.

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 105
 - Total Current Parent Level Clients - all versions: 105 (we have a single instance of our product used by all customers)
 - Total Current Users - all versions: 3,552
 - New Clients in Last Fiscal Year: 45
 - Largest Number of Users in Single Contract: 275
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? None
- Do you conduct a customer satisfaction survey annually? Yes
- How often? Annual. We also survey each client three months after the implementation is completed.
- Largest customer markets (please rank top 5)
 1. Public Sector
 2. Manufacturing
 3. Hospitality/Entertainment
 4. Insurers/TPAs/Brokers

- Please rank order how you obtain most new accounts (unbundled systems only) (Please mark each option in the desired order: 1 to 3)
 1. Competitive RFPs
 2. Sole Source
 3. Client merger/acquisition

- Top 5 Competitors
 - CS STARS
 - Riskonnect
 - Aon eSolutions
 - CSC
 - Ebix

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation.

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed/month, lots of EDI)
10 Named Users	\$23,500	\$40,000	\$100,000
100 Named Users	\$50,500	\$75,000	\$250,000

- Please comment on the average time required to implement your system and the associated fees / hourly rates. We implement systems in as little as two weeks if there are no dependencies on carriers/TPAs or other vendors for data. For each implementation we provide a draft project plan with proposed timing of deliverables by all parties. We agree jointly with the client on the dates for the agreed project plan and work towards those dates. Our hourly rate for professional services is \$175/hour.

Technology and Security

- Predominant programming language: .Net/C#
- Databases supported Microsoft SQL Server
- SAS 70 audit (vendor/third party hosted versions only) Type II

Riskconnect

Riskconnect, Inc. is the provider of a premier, enterprise-class technology platform for the risk management industry. Riskconnect develops and markets a growing suite of technology solutions on a world-class cloud computing model, helping clients elevate their risk management programs, safety solutions and programs for management of risks across the enterprise. It was founded in 2007 and privately held.

Evaluation:

Criteria	Comment
<i>Portability</i>	Unbundled
<i>Logic</i>	Excellent
<i>Technology Platform</i>	Excellent.
<i>Robustness</i>	Excellent
<i>Comprehensiveness</i>	
<i>Flexibility</i>	Excellent
<i>User Friendly</i>	Excellent
<i>Analytical</i>	Excellent
<i>User Configurability</i>	Excellent
<i>Reporting</i>	Excellent
<i>Reliability</i>	Excellent
<i>Data Conversion</i>	
<i>Interface/Custom Programming</i>	
<i>Support/Responsiveness</i>	
<i>Pricing</i>	

Product Information: Riskconnect RMIS

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(x)	()	()
Web: Client Hosted	(x)	()	()
Web: Vendor Hosted (ASP)	(x)	()	()
Web: Third-Party Hosted (Cloud Vendor)	()	()	(x)

- SaaS or updates released as new versions? SaaS
- If SaaS, approximately how often do you provide software updated with new features to your customers? Our customers receive three to four upgrades every year. All Riskconnect clients are upgraded at once via the web.
- What is the date of the release of the latest version?: January 11, 2013
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? Less than .00001%
- What databases are supported by your product? N/A We are SaaS on the force.com platform.
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Yes. Both Riskconnect and our platform partner are SSAE 16-Type II audited. These reports are available to clients. This provides end-to-end third party attestation for our platform and everything we do for our clients, and is supplementary to the best-in-class assurance report available from our platform. Riskconnect is now the only cloud-computing provider with third party certification for ALL parts of its operations. Also, Riskconnect provides complete documentation of its related assurance reports providing full transparency to our prospects and clients.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	(x)	()	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support	(x)	()	()	()
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(x)	()	()	()
Dashboard capable of downloading	(x)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(x)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution		[X]	[X]
Ad hoc reporting	[x]	[X]	[X]
"As of" date analysis	[x]	[X]	[X]
Searchable reports	[x]	[X]	[X]
Download to Excel + PDF	[x]	[X]	[X]
Offline data manipulation	[x]	[X]	[X]
Heat map reports	[X]	[x]	[X]
Loss triangles for data development/trending	[x]	[X]	[X]
Deductible reimbursement tracking	[x]	[X]	[X]
Benchmarking - client data	[X]	[x]	[X]
Benchmarking - industry/peer	[X]	[x]	[X]
Profiling, red-flagging claims	[X]	[x]	[X]
Goal Tracking	[X]	[x]	[X]
Key performance indicator measurements	[x]	[X]	[X]
Loss forecasting	[x]	[X]	[X]
Exp. Modification calculation	[x]	[X]	[X]
Cost of risk/premium allocation	[x]	[X]	[X]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	(x)	()	()	()
Certificate issuance	(x)	()	()	()
Property appraisal	(x)	()	()	()
Safety/loss control analysis	(x)	()	()	()
Program charts	()	()	(x)	()
Bonds/contracts tracking	()	()	(x)	()
Asset management	()	()	(x)	()
COPE tracking	()	()	(x)	()
Incidents	()	()	(x)	()
Locations	()	()	(x)	()
Vehicles	()	()	(x)	()
Vendor compliance	()	()	(x)	()
Employee training	()	()	(x)	()
Policy erosion	()	()	(x)	()
Total cost of risk allocation (TCOR)	()	()	(x)	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	()	()	(x)	()
Multi-currency/conversion support	()	()	(x)	()
Reserve Analysis	()	()	(x)	()
Litigation Management	()	()	(x)	()
Adjuster Tracking/Performance	()	()	(x)	()

- Claims Administration Features

	Standard	Custom	User configurable	Unavailable
Incident tracking	()	()	(x)	()
Check writing	()	()	(x)	()
Utilization Review	()	()	(x)	()
Medical Bill Repricing	()	()	(x)	()
System Generated EOB	()	()	(x)	()
EOB Utilization Review	()	()	(x)	()
Transitional Work Management	()	()	(x)	()
Automatic Reserve Setting Guidance	()	()	(x)	()
Matters Management (Litigation)	()	()	(x)	()
Fraud Detection Capability	()	()	(x)	()
Encryption of sensitive data	()	()	(x)	()
Indemnity benefits calculator	()	()	(x)	()
Payment Authorization Controls	()	()	(x)	()
Configurable diary system	()	()	(x)	()
Adjuster workflow tools	()	()	(x)	()
Adjuster efficient tools, such as spellcheck for notes	()	()	(x)	()

- Third party reporting and documentation

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	()	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Riskconnect RMIS offers unlimited organizational hierarchy capabilities. Historically, we have implemented from 10-13 levels across our installed RMIS base. Hierarchies can be maintained as point in time roll-ups and analyzed accordingly.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes
- Do you support multiple languages? Yes. The following languages are fully supported (including Administrator Setup Functions). Danish, German, English, Spanish, Finnish, French, Italian, Japanese, Korean, Dutch, Portuguese, Russian, Swedish, Thai, Chinese (Simplified)
- and Chinese (Traditional). We also support additional languages that support end-user needs.
- Describe your support for imaged document management.

Riskconnect provides comprehensive document management capabilities. The document management application allows you to attach any type of electronic document, including Word and Excel files, PDF files, graphic images (JPG, etc.), audio, video, and all other file types. These files can be attached to specific records, such as a claim. Complementing our document management capabilities, Riskconnect also boasts lightning-fast and extremely powerful global search capabilities. Positioned in the header of the page for easy access from anywhere in the application, it's never been easier to find what you're searching for. Global Search gives you instant results and suggests terms using auto-complete for records that you've recently viewed, edited, or looked up. You can drill down to specific items, including Chatter feeds, files, groups, and people. Or make your scope even more granular by including other criteria such as descriptions, notes, and task and event comments. By default, the system's global search will search the entire system including custom fields, scanned images, documents, descriptions, notes, tasks, and even comments to return a single query. In addition, the search can be improved through the use of wildcards, operators, and filters. Furthermore, search results return in a fraction of a second. The efficiency and speed of Riskconnect's search capabilities sets it apart from other competing solutions.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?
Riskconnect has the expertise and experience with interfacing with client internal system on a 1-way or 2-way feed basis. Interfaces can send batch data on scheduled basis based upon each client's required frequency (hourly, daily, weekly, monthly, and quarterly). As well as, our preferred method is to interface/integrate into an system as required via our real-time WebServices and/or API tools.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency) Riskconnect can interface with any data source needed. With an average of 10 Years industry experience, our Data Services Team has worked with all of the major and minor TPA's as well as HR, Finance and home-grown systems. The top TPA's that we receive data from are Sedgwick, Travelers, Liberty, STARS, ESIS and Gallagher Bassett.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. Riskconnect partners with leading companies (Mitchell Regulatory Solutions and ClaimCompass) to provide MMSEA and CMS reporting for all 50 states.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x)	()
HR Payroll	(x)	()
Accounting	(x)	()
Ext. Document Management Systems	(x)	()
Ext. Bill Review Services	(x)	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized. Riskconnect offers our clients training in the manner in which it will be best received by your user base, including, but not limited to: video, webinar, classroom, train the trainer, tutorials, etc. Riskconnect also features a robust client community that continually assists one another in enhancing their user experience. Riskconnect also offers clients and other risk and safety professionals numerous courses annually through Riskconnect University, the Riskconnect continuing education program. Riskconnect provides the training and support you need to quickly get the best possible return on investment from your Riskconnect enterprise-class risk management technology. Riskconnect products are designed to reduce the time and effort needed to make your team more productive and to ensure widespread user adoption.
- Support Types Offered
 - Toll Free Number
 - Dedicated (not pooled) support person
 - Online help
 - Print user manual
 - Video tutorials
- Telephone support hours 24 hours a day/7 days a week
- Position regarding support of prior product versions: The SaaS nature of Riskconnect RMIS provides that all clients are always on the same version (release).
- Do you have a user conference? Yes
- Date of last conference October 17-19, 2012
- Number of customers/prospects in attendance 130
- Describe what, if any, outsourcing is done to other software vendors. Please name those vendors and what functions are they perform? Our primary business partners are our platform provider, Salesforce.com, and our Advanced Business Intelligence Report Tool, IBM Cognos. Riskconnect is wholly responsible for the implementation and support of these products. We also integrate with Mitchell Regulatory and ClaimWire for MMSEA and CMS reporting.

Business Information

Main Website: www.riskconnect.com

First year in business (RMIS market): 2007

Parent company (if applicable): N/A

- Business locations and employees per location: Kennesaw, GA; Chicago, IL; London, England
- Top Officers

	Name	Position
1.	Robert Morell	CEO
2.	Antonio Dabraio	Vice President, Research and Development
3.	Roger Dunkin	Vice President, Professional Services

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: Not Provided.

Customers

- Customer Statistics - Not provided
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012 0.
- Do you conduct a customer satisfaction survey annually? Yes.
- How often? Annual
- Largest customer markets (top 5)
 1. Healthcare
 2. Manufacturing
 3. Public Sector
 4. Retail/Distribution
 5. Hospitality/Entertainment
- Please rank order how you obtain most new accounts (unbundled systems only) (Please mark each option in the desired order: 1 to 3)
 1. Competitive RFPs
 2. Sole Source
 3. Client merger/acquisition
- Top 5 Competitors
 - Aon RiskConsole
 - Marsh STARS
 - CSC RiskMaster
 - Origami Risk

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated). Site license, Named Users, Data conversions/feeds/EDI, support, Training
- Approximate total annual cost (ranges) excluding initial implementation. Not provided
- Please comment on the average time required to implement your system and the associated fees / hourly rates. 5 to 6 months..

Technology and Security

- Predominant programming language: Code language is the Force.com proprietary language, APEX, which is similar to Java.
- Databases supported: N/A
- SAS 70 audit (vendor/third party hosted versions only) Type II

Risk Sciences Group

DmitriSuite

As a part of the Crawford family of companies, Risk Sciences Group is a part of the world's largest independent provider of claims management solutions with an expansive global network serving clients in more than 70 countries.

RSG acts as a stand-alone risk management information services company, supporting Crawford and sister company Broadspire's clients as well as working with other carriers, TPAs and self-insured companies. This allows companies the flexibility to find the best service providers for their needs.

RSG is unique in RMIS Review as they participate in both the Bundled and Unbundled segments.

Evaluation:

Criteria	Comment
<i>Portability</i>	Unbundled
<i>Logic</i>	Excellent
<i>Technology Platform</i>	Excellent. Based on salesforce.com's public cloud.
<i>Robustness</i>	Excellent
<i>Flexibility</i>	Excellent
<i>User Friendly</i>	Excellent
<i>Analytical</i>	Excellent
<i>User Configurability</i>	Excellent
<i>Reporting</i>	Excellent
<i>Reliability</i>	Excellent

Product Information: DmitriSuite. There are three systems offered in increasing levels of functionality. Since Dmitri was founder of the Periodic Table of the Elements, RSG adopted this as the overall product name with Element or E-26 (iron) being the base system, E-47 (Silver) both of which being used by the Bundled clients; and their top of the line E-79 (Gold) which is used by the unbundled clients.

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(x)	()	()
Web: Client Hosted	(x)	()	()
Web: Vendor Hosted (ASP)	()	()	(x)
Web: Third-Party Hosted (Cloud Vendor)	(x)	()	()

- SaaS or updates released as new versions? SaaS
- If SaaS, approximately how often do you provide software updated with new features to your customers? 2 to 4 releases a year.
- What is the date of the release of the latest version?: February 15, 2013
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? No
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? RSG measures up-time as a % based on a 24X7 clock and consistently maintained uptime in excess of 99% in 2012 as well as prior years. In August, 2012, RSG completed an extremely rare data center move that triggered some unscheduled downtime during a single week that exceeded the norm.
- What databases are supported by your product? Oracle
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? The SAS70 was replaced partly due to its common misuse for purposes other than strictly related to financial reporting. The new SOC audits are now more specific to the controls being verified. The SSAE-16 standard refers strictly to a SOC 1 audit, which is a report on Controls at a Service Organization which are relevant to user entities' internal control over financial reporting. The SOC 2, which RSG makes available to its customers, is the appropriate audit to be provided by a RMIS SAAS vendor. It focuses on a business's reporting controls as they relate to security, availability, processing integrity, confidentiality, and privacy of a system.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	()	()	(x) Uses tailored WC pages	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	(x) Uses tailored GL pages	()
Disability	()	(x)	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Multi-lingual support	()	()	()	(x)
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(X)	()	()	()
Dashboard capable of downloading	(X)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(X)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution		[X]	[X]
Ad hoc reporting	[]	[X]	[X]
"As of" date analysis	[X] can be configured	[X]	[X]
Searchable reports		[X]	
Download to Excel + PDF	[x]	[X]	[X]
Offline data manipulation	[X]	[X]	[X]
Heat map reports			[X] can be developed in Cognos
Loss triangles for data development/trending		[X]	[X]
Deductible reimbursement tracking	[x] can be developed	Can be developed as custom template	[X]
Benchmarking - client data	[X]	[x]	[X]
Benchmarking - industry/peer	[X]	[x]	[X]
Profiling, red-flagging claims	[X]	[x]	[X]
Goal Tracking	[X]	[x]	[X]
Key performance indicator measurements	[x]	[X]	[X]
Loss forecasting	can be developed	[X]	[X]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	()	(x)	()	()
Policy management	(x)	()	()	()
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	(x)	()	()	()
Safety/loss control analysis	(x)	()	()	()
Program charts	(x)	()	()	()
Bonds/contracts tracking	()	()	(x)	()
Asset management	(x)	()	()	()
COPE tracking	(x)	()	()	()
Incidents	(x)	()	()	()
Locations	(x)	()	()	()
Vehicles	(x)	()	()	()
Vendor compliance	()	()	(x)	()
Employee training	()	(x)	()	()
Policy erosion	()	()	(x)	()
Total cost of risk allocation (TCOR)	()	(x)	()	()

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	(x)	()	()	()
Reserve Analysis	()	(x)	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	()	()	(x)	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	()	(x)	()	()
Medical Bill Repricing	()	()	()	(x)
System Generated EOB	()	(x)	()	()
EOB Utilization Review	()	(x)	()	()
Transitional Work Management	()	(x)	()	()
Automatic Reserve Setting Guidance	()	(x)	()	()
Matters Management (Litigation)	()	(x)	()	()
Fraud Detection Capability	()	(x)	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	()	(x)	()	()
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as spellcheck for notes	()	()	()	(x)

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	()	(x)	()	()
1099 report issuance	()	(x) requires add'l 1099 package	()	()
First report of injury	()	(x)	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- If so, how many levels? Nine are included and additional levels may be added as needed.
- Do you also support multiple different hierarchies? Yes
- Do you support multiple currencies including conversion between a local and base currency? Yes (additional fees apply)
- Do you support multiple languages? No. Future release
- Describe your support for imaged document management. Documents may be attached at the entity level (claims, payments, diaries, payments, policies, policy limits etc) so they may be tied to very specific components of a record. Users may specify that documents are public or private, with the latter restricting access to the user linking the image. Most standard file types are accepted. Nominal additional fees apply for storage above 50GB. Attachments may be added, viewed or deleted directly from the linked record or may be searched and viewed from an Attachments Module which allows robust search capabilities across all attachments. Files may be auto-attached by sending via e-mail to attachments@risksciencesgroup.com along with the identifier of the record to link to. Multiple attachments linking to the same record may be included in the same e-mail. For large scale migration of attachments, RSG can perform a bulk update of attachments transmitted to us electronically.

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer? Riskconnect has the expertise and experience with interfacing with client internal system on a 1-way or 2-way feed basis. Interfaces can send batch data on scheduled basis based upon each client's required frequency (hourly, daily, weekly, monthly, and quarterly). As well as, our preferred method is to interface/integrate into a system as required via our real-time WebServices and/or API tools.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? Yes

Interfaces

- List standard insurer/TPA interfaces (in order of frequency). RSG has over 200 TPA/Insurer interfaces. The top 10, in order of frequency are: Broadspire, Gallagher Bassett, Sedgwick, Travelers, ESIS, Liberty Mutual, AIG, The Hartford, CNA, and Zurich.
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. EDI state reporting is handled for Broadspire clients as part of the claim administration system. Broadspire has automated interfaces with Mitchell systems (formally ROES) for all IAIBC Format 3 EDI states.
- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	(x) additional fee	()
HR Payroll	()	(x)
Accounting	()	(x)
Ext. Document Management Systems	()	(x)
Ext. Bill Review Services	()	(x)

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized.
Dmitri Element 79 proposals include a minimum of two training days on-site at customer facilities. Additional days negotiated as needed. Timing is negotiated with customer, but typically occurs when implementation is complete. The RSG Account Manager responsible for both the implementation and ongoing support leads the training and is supported by other members of the client team as needed depending on the specific agenda and class size. This method ensures that the trainers are familiar with the customer's data, reports, RMIS objectives and system tailoring. Additional on-site training may be arranged at any time. Other training methods include Webex or remote desktop sessions using included support hours, advanced training sessions held at the annual Partners Conference, Tips & Tricks articles and e-mail blasts.
- Support Types Offered
 - [X] Toll Free Number
 - [X] Dedicated (not pooled) support person (If warranted by scope of client needs)
 - [X] Online help
 - [X] Print user manual
 - [X] Screen 'tips' or mouse-overs
 - [] Video tutorials
 - [X] Other

Business Information

Main Website: www.risksciencesgroup.com
 First year in business (RMIS market): 1978
 Parent company (if applicable): Crawford & Company

- Business locations and employees per location:

55 Atlanta
 31 Chicago (Schaumburg/Lake Zurich)
 19 New York (Mahwah, NJ)
 6 San Francisco (San Rafael)
 5 Dallas
 11 Work-at-home: nationwide
 12 Offshore (CSC)
 13 Contractors

- Top Officers

	Name	Position
1	Mark Stergio	CEO & SVP
2	John Thurman	Vice President, Unbundled Operations
3	Sally Sinden Williams	Vice President, Bundled Operations
4	Narayan Rajan	Director of Technology
5	Tonya Richmond	Project management
6	Jen Turner	SVP Business Development

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Mgmt	6
Product Mgmt, Marketing and Sales	15 (RSG also uses resources of parent company not included in count)
Project Mgmt, Development and Quality Assurance	41
Customer Support and Training	55
Other	10
Total Count	127 (plus 12 offshore and 13 contractors)
Employee count as of 12/1/12	127
Percentage change since 12/1/11 (+/- %)	5%

- Total annual revenue for all product versions offered: Not provided
- Approximate percent of revenue spent on R&D: 15%

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 380
 - Total Current Parent Level Clients - all versions: 556 (accounts not on Dmitri are Broadspire customers on legacy Broadspire RMIS platforms)
 - Total Current Users - all versions: approximately 10,000
 - New Clients in Last Fiscal Year: 43
 - Largest Number of Users in Single Contract: 2,400

- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012? 12
- Do you conduct a customer satisfaction survey annually? Yes
- How often? Annual
- Largest customer markets (please rank top 5)
 1. Retail Distribution
 2. Transportation
 3. Manufacturing
 4. Hospitality/Entertainment
 5. Insurers/TPAs/Brokers
- Please rank order how you obtain most new accounts (unbundled systems only) (Please mark each option in the desired order: 1 to 3)
 1. Competitive RFPs
 2. Sole Source
 3. Client merger/acquisition
- Top 5 Competitors
 - Marsh STARS
 - Aon eSolutions
 - Riskconnect
 - Origami Risk
 - All others are not a significant RSG competitor

Pricing

Note: RSG pricing responses relate to unbundled customers. Broadspire/Crawford uses a different model when bundling with other claims services.

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training
- Approximate total annual cost (ranges) excluding initial implementation.

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed/month, lots of EDI)
10 Named Users	\$20,000	\$72,000	\$170,000
100 Named Users	\$43,000	\$85,000	\$192,000

- Please comment on the average time required to implement your system and the associated fees / hourly rates. Implementation periods vary greatly based on project scope (# of loads, interfaces, tailoring, custom reports etc.), timeliness and quality of data provided. Range is 1 to 12 months with an average of 90 days. Hourly rates range between \$150 - \$175 per hour depending on nature of services. Implementations are quoted as a fixed fee.

Technology and Security

- Predominant programming language: Adobe Flex
- Databases supported Oracle
- SAS 70 audit (vendor/third party hosted versions only) Type II SOC2 Type II

Systema Software

Systema Software, LLC was founded in 2006 by individuals with backgrounds in Accenture and Valley Oak Software. It is a privately held company, whose mission is to provide the best claims administration software in the industry.

Product Information: SIMS Claims 12R2

- Hosting options

	Unavailable	Optional	Required
Client-Server, plus Remote Access (Citrix)	(X)	()	()
Web: Client Hosted	()	(X)	()
Web: Vendor Hosted (ASP)	()	(X)	()
Web: Third-Party Hosted (Cloud Vendor)	()	(X)	()

- Third-party host: Rackspace
- SaaS or updates released as new versions? SaaS
- Does standard contract offer free return of client data on termination? Yes
- Do you offer a fully mirrored site with a complete copy of the data through the last valid transaction in the event that your primary production site goes down? Yes
- Do you have a separate backup facility? Yes
- How many minutes of unscheduled downtime did you experience in calendar year 2012? None
- What databases are supported by your product? MS SQL Server
- Describe if any SAS 70 or SSAE-16 audits are available to your clients? Yes, provided upon request.

System Functionality

- Lines of Business supported

	Standard	Custom	User Configurable	Unavailable
State Workers Compensation	(x)	()	()	()
Federal WC (USL&H, Jones Act)	(x)	()	()	()
General Liability	(x)	()	()	()
Auto (Liability, Physical Damage, Property Damage)	(x)	()	()	()
Property	(x)	()	()	()
Professional Liability	(x)	()	()	()
Disability	()	(x)	()	()

- General

	Standard	Custom	User Configurable	Unavailable
Multi-level hierarchy	(x)	()	()	()
Multi-currency/conversion support	()	()	()	(x)
Multi-lingual support	()	()	()	(x)
Imaged document management	(x)	()	()	()

- Dashboards and Alerts

	Standard	Custom	User Configurable	Unavailable
Configurable graphical dashboard	(x)	()	()	()
Dashboard capable of downloading	(x)	()	()	()
Configurable e-mail alerts	(x)	()	()	()
Dashboard alerts	(x)	()	()	()
Claimant search directly from home page	(x)	()	()	()

- Reporting and Analysis

	Dashboard	Standard Reports	Ad Hoc Reports
Scheduled reports with auto distribution	[x]	[x]	[x]
Ad hoc reporting	[x]	[x]	[x]
"As of" date analysis	[x]	[x]	[x]
Searchable reports	[x]	[x]	[x]
Download to Excel + PDF	[x]	[x]	[x]
Offline data manipulation	[x]	[x]	[x]
Heat map reports	[x]	[x]	[x]
Loss triangles for data development/trending	[x]	[x]	[x]
Deductible reimbursement tracking	[x]	[x]	[x]
Benchmarking - client data	[]	[]	[]
Benchmarking - industry/peer	[]	[]	[]
Profiling, red-flagging claims	[]	[]	[]
Goal Tracking	[]	[]	[]
Key performance indicator measurements	[x]	[x]	[x]
Loss forecasting	[]	[]	[]
Experience Modification calculation	[]	[]	[]
Cost of risk/premium allocation	[]	[]	[]
Drill Down	[x]	[x]	[x]

- Policy and Exposure Tracking

	Standard	Custom	User configurable	Unavailable
Policy tracking	(x)	()	()	()
Policy management	(x)	()	()	()
Certificate tracking	()	()	()	(x)
Certificate issuance	()	()	()	(x)
Property appraisal	()	()	()	(x)
Safety/loss control analysis	()	()	()	(x)
Program charts	()	()	()	(x)
Bonds/contracts tracking	()	()	()	(x)
Asset management	()	()	()	(x)
COPE tracking	()	()	()	(x)
Incidents	()	()	()	(x)
Locations	()	()	()	(x)
Vehicles	()	()	()	(x)
Vendor compliance	()	()	()	(x)
Employee training	()	()	()	(x)
Policy erosion	()	()	()	(x)
Total cost of risk allocation (TCOR)	()	()	()	(x)

- Describe Other Notable Features: Systema Software has many other features that are available for comment upon request to them or to me at Bickmore.

Claims Features

- Claims management features

	Standard	Custom	User Configurable	Unavailable
Customizable Diary	(x)	()	()	()
Multi-currency/conversion support	()	()	()	(x)
Reserve Analysis	(x)	()	()	()
Litigation Management	(x)	()	()	()
Adjuster Tracking/Performance	(x)	()	()	()

- Claims Administration Features:

	Standard	Custom	User configurable	Unavailable
Incident tracking	(x)	()	()	()
Check writing	(x)	()	()	()
Utilization Review	()	()	()	(x)
Medical Bill Repricing	()	()	()	(x)
System Generated EOB	()	()	()	(x)
Utilization Review	()	()	()	(x)
EOB Utilization Review	()	()	()	(x)
Transitional Work Management	()	()	()	(x)
Automatic Reserve Setting Guidance	()	(x)	()	()
Matters Management (Litigation)	(x)	()	()	()
Fraud Detection Capability	(x)	()	()	()
Encryption of sensitive data	(x)	()	()	()
Indemnity benefits calculator	(x)	()	()	()
Payment Authorization Controls	(x)	()	()	()
Configurable diary system	(x)	()	()	()
Adjuster workflow tools	(x)	()	()	()
Adjuster efficient tools, such as	(x)	()	()	()

- Third party reporting and documentation:

	Standard	Custom	User Configurable	Unavailable
OSHA Reporting	(x)	()	()	()
NCCI Reporting	(x)	(x)	()	()
1099 report issuance	(x)	()	()	()
First report of injury	(x)	()	()	()

System Administration/Configuration Tools

- Do you support multi-level hierarchy? Yes
- Do you also support multiple different hierarchies? No
- Do you support multiple currencies including conversion between a local and base currency? No
- Do you support multiple languages? No
- Describe your support for imaged document management. Details available upon request

Data Integration

- What frequency options to update claims from carriers/TPAs do you offer?: In that we focus on claims administration we would only provide this service on a custom basis per the clients requirements.
- Are there any carriers/TPAs where you cannot perform updates? No
- Can you perform updates for claims, transactions, and notes? Yes
- Do you offer straight-through-processing for updates, where updates without errors are processed automatically without human intervention and completed in several hours or less? Yes
- Do you offer spreadsheet uploads for claims, transactions, and adjuster? No

Interfaces

- List standard insurer/TPA interfaces (in order of frequency).
 - CMS Export Connector to MRRS (Mitchell Regulatory Reporting Solutions—formerly ROES)
 - CMS Export Connector to ISO
 - CMS Export Connector to Gould and Lamb
 - Document Imaging Connector (3rd Party)
 - EDI-Medical Payment Import Connector
 - EDI-FROI/SROI Connectors
 - MRRS Import/Export via WorkComp.Net
 - MRRS AutoTriggers
 - Employee Connector
 - Pharmacy Connector
 - Flash Form SSL & Comp Guide XML Connector
 - Claim Import Connector
- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities. A unique differentiator of Systema Software is our strategic direction to leverage our core competency in software development to continually improve the functionality of SIMS Claims without being distracted by developing and maintaining Jurisdictional and Federal Compliance functionality. To support this strategic direction, we have pre-integrated SIMS Claims with a number of best of breed compliance vendors to support the functionality sought by Workers Compensation Insurance Carriers and provide a superior fully integrated Workers Compensation Solution. SIMS provides support for EDI FROI/SROI for California. For additional states, SIMS offers EDI FROI/SROI Connectors to ISO and Mitchell. Other system interfaces

- Please describe your approach to state EDI compliance (e.g., vendor partnerships) and the breadth of your existing capabilities.

A unique differentiator of Systema Software is our strategic direction to leverage our core competency in software development to continually improve the functionality of SIMS Claims without being distracted by developing and maintaining Jurisdictional and Federal Compliance functionality. To support this strategic direction, we have pre-integrated SIMS Claims with a number of best of breed compliance vendors to support the functionality sought by Workers Compensation Insurance Carriers and provide a superior fully integrated Workers Compensation Solution. SIMS provides support for EDI FROI/SROI for California. For additional states, SIMS offers EDI FROI/SROI Connectors to ISO and Mitchell.

- Other system interfaces

	Standard (with leading providers' systems)	Custom
User Authentication (e.g., LDAP)	()	(x)
HR Payroll	()	(x)
Accounting	()	(x)
Ext. Document Management Systems	()	(x)
Ext. Bill Review Services	(x)	()

Training, Support and Customer Feedback

- Standard training approach (when and to whom) and methods utilized
 Training can range from on-site training, scheduled over a few days where we directly train the organization's employees, to a train-the-trainer plan where a number of individuals will deliver training to the rest of the users. We also offer online training for a cost-effective and flexible approach. Systema can provide training for up to 4 trainers at a time or up to 8 end users at a time.

User Training
 System Administrator Training
 Report Manager Training
 Train the Trainer Training

- Support Types Offered
 Toll Free Number
 Dedicated (not pooled) support person
 Online help
 Print user manual
 Screen 'tips' or mouse-overs
 Video tutorials
 Other
- Telephone support hours Monday through Friday, 8 AM to 6 PM Pacific Standard Time, excluding national holidays.
- Do you have a user conference? No

Business Information

Main Website: www.systemasoft.com

First year in business (RMIS market): 2006

Parent company (if applicable):

- Business locations and employees per location:
 - 60. E Sir Francis Drake Blvd, Suite 209, Larkspur CA 94939 – 5 employees
 - 2410 Camino Ramon, Suite 310, San Ramon CA 94582 - 6 employees
 - remote employees work from their homes – 2 employees

- Top Officers

	Name	Position
1.	Jose Tribuzio	CEO/President
2.	Brian Mack	VP Sales & Marketing

- Number of Employees (RMIS division only)

	Number
Executives/Sr. Mgmt	2
Product Mgmt, Marketing and Sales	5
Project Mgmt, Development and Quality Assurance	5
Customer Support and Training	1
Other	
Total Count	13
Employee count as of 12/1/12	11
Percentage change since 12/1/11 (+/- %)	36%

- Total annual revenue for all product versions offered: Decline to provide.
- Approximate percent of revenue spent on R&D: Decline to provide.

Customers

- Customer Statistics
 - Total Current Parent Level Clients - this product version: 15
 - Total Current Parent Level Clients - all versions: 15
 - Total Current Users - all versions: 1211
 - New Clients in Last Fiscal Year: 7
 - Largest Number of Users in Single Contract: 500
- How many customers did not renew or otherwise terminated their RMIS contract with you in 2012: None.
- Do you conduct a customer satisfaction survey annually? Not at this time.

- Largest customer markets (please rank top 5)
 1. Insurers/TPAs/Brokers
 2. Insurance Pools/Self-Insured Groups

- Please rank order how you obtain most new accounts (unbundled systems only) (Please mark each option in the desired order: 1 to 3)
 1. Competitive RFPs
 2. Sole source (no competition)
 3. Client merger/acquisition

- Top 5 Competitors
 - Guidewire
 - CS Stars
 - Aon eSolutions
 - CSC
 - StoneRiver

Pricing

- Pricing approach for ongoing usage (check all components that drive cost for client, do not check if no charges associated)
 - Site license
 - Module/LOB pricing
 - Named users
 - Non-named users (concurrent usage)
 - Data conversions/feeds/EDI
 - Maintenance
 - Support
 - Training

- Approximate total annual cost (ranges) excluding initial implementation.

	Low (e.g., core modules only, 1 feed / month)	Average	High (e.g., all modules, 12 feed/month, lots of EDI)
10 Named Users	\$150,000	\$200,000	\$250,000
100 Named Users	\$600,000	\$700,000	\$800,000

- Please comment on the average time required to implement your system and the associated fees / hourly rates. Implementation time ranges from 3 – 9 months and has many variables associated with determining the time such as number of clients, data conversions, software integrations, and others.

Technology and Security

- Predominant programming language
 - .Net / C#
 - Java
 - PHP
 - Visual Basic
 - Other (describe below)
- Databases supported
 - Oracle
 - Microsoft SQL Server
 - Other (describe below)
- SAS 70 audit (vendor/third party hosted versions only)
 - None
 - Type I
 - Type II

Glossary

Term	Definition
<i>Logic</i>	Relates to the logical flow of screens on a task as well as the use of space on the screen.
<i>Ease of Use</i>	Relates to the ease of use (or lack thereof) of a system.
<i>Flexibility</i>	Shows how capable the software is to respond to different queries and functional requests.
<i>Reliability</i>	Mainly shows how consistent the software platform is in terms of remaining “available” with little, if no, downtime.
<i>Analytical</i>	Depicts the ability of the software to handle a multitude of analysis from standard to ad hoc and dashboard reporting capabilities.
<i>Reports Robustness</i>	Comments on the ability of the software to provide a variety of standard, ad hoc, dashboard and business intelligence related queries.
<i>Data Conversion</i>	Measures the ability of the vendor to convert data from alternate sources to the existing system.
<i>General Services/Help Desk</i>	Measure how well the vendor services its clientele.
<i>User Conference</i>	Measures how well the vendor’s User Conference is received
<i>Custom Programming and Interface</i>	Measures how well the vendor handles custom requests and interfaces with client systems
<i>Claims Administration: Scalability</i>	Measures the ability of the claims administration software to handle larger, more complicated client opportunities, like insurers or TPAs
<i>Claims Administration: Workflow</i>	Measures how well the claims software mirrors the logical business workflow of a claim department.
<i>Insurance Management</i>	Shows how well the software handles insurance and risk management related analysis (certificates of insurance, exposure analysis, etc.)
<i>Data Management Services</i>	Measures the vendor’s ability to aggregate disparate sources of data into one uniform database.
<i>Data Analytics</i>	Measures the process of inspecting, cleaning, transforming, and modeling data with the goal of highlighting useful information, suggesting conclusions, and supporting decision making.
<i>Predictive Modeling</i>	Measures the software’s ability to create a model to try to best predict the probability of an outcome from the data it has access to.

ABOUT THE RMIS REVIEW / April 2013 edition

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