



# ADVISEN

## Insurance Intelligence®

**Q1: Contact Information**

Name:	Joseph Jordan
Company:	American International Group, Inc. (AIG)
Address:	5 Wood Hollow Road, 3rd Floor
City/Town:	Parsippany
State:	NJ
ZIP:	07054
Country:	United States
Email Address:	Joseph.Jordan@AIG.com
Phone Number:	973-402-3025

**Q2: Company Website**

<http://www.aig.com/intellirisk>

**Q3: Product Name**  
**Note: Please include all names of systems currently supported**

IntelliRisk Advanced (Other systems in the IntelliRisk family include: IntelliRisk (Basic), IntelliRisk Mobile, and IntelliRisk Executive Dashboard)

**Q4: Technology Deployment Options**

Web: client hosted

**Q5: Lines of Business Supported**

State WC	Standard
Federal WC (USLH, Jones Act)	Standard
General Liability	Standard
Auto	Standard
Property	Standard
Professional	Unavailable
Disability	Unavailable

**Q6: Other lines of business supported**

Financial Line and Severity Line claims are supported in IntelliRisk (Basic).

**Q7: Please describe your system's document management capabilities.**

AIG's claim system is fully digital and paperless. It includes a document management component that makes all claim document images and relevant correspondence accessible to authorized AIG staff. Non-confidential claim document image access is available to customers for Auto and GL LOB's on a case by case basis. We anticipate expanding this capability later this year as well as opening image access for WC claims.

**Q8: Do you provide user-defined fields?**

Yes,

If Yes, are there any limitations on the number, field types or reporting capabilities on these fields?

There are no limitations on the number or field types. We offer a couple options for user-defined fields. A six-tier hierarchy consisting of both a code and description is available for coding claims by location. This standard feature is customer-defined and customizable. Both the code/description label is user-defined as is the extent to which the fields can be used to code claims. An optional service for the capture of unique customer information is the use of Custom Data Elements (CDEs). CDEs are user-defined fields that can be implemented by AIG for the capture of customer-specific information – such as special loss codes. This option allows for the capture of custom information at the point of claim intake and for availability online within IntelliRisk Advanced for analysis and reporting. A number of our customers have established extensive custom information through this service, which allows them to more effectively manage their loss experience with AIG.

**Q9: Please identify all of the browsers supported by your system, including the earliest versions (i.e Internet Explorer 9)**

IntelliRisk Advanced is optimized for current and past versions of Microsoft Internet Explorer. It is also accessible through Chrome, Safari and Firefox. Not all screens display properly in some other less common browsers. We monitor customer usage on approx. 25 different browser/version combinations. The majority of our customers (51%) use IE 8.

**Q10: Dashboards and Alerts**

Configurable dashboard	Standard
Downloadable	Standard
Email alerts	Standard
Dashboard alerts	Unavailable
Clmt. Search from home page	Standard
Multi-level hierarchy	Standard
Multi-currency	Standard
Multi-lingual	Unavailable

**Q11: Maximum amount of dashboards allowed by your system**

One primary Dashboard screen, but configurable through selecting from 10 primary metric options for displaying US data and 7 metrics for International claims. Preferences can be further refined through the use of many filters. Once set and saved the Dashboard can be updated and modified on the fly through drop down screen options to quickly change the visualization.

**Q12: Please describe any unique dashboard or alert that we did not list above**

Within the IntelliRisk Advanced Dashboard is a listing of the most recent claims viewed. This was added to the Dashboard by customer request along with a claim search that goes against all clients in a brokers book of business. In addition, users have the ability to drill-through the various Dashboard metrics to view additional information using hyperlinks at the individual claim and aggregate summary level. The drill-through is also integrated with other system features like claim analysis and ad hoc reporting.

**Q13: Standard Reports**

Scheduled reports with auto distribution	Standard
Report Bursting	Standard
Ad hoc reporting	Standard
“As of” date reporting	Standard
Searchable PDF reports	Standard
Download to Excel and PDF	Standard
Offline data manipulation allowed	Standard
Policy Erosion reports	Unavailable
Loss triangles for data development and trending	Standard
Deductible reimbursement tracking	Unavailable
Profiling, red-flagging events	Standard
Goal tracking	Unavailable
Loss forecasting	Standard
Experience Modification	Unavailable
Cost of risk/premium allocation	Standard
Underwriting/rating calculation	Unavailable

---

**Q14: Policy and Exposure Tracking**

Policy tracking (list of policies)	Standard
Policy management (details of policies)	Standard
Underwriting	Unavailable
Certificate tracking	Unavailable
Certificate issuance	Unavailable
Property tracking (values)	Unavailable
Safety/loss control analysis	Standard
Bonds/contracts tracking	Unavailable
Asset Management	Unavailable
COPE Tracking	Unavailable
Fleet Management	Unavailable
Integrated Policy Management	Unavailable
Basic Values / Exposures Entry	Standard
Retention vs Premium Calculator	Unavailable
Coverage Gaps and Overlaps	Unavailable
Intelligent Mapping	Custom
Please explain your intelligent mapping software capabilities	Intelligent mapping of claim data is offered by AIG on a custom basis through an engagement of our Science Team.

**Q15: Analytics & Metrics Analysis: Please describe any third party software used to perform business analytics**

We do not use third party software for business analytics.

**Q16: Typical Analytics/Metrics reports**

Key Performance Indicators (KPI) measurements	Unavailable
Loss Forecasting	Standard
Cost of risk allocation	Standard
Heat Map reports on loss distribution/location	Unavailable

**Q17: How, if at all, does your RMIS compare client data to non-client data?**

Client data comparison to non-client data is not currently available through IntelliRisk Advanced. This type of 'Benchmarking' analysis is available separately from AIG on request.

**Q18: Please describe any features or functions that are designed to support enterprise risk management processes:**

The IntelliRisk Advanced system is one component of many services offered by AIG to support enterprise risk management. In addition, we offer dedicated team support as well as Loss Control and Consulting services to address customer-specific needs.

**Q19: Other notable features or comments**

We are currently in the process of designing an entirely new platform for IntelliRisk. It will have a new UI and leverage the best of what we have done in the past (built on customer input) and serve as the vehicle to provide customers with dynamic new data visualization and analysis tools. We're calling this effort 'Reimagining IntelliRisk' and have engaged customers and claim professionals within AIG to assist in the design process. We're very excited about this next chapter and look forward to sharing it with you at a later date.

**PAGE 4: Claims Self Administration Features**

**Q20: Please describe how your system develops premium and loss allocation estimation**

No answer provided.

**Q21: Please describe your business process / workflow collection tools**

No answer provided.

**Q22: Claims management features**

Customizable Diary	Standard
Adjuster Notes access (if applicable)	Standard
Reserve Analysis (worksheet)	Standard
Other Claim Management Features	To aid claim management we provide access to a number of proactive monitoring features like Alerts and Claim Profiling (early identification of high cost claims) and a number of Claim Summary Reports that includes relevant information, such as resolution plans. Our newest system feature for claim management is Advanced Injury Analytics (AIA). AIA is a new process used by AIG to handle WC claims. The methodology, developed in-house, streamlines various claim handling processes for more timely resolution and improved outcomes. Newly available fields have been incorporated into IntelliRisk Advanced for analysis and ad hoc reporting. These include a claim level Severity Score, multiple layers of coding for Body Part, Injury and Compensability Decision and full system integration.

**Q23: Third party reporting and documentation**

OSHA reporting	Standard
NCCI Reporting	Standard
Other Carrier Data	Custom
Describe other carrier data & include names of carriers	NCCI Reporting is provided by AIG, but not through IntelliRisk Advanced. Consolidation of data through the import of other carrier data is an available option. We do this on a custom basis through our file transfer or data conversion service.

**Q24: Other notable features or comments**

We have also built a number of custom solutions for the intake and transmission of data. The processes established can be leveraged for new requests or we can build something unique and specific to meet customer needs.

**Q25: Did your organization develop the software platform your solution resides on?** Yes

**Q26: If another organization develops the software platform your solution is based upon, please describe this relationship.**

Not applicable.

**Q27: Who maintains your software platform?**

Our platform was designed and is maintained in-house by AIG.

**Q28: What software is used to track your RMIS solution's defects, bugs, and problems?**

Remedy is the software used to track defects, bugs and problems.

**Q29: Do you have a need to develop software outside of your primary platform?** Yes

**Q30: If so, what applications are involved?**

No answer provided.

**Q31: What third party vendors do you partner with to provide functionality?**

We do not currently partner with third party vendors to provide functionality.

**Q32: Does your firm use off-shore resources at all?** Yes,  
If yes, what company?  
Tata Consultancy Services (TCS)

**Q33: Who maintains your software infrastructure?**

Our software infrastructure is maintained in-house.

**Q34: Are there multiple, separate data center facilities used to host data for global clients?**

AIG has a secure central data repository.

**Q35: Do you provide the ISO 27001 certification to your clients?** *Respondent skipped this question*

**Q36: Does your solution allow for full encryption at rest for all client data in all hosting facilities used by your organization?** Yes

**Q37: Does your solution provide the ability to encrypt specific fields while at rest?** Yes



**Q38: What technology/data standards are used/supported by your application? (e.g. WSI, WSS, ACCORD XML)**

J2EE 1.4 standards

**Q39: Describe encryption protocols used within, and in communication with, the product.**

SSL 128 bit encryption.

**Q40: Describe any API offered**

None

**Q41: VENDOR or THIRD PARTY HOSTED DEPLOYMENTSSAS 70 audit (vendor/third party hosted versions only)**

*Respondent skipped this question*

**Q42: Does your company purchase cyber risk coverage to protect your clients' data assets?**

*Respondent skipped this question*

**Q43: Any additional comments related to software, technology and security**

We employ an online license agreement governing the terms of system use and an annual certification process to verify appropriate access for all named users. An added layer of certification is required for brokers/producers in relation to what customer data is accessible. This is further supported by ongoing audit process.

**PAGE 6: Interfaces**

**Q44: List standard insurer/TPA interfaces (in order of frequency)**

1. Stars
2. Ventiv (Aon/RiskLabs)
3. Risk Sciences Group (Crawford)
4. Origami
5. Riskconnect

**Q45: What is your hourly rate for custom interface work?**

Custom services are priced on per project basis and not on an hourly rate. Costs typically include charges for development, implementaiton and delivery/distribution. A typical development charge is in the \$2,000 to \$4,000 range depending on complexity.

**PAGE 7: Training, Support and Customer Feedback**

**Q46: Briefly describe your standard training approach (when and to whom) and your methods utilized**

We build systems that are intuitive and require little if any training. When training is needed or requested, we 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 training sessions (offered at different times for different time zones), and in-person hands on training at a customer's office. We believe in letting the customer learn at their own pace by their preferred method. The training provided is customized so it is relevant to their business needs.

Ongoing support is a critical service component. Our Help Center provides live support on a 17/5 basis and a dedicated customer service team is located regionally throughout the US, Canada and UK.

**Q47: Number of staff dedicated to training and/or support**

22

**Q48: Support types offered:**

Toll free number,  
 Dedicated (not pooled) support person,  
 Online help, Screen "tips" or mouse-overs,  
 Video tutorials

**Q49: 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.

**Q50: 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.

**Q51: Do you host a user conference?**

Yes

**Q52: What was the date of your last user conference?**

Our last International conference was held in London in June 2014. Our last US conference was held in Chicago in October 2014.

**Q53: How many customers / prospects were in attendance?**

Approx. 30 - 40 users attended each conference.

**Q54: What other methods do you use to obtain customer and/or prospect feedback and input on feature priorities?**

We obtain feedback and input on application development in the following ways:

- Review of market trends
- Ongoing feedback during daily customer interaction / support
- Training Sessions / Post training feedback surveys
- Internal user feedback
- User Group Conferences
- Customer Advisory Board (in-person meetings/conference calls)

**PAGE 8: Implementation**

**Q55: Describe your delivery team's structure: Do you have a dedicated service team approach or does one account executive handle multiple responsibilities?**

Yes

**Q56: Do you have dedicated business analysts?**

Yes

**Q57: Describe your process of tracking delivery team activities**

All activities in support of customers is tracked in a proprietary system developed in-house. It houses our customer database and is used to record all team activities in support of clients, including system access, frequency of usage, Help Center tickets and service notes.

**Q58: Do you have a defined methodology for implementing projects?**

Yes

**Q59: Do you have a defined oversight or governance process for your implementations?**

Yes

**Q60: How long is the typical implementation time?**

A typical implementation time for a custom report is a couple weeks. For custom system functionality the implementation time can be 40 - 90 days depending on when the request is received, complexity and the date of our next scheduled release.

**PAGE 9: Business Information**

**Q61: What was the year of your first RMIS implementation?**

1994

**Q62: Parent Company (if applicable)**

American International Group, Inc. (AIG)

**Q63: Business Locations**

New York, New York  
 Philadelphia, Pennsylvania  
 Parsippany, New Jersey  
 Jersey City, New Jersey  
 Atlanta, Georgia  
 Chicago, Illinois  
 Cleveland, Ohio  
 Dallas, Texas  
 San Francisco, California  
 San Diego, California  
 Santa Ana, California  
 Toronto, Canada  
 London, United Kingdom  
 Manila, Philippines

**Q64: Top Officers**

Top Executive 1:	Peter Beyda, SVP/CIO AIG Property Casualty Claims
Top Executive 2:	Alan Louison, VP/SIO IntelliRisk Services
Top Executive 3:	Joseph Jordan, AVP/AIO IntelliRisk Services

**Q65: Number of employees (RMIS division only) in 2013**

Executives / Senior Management	7
Product Management, Marketing & Sales	6
Project Management, Development and Quality Assurance	15
Customer Support and Training	21
Other	2
Total Employees	51

**Q66: Number of employees (RMIS division only) in 2014**

Executives / Senior Management	7
Product Management, Marketing & Sales	6
Project Management, Development and Quality Assurance	14
Customer Support and Training	22
Other	0
Total Employees	49

<b>Q67: Total annual revenue for all product versions offered</b>	\$500K (from fees collected for service provided to inactive policyholders or custom projects)
-------------------------------------------------------------------	------------------------------------------------------------------------------------------------

**Q68: Approximate percent of revenue spent on R&D** Revenue is not a component of the IntelliRisk Services business model. We have full support of senior management and appropriate funding levels to maintain and enhance existing apps and develop new products and services.

**Q69: Customer Statistics**

Total Current Parent Level Clients –this client version	3,400
Total Current Parent level Clients- all previous versions	N/A
Total Current Users—all versions	8,600
New Clients in Last Fiscal Year	310 (Net New Clients @ 12/31/14 vs 12/31/13)
Largest Number of Users in Single Contract	45
Number of lost clients in Last Fiscal Year	320 (Primary reasons: user left company, non-renewal, or lack of open claims)

**Q70: Largest customer markets (Please rank top 5)**

Construction	2
Energy	4
Manufacturing	1
Retail/Distribution	5
Transportation	3

**Q71: Top 5 RMIS competitors**

1.	Sedgwick
2.	Gallagher Bassett
3.	ACE
4.	Liberty Mutual
5.	Travelers

**Q72: Predominant programming language** Java

**Q73: Databases supported** Oracle,  
Other (please describe) IBM DB2

**Q74: Please identify all mobile devices that can be used by your system**

The mobile version of IntelliRisk Advanced is accessible on various mobile devices, but optimized for a BlackBerry. Companion IntelliRisk-branded and mobile apps are accessible on other Android and Apple devices, including tablets and phones.

**Q75: Pricing approach for ongoing usage (check all components that drive cost for client; do not check if no charges associated)**

Data conversions/feeds/EDI,  
 Integration with HR, A/P systems,  
 Other (please specify)  
 There is no longer a charge for IntelliRisk Advanced for active policyholders. A cost is typically only assessed for other services like a custom report or data feed.

**Q76: Does your RMIS act as a “channel partner” for any 3rd party information or a la carte services?**

No

**Q77: Approximate total annual cost (ranges) excluding initial implementation**

10 Named Users	Less than \$25,000
100 Names Users	Less than \$25,000

**Q78: What are the associated fees and hourly rates to implement your system?**

There is no cost for the implementation or ongoing access to IntelliRisk Advanced for active policyholders. We also do not assess a fee for training, usage, or support.

**Q79: What is the typical one-time cost to implement your system?**

There is no charge to implement our system.

**Q80: Additional comments on pricing**

Over the past two years our pricing model changed significantly. Access to IntelliRisk Advanced is now free for active policyholders. There is also no restriction on the number of ID's. Access is based on need. The cost of data files (claim data sent to Insureds or vendors) for active policyholders is also free as of 01/01/2015. Fees are only assessed for some custom data files, custom projects/reports and for inactive policyholders. Our definition of an active customer is very broad. It includes a customer that has an in force policy for any LOB written by AIG anywhere in the world. Access to IntelliRisk (Basic) is also available to inactive policyholders for free. That version includes both claim look-up and reporting capabilities.

**PAGE 11: Other Information**

**Q81: Please comment on your recent system uptime/availability performance, as well as methods that you use to measure and monitor it.**

We use Proactivenet to monitor system uptime/availability. During the 12 month period ending 01/31/2015 the IntelliRisk Advanced application was unavailable for a combined total of 345 minutes or 5.75 hours.

**Q82: Please describe if your RMIS is multilingual.If so, please list the other languages supported.**

IntelliRisk Advanced is currently only available in English.

**Q83: List the top 3 reasons that you believe set you apart from other RMIS vendors**

- |   |                                                                                                                                                     |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Our commitment to innovation and a proven track record of continuous product development and enhancements based on direct input from our customers. |
| 2 | Global footprint and transparent access to timely, accurate claim data to aid decision making.                                                      |
| 3 | Partnership through ongoing support provided by a dedicated Account Management Team and Help Center.                                                |