



ADVISEN

Insurance Intelligence®

Q1: Contact Information

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Q2: Company Website

<http://www.csc.com>

Q3: Product NameNote: Please include all names of systems currently supported

RISKMASTER Accelerator (Claims and Risk Management), POINT IN Suite (Policy Administration/Billing System), Legal Solutions Suite (Legal Bill Management), Vendor Solutions Suite (Vendor Management), Fraud Analytics Suite (Fraud Detection) and Colossus (Bodily Injury Evaluation)

Q4: Technology Deployment Options

Web: client hosted, Web: Vendor Hosted (ASP,
Web: Third party hosted (Public Cloud)

Q5: Lines of Business Supported

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

Q6: Other lines of business supported

All lines of business are supported with unlimited user-defined Claim/Coverage Type codes that support all types of claims that may be required.

Q7: Other related functionality

Policy Administration,
 Underwriting/Rating (Please list lines of business)
 ,
 Member Portal, Billing, Reinsurance/Excess,
 Agency Fee Commission tracking,
 Identify the lines of business your underwriting/rating module can underwrite: POINT IN uses configuration tools to implement and configure new products within the policy application. The Product Implementer tool is used to configure product definitions including rating algorithms, rate tables, screen definitions, forms triggering, and statistical code generation. The Rules component is used to configure underwriting / rules definitions within the system. These tools are configuration tools which do not require code changes.

Q8: Please describe your system's document management capabilities.

RISKMASTER Accelerator includes a basic document management function for attaching documents, images, videos, etc to the respective file. In addition, an optional Media Content Management (MCM) module offers more robust document consolidation including foldering, email monitoring, advanced workflow and auditing. RISKMASTER Accelerator can also be interfaced with common 3rd party imaging software.

Q9: Do you provide user-defined fields?

Yes,

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

User-defined fields are called Supplemental Fields within RISKMASTER Accelerator. Supplemental fields provide the ability for the customer to add fields not normally found within the base RISKMASTER Accelerator system. There are no practical limitations as to the number of fields that may be added and these fields may be added to any screen within a specific collection through RISKMASTER Accelerator's PowerViews. These fields may be configured to be currency, date, text, memo, code lookups, etc. Additionally, these fields may be associated with such criteria as specific claim types, line of business, etc. These fields are also made available to RISKMASTER Accelerator Business Analytics for reporting purposes.

Q10: Please identify all of the browsers supported by your system, including the earliest versions (i.e Internet Explorer 9)

RISKMASTER Accelerator supports IE 8, IE 9, IE 10, IE 11 (Compatibility mode) Google Chrome v36.0.1985.143 m and Mozilla Firefox 31.0

Q11: Please list the levels of hierarchy of your RMIS

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.

Q12: Dashboards and Alerts

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

Q13: Maximum amount of dashboards allowed by your system

There is no practical limit to the number of dashboards that RISKMASTER Accelerator supports.

Q14: Please describe any unique dashboard or alert that we did not list above

One of the strengths and differentiators of RISKMASTER Accelerator is the ability for customer to configure the system to meet its business processes and current workflow. Given RISKMASTER Accelerator's various configuration and personalization options, there is little if any customization that would be required.

Q15: 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	Standard
Loss triangles for data development and trending	Standard
Deductible reimbursement tracking	Standard
Profiling, red-flagging events	Standard
Goal tracking	Standard
Loss forecasting	Standard
Experience Modification	Standard
Cost of risk/premium allocation	Standard
Underwriting/rating calculation	Standard

Q16: Policy and Exposure Tracking

Policy tracking (list of policies)	Standard
Policy management (details of policies)	Standard
Underwriting	Standard
Certificate tracking	Standard
Certificate issuance	Standard
Property tracking (values)	Standard
Safety/loss control analysis	Standard
Bonds/contracts tracking	Standard
Asset Management	Standard
COPE Tracking	Standard
Fleet Management	Standard
Integrated Policy Management	Standard
Basic Values / Exposures Entry	Standard
Retention vs Premium Calculator	Standard
Coverage Gaps and Overlaps	Standard
Intelligent Mapping	Custom
Please explain your intelligent mapping software capabilities	RISKMASTER Accelerator does not currently provide this functionality but it is identified for inclusion in a future release.

Q17: Analytics & Metrics Analysis: Please describe any third party software used to perform business analytics

CSC has a formal alliance with SAP Business Objects for reporting. The product is fully integrated and licences are supplied with all CSC solutions.

Q18: Typical Analytics/Metrics reports

Key Performance Indicators (KPI) measurements	Standard
Loss Forecasting	Standard
Cost of risk allocation	Standard
Heat Map reports on loss distribution/location	Standard
Other Key Reports	Business Analytics provides unmatched ability to create ad-hoc reports as well as easy modification of any one of the 90+ standard reports to fit the Customer's needs.

Q19: How, if at all, does your RMIS compare client data to non-client data?

RISKMASTER Accelerator does not currently offer this functionality; however, CSC would welcome the opportunity to partner with other willing data providers to provide this capability.

Q20: Please describe any features or functions that are designed to support enterprise risk management processes:

RISKMASTER Accelerator is able to capture any type of incident and/or complaint reports. The system is utilized in many organizations to perform these functions in addition to handling claims. Incident types are unlimited because RISKMASTER Accelerator provides the capability for an organization to personalize its own incident type codes. RISKMASTER Accelerator is web-based, enabling the incident reports to eliminate the manual paper capture and duplicate entry of information. Through the combination of a full claims/incident management system (RISKMASTER Accelerator) and a robust and easy to use ad-hoc reporting tool (RISKMASTER Accelerator Business Analytics), customers can analyze their data on a department or enterprise-wide basis. Available Data Tools also support the uploading of other company data into RISKMASTER Accelerator to facilitate enterprise risk management analysis.

Q21: Please provide a list of current innovations that you are currently working on to deploy at a future date

CSC does not publicly share this information. CSC works with our customer community to help guide product future direction and strategy.

Q22: Other notable features or comments

RISKMASTER Accelerator is a modular system, allowing customers to purchase only what they need when they need it. All products listed can be purchased stand-alone as well as integrated into third-party systems.

Q23: Please describe how your system develops a TCOR (total cost of risk) estimation

All Exposure and claims information is easily tracked/modified by the customer and is transactional in nature. This would include insurance costs and claims out of pocket loss, other expenses as well as combined with other data sources such as safety. Once all of the data is captured it can be analyzed with the Business Analytic tools which include Ad-hoc reporting, standard reports, dash boards and a tool that lets you explore your data on demand.

Q24: Please describe your business process / workflow collection tools

RISKMASTER Accelerator offers two major methods of customer-specific business rule execution: they are through the Diary System and through the Script Editor.

RISKMASTER Accelerator's diary system allows for creation of hundreds of automatic diaries. Workflow time and event triggers keep tasks on schedule, saving time and money. Using RISKMASTER Accelerator's robust diary system, customers can set criteria based on its process requirements. Additionally, RISKMASTER Accelerator's diary system contains escalation rules when a deadline date is missed or late.

The RISKMASTER Accelerator Script Editor allows customers to establish a virtually unlimited ability to control routing, workflow and perform automatic tasks. Since workflow is very specific from customer to customer, CSC offers this engine to allow customers to establish custom rules that help increase productivity and efficiency.

Q25: Claims management features

Customizable Diary	Standard
Adjuster Notes access (if applicable)	Standard
Reserve Analysis (worksheet)	Standard
Other Claim Management Features	RISKMASTER Accelerator provides integrated disability management. The Non-Occupational line of business handles STD, LTD and FMLA. Because of the vast differences in benefits offered by not only single organizations utilizing RISKMASTER Accelerator for self-administration but for TPA's handling multiple customers with multiple benefit programs, RISKMASTER Accelerator provides extreme flexibility in configuring core benefit programs and utilizing those parameters for overall claim administration (including benefit calculations that take into account such items as waiting periods, etc.).

Q26: Claims administration features

Incident Tracking	Standard
Check writing	Standard
Utilization review	Configurable
Medical Bill Repricing	Standard
Transitional Work Management	Standard
Built-in Reserve Estimation Worksheets	Standard
Fraud Detection capability	Standard
Encryption of sensitive data	Standard
Subrogation & Salvage Tracking	Standard
Comprehensive Litigation Management Tracking	Standard
Adjuster Tracking/Performance	Standard
Other Claim Administration Features	RISKMASTER Accelerator offers a basic bill repricing tool. In addition, CSC provides a standard interface specification that supports interfacing with third-party medical bill review providers.

Q27: Third party reporting and documentation

OSHA reporting	Standard
NCCI Reporting	Standard
1099 Reporting	Standard
First Report of injury	Standard
FROI/SROI reporting	Standard
CMS reporting	Standard
EDI reporting	Standard

Q28: Other notable features or comments

Respondent skipped this question

PAGE 5: Software, Technology and Security

Q29: Did your organization develop the software platform your solution resides on?

Yes

Q30: If another organization develops the software platform your solution is based upon, please describe this relationship.

CSC personnel develop the software platform.

Q31: Who maintains your software platform?

CSC personnel maintain the software platform.

Q32: What software is used to track your RMIS solution's defects, bugs, and problems?

RISKMASTER Support uses a combination of a proprietary Incident Tracking System and Microsoft Team Foundation Server to track and monitor defects and fixes.

Q33: Do you have a need to develop software outside of your primary platform? No

Q34: If so, what applications are involved?

None

Q35: What third party vendors do you partner with to provide functionality?

CSC has a formal alliance with SAP Business Objects for reporting and Interactive Intelligence for the optional Advanced Document Management Solution.

Q36: Does your firm use off-shore resources at all? Yes,
If yes, what company?
All off-shore resources are CSC personnel.

Q37: Who maintains your software infrastructure?

CSC personnel maintain the software infrastructure.

Q38: Are there multiple, separate data center facilities used to host data for global clients?

CSC provides RISKMASTER Accelerator hosting services globally from 15 CSC data centers located in North America (4 in the US, 1 in Canada), South America (1 in Brazil), Europe (2 in the UK, 1 in The Netherlands, 1 in Luxembourg, 1 in Germany), Southeast Asia (1 in Malaysia) and Australia (3).

CSC also provides private, on-premises, pay-as-you-go cloud hosting with the CSC BizCloud™ service.

Q39: Do you provide the ISO 27001 certification to your clients? Yes

Q40: Does your solution allow for full encryption at rest for all client data in all hosting facilities used by your organization? Yes

Q41: Does your solution provide the ability to encrypt specific fields while at rest? No

Q42: What technology/data standards are used/supported by your application? (e.g. WSI, WSS, ACCORD XML)

Currently using ANSI and SQL standards. Investigating the use of Acord XML.

Q43: Describe encryption protocols used within, and in communication with, the product.

RISKMASTER Accelerator uses SSL encryption when transmitting data and, in cases where it is necessary, SFTP or PGP when transmitting files.

Q44: Describe any API offered

RISKMASTER Accelerator does not necessarily offer an API, but can certainly entertain such a request if this item becomes a necessity.

Q45: CLIENT HOSTED DEPLOYMENTS Minimum recommended hardware requirements and any third party software licensing requirements

CSC publishes Technical Specifications with minimum and recommended requirements, however, these can also be scaled depending on customers' needs and individual requirements. Technical specifications are available on request.

Q46: CLIENT HOSTED DEPLOYMENTS Does the product support, and has it been tested with, virtualization software (VMware)?

Yes.

Q47: VENDOR or THIRD PARTY HOSTED DEPLOYMENTS SAS 70 audit (vendor/third party hosted versions only)

Type I

Q48: Does your company purchase cyber risk coverage to protect your clients' data assets?

Yes,

Explanation
CSC maintains appropriate insurance for a \$15 billion global company.

Q49: Any additional comments related to software, technology and security

RISKMASTER Accelerator's security system is based on our own security directory database. User credentials are stored in an encrypted format and used to authenticate users as they login to the system. Optionally, the authentication mechanism can be integrated with NTLM or Active Directory. When this is done, NTLM/Active Directory are responsible for authenticating the user.

PAGE 6: Interfaces

Q50: List standard insurer/TPA interfaces (in order of frequency)

RISKMASTER Accelerator supports interfaces with multiple TPA's and Carriers including, but not limited to, Sedgewick, Broadspire, Gallagher-Bassett, Liberty Mutual, Traveler's, etc.

Q51: 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.

Q52: Other System interfaces

User authentication (e.g. LDAP)	Standard
HR Payroll	Standard
Accounting	Standard
External Document Management Services	Standard
External Bill Review Services	Standard

Q53: Other interfaces not listed above

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.

Q54: What is your hourly rate for custom interface work?

CSC does not share this information publicly.

PAGE 7: Training, Support and Customer Feedback

Q55: Briefly describe your standard training approach (when and to whom) and your methods utilized

CSC offers several training sessions for both new and current customers including System 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.

Q56: Number of staff dedicated to training and/or support

CSC is a matrix-based organization. Because RISKMASTER Accelerator 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.

Q57: Support types offered:

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

Q58: Telephone support hours

M-F 8:00am-8:00pm EST

Q59: Position regarding support of prior product versions

CSC's current standard support model is current release minus two.

Q60: Do you host a user conference?

Yes

Q61: What was the date of your last user conference?

March 2015

Q62: How many customers / prospects were in attendance?

Over 250

Q63: What other methods do you use to obtain customer and/or prospect feedback and input on feature priorities?

CSC seeks input from our customers on products by means of a number of customer forums. In the case of RISKMASTER Accelerator this includes:

- Industry Executive Councils
- Operational Boards
- User Groups
- Innovation Events

PAGE 8: Implementation

Q64: Describe your delivery team's structure: Do you have a dedicated service team approach or does one account executive handle multiple responsibilities?

CSC has a distributed model for Account Assignments; one Account Executive would have multiple accounts.

Q65: Do you have dedicated business analysts?

Yes.

Q66: Describe your process of tracking delivery team activities

The Global Delivery Assurance organization uses standard processes and templates aligned to corporate guidelines, a comprehensive rating system and the CSC CatalystSM methodology. Each Operating Group augments DA processes for uniqueness of their region and/or business.

Q67: Do you have a defined methodology for implementing projects?

Yes. CSC's approach is to provide a full service approach to the implementation utilizing our Catalyst Methodology. This is a proven implementation methodology used to support implementation across all of CSC's delivery units.

Q68: Do you have a defined oversight or governance process for your implementations?

CSC's Catalyst project management methodology is a proven process that is used on both small and large projects throughout CSC. This methodology includes on-going status reporting (both from customer and CSC perspective) to insure timely and accurate schedule and budget.

Q69: How long is the typical implementation time?

Average implementation time depends on the complexity and number of modules, but on average it takes anywhere from 8 to 12 months.

PAGE 9: Business Information

Q70: What was the year of your first RMIS implementation? 1982

Q71: Parent Company (if applicable) CSC

Q72: Business Locations

RISKMASTER Accelerator lies within the Industry Software & Solutions Sector of CSC, Global Business Services Division. Refer to the below for complete, relevant addresses.

CSC's Financial Services Headquarters
 11001 Lakeline Blvd.
 Austin, TX 78717
 Phone: 512-275-5794
 Fax: 469-499-5569

CSC GBS Property and Casualty Insurance Division
 Post Office Box 10
 Columbia, SC 29202
 Phone: 803.333.4000
 Fax: 803-333-6538

Q73: Top Officers

Top Executive 1:	Jim Smith
Top Executive 2:	Mike Risley
Top Executive 3:	Ed Charlton

Q74: Number of employees (RMIS division only) in 2013

Other	CSC is a matrix organization; the total number below does not represent use of shared services and other types of personnel not directly assigned to the RMIS division.
Total Employees	195

2015 RMIS REVIEW Questionnaire: Unbundled Vendors

Q75: Number of employees (RMIS division only) in 2014

Other	CSC is a matrix organization; the total number below does not represent use of shared services and other types of personnel not directly assigned to the RMIS division.
Total Employees	245

Q76: Total annual revenue for all product versions offered

CSC does not publicly share this information.

Q77: Approximate percent of revenue spent on R&D

CSC does not publicly share this information.

Q78: Customer Statistics

Total Current Parent level Clients- all previous versions	500 (all versions)
Total Current Users—all versions	20,000+
New Clients in Last Fiscal Year	CSC does not publicly provide this information
Largest Number of Users in Single Contract	3,000+
Number of lost clients in Last Fiscal Year	CSC does not publicly share this information

Q79: Largest customer markets (Please rank top 5)

Energy	4
Healthcare	3
Insurers/TPAs	2
Pools/Self-Insured Groups	1
Retail/Distribution	5
Other (please specify)	Many of customers cross over with self-insureds and their industries.

Q80: Please rank order how you obtain most new accounts (unbundled systems only)

Competitive RFPs	1
Sole source (no competition)	3
Client merger/acquisition	2

2015 RMIS REVIEW Questionnaire: Unbundled Vendors

Q81: Top 5 RMIS competitors

- | | |
|----|-----------------------------------|
| 1. | CS Stars (in no particular order) |
| 2. | Origami Risk |
| 3. | Riskconnect |
| 4. | David Corporation |
| 5. | Systema |

Q82: Predominant programming language .Net / C#

Q83: Databases supported Oracle, Microsoft SQL Server

Q84: Please identify all mobile devices that can be used by your system

Apple iOS, Windows Mobile, Android

Q85: Please list the RMIS-related revenue for the following years:

- | | |
|------|---|
| 2013 | CSC does not publicly share this information. |
| 2014 | CSC does not publicly share this information. |

Q86: Please identify all revenue-generating activities:

Software license sales, Custom applications, Data Conversion and Consolidation activities, Consulting, Ongoing maintenance

Q87: Please indicate the percentage of revenue derived from these activities:

Other CSC does not publicly share this information.

Q88: Does your RMIS act as a “channel partner” for any 3rd party information or a la carte services? No

PAGE 10: Pricing

Q89: 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), Read only (limited access users), Data conversions/feeds/EDI, Maintenance, Support, Training, Integration with HR, A/P systems

Q90: Approximate total annual cost (ranges) excluding initial implementation

10 Named Users	Less than \$25,000
100 Names Users	\$25,000 - \$50,000

Q91: What are the associated fees and hourly rates to implement your system?

CSC does not publicly share this information.

Q92: What is the typical one-time cost to implement your system?

CSC does not publicly share this information.

Q93: Additional comments on pricing

There are a number of variables that contribute to pricing. We tailor the pricing to each individual customers' requirements.

PAGE 11: Other Information

Q94: Please comment on your recent system uptime/availability performance, as well as methods that you use to measure and monitor it.

(Assumes CSC-hosted solution). Uptime is guaranteed at 97.5% as measured across any four week rolling period, with the exception of issues beyond the control of CSC. In actual practice uptime is in excess of 99%.

Q95: Please describe if your RMIS is multilingual.If so, please list the other languages supported.

RISKMASTER Accelerator has multi-lingual capability and can support any language including those with Asian character sets.

Q96: List the top 3 reasons that you believe set you apart from other RMIS vendors

- | | |
|---|--|
| 1 | CSC resources and customer communities |
| 2 | Flexibility and empowerment |
| 3 | Multiple deployment configurations |