



# ADVISEN

Insurance Intelligence®

**Q1: Contact Information**

|                |                      |
|----------------|----------------------|
| Name:          | Russell Pass         |
| Company:       | Gallagher Bassett    |
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**Q2: Company Website**

[www.gallagherbassett.com](http://www.gallagherbassett.com)

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

Luminos (built on the Origami Risk application platform)

RISX-FACS

**Q4: Technology Deployment Options**

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                   | Unavailable |

**Q6: Other lines of business supported**

While Luminos (Origami Risk) supports Disability and could accept a feed of Disability claim data for analysis purposes, Gallagher Bassett does not at present handle Disability claims.

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

Luminos inherits all of Origami Risk’s document management capabilities, as described in the Origami Risk response to this survey.

In practice, Gallagher Bassett adjusters use RISX-FACS, a reengineered version of the well known GB claims management system, as system of record for claims management and administration purposes.

RISX-FACS includes a custom document management module that enables storage and retrieval of documents, including scanned images and video, and association of them with claims, bills, payments and other items as appropriate.

**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?

No.

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

Luminos, like Origami, is browser agnostic and supports:

- Internet Explorer 8 or higher
- Google Chrome
- Firefox
- Safari

**Q10: 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 |

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

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

Luminos/Origami gives users the ability to configure their own dashboards through user friendly, point-and-click tools. These tools enable users to create an unlimited number of dashboards with an unlimited number of analytics ranging from filtered graphs, charts, notification lists and pre-defined data views. Users can utilize pre-defined analytics or build custom analytics using simple on-screen tools. Dashboards can be exported to PDF, scheduled and distributed via email, combined with reports to create report packages and more.

Luminos also inherits Origami's ability to provide immediate alerts to specific users to a user's inbox or task list on the dashboard.

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**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                           | 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 |

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**Q14: 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   | Standard   |
| Please explain your intelligent mapping software capabilities | Luminos/Origami has a number of mapping capabilities within the application, in dashboards and reports, providing the user the ability to integrate various types of data (losses, exposures) into geo-coded locations onto a map. |

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

The Gallagher Bassett Analytics group makes use of third party products such as SAS and R for sophisticated statistical analysis when required.

**Q16: 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                              | CLAIM: Claim Activity • Claim Comparison • Claim Count As Of • Claim Dashboard • Claim Detail • Claim Distribution • Claim Period Summary Report • Claim Profile Report • Claim Search • Claim Summary • Financial Change Summary • Frequency & Severity • Loss and Expense Recap • Loss Run As Of • Loss Run Detail by Policy • Loss Run Summary by Policy • Open Large Losses • Period to Period comparison • Reopen/Transaction Report • Repeater Report • Reserve Change • Stratification • Summary of Losses LAG: • Claim Lag Detail • Claim Lag Summary • Occurrence Lag Detail • Occurrence Lag Summary<br>SCORECARD: • Liability Scorecard • WC Claims Scorecard • WC Claim Synopsis<br>LOSS: • Daily Losses • Loss Detail • Loss Report<br>RETURN TO WORK/LOST DAYS: • Current Disability • Episode Lost Work Days • Lost Work Days • Out of Work Roster • Periods of Disability • Restricted & Lost Time Days • Return to Work<br>LITIGATION: • Litigation Budget Report • Litigation Case Events Report • Litigation Settlement Report<br>CLIENT BANKING: • Banking History • Bank Account Funding Structure • Citibank Reconciliation • Costing and Quoting Trend Analysis • Outstanding Balance • SIMMS Fee Summary<br>MEDICAL MANAGEMENT/MANAGED CARE: • Bill Review Savings • Managed Care Savings • Managed Care Savings Detail • Managed Care Savings Snapshot • Managed Care Scorecard • Out of Network Savings • PC365 Scorecard • PC365 Scorecard Detail • PPO Penetration • PPO Savings • Prescription Reports {First Script} • Prescription Utilization Summary |

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

Gallagher Bassett has vast quantities of claim data across multiple lines of business against which clients can benchmark the performance of their programs using Luminos/Origami benchmarking tools. GB also does a great deal of internal benchmarking of program designs and practices against one another in a continuous effort to deliver best-in-class outcomes.

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

Luminos will incorporate all of Origami Risk's capabilities in this area, including abilities to:

- Define and associate risks with specific business units, functional areas, and risk owners
- Email web-based risk assessments to risk owners for scoring of risks based on likelihood and impact
- Generation of risk management action plans, assignment to proper owner, and tracking status and providing follow-up notifications to drive on-time completion.

**Q19: Other notable features or comments**

*Respondent skipped this question*

**PAGE 4: Claims Self Administration Features**

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

Luminos relies on Origami Risk capabilities to track, calculate, and estimate total cost of risk (TCOR) and premium over various time horizons. It also makes use of the Origami Risk module for allocating and charging back loss costs.

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

We include the Origami Risk response to this question below for convenience. All points are applicable to Luminos.

Origami's workflow management tools provide the ability for clients to define and set up automated tasks, notifications, field updates and more. Through the use of Data Entry Events, Trigger Notifications and Validations, Origami provides one of the most intuitive and advanced workflow management toolset.

When defining a business process that will be automated within Origami, the administrative user will simply define the criteria in which a specific action will take place through the use of Origami's advanced filters. For example, she can specify that a process applies only when an existing claim is edited, the coverage is equal to Property and the field "Flood Zone" is changed. Once the filter criteria is defined, an action can be specified, prompting Origami to automatically kick off any number of actions including:

- Non-users of Origami can be granted access to the specific record to which the filter criteria applies, through an automated email containing a token-embedded link. This link allows the recipient to click on the link and be automatically logged into Origami with access to the single record, and nothing else in the system. Great use case examples of this functionality are:
  - a Safety Manager does not have access to Origami, but needs to review infrequent but severe employee accidents when they occur. Grant Access can give the Safety Manger immediate access to the incident, with any security access (read/write by field) automatically applied as specified.
  - a defense attorney is required to deliver client a status report on litigation on a monthly basis, and is typically delivered in PDF format. Grant Access can be set up to send an email reminder monthly, with a Grant Access link so that the attorney can input the status report directly into Origami, without having access to anything else within the application.
- Tasks can be automatically created, with data from the record (or associated records) being populated into the subject or body of the task and assigned to any users or user roles selected. Due dates can be generated relative to any other record date and a variety of ancillary task information can be defined (project, priority, etc.)
- Emails can be automatically sent out from Origami to static email addresses, or to any email address found within the specific record or corresponding records. For example, Origami can pull a safety manager's email address from the location associated with a claim. Fields can be tagged in the subject and body of the email and populated from the record and attached documents can be pulled from the record onto the email. In addition, Origami can insert URL links into the email, giving the recipient of simply clicking on the URL and navigating directly to the record specified.
- Mail Merge documents can be generated in PDF or Word format and sent via email with the process mentioned above.

For more complex requirements, the Origami's workflow tools provide the ability to craft a script (typically by the Service Professional) to accomplish any number of requirements. For example, when an incident is completed, a script can automatically generate a corresponding investigation record in Origami. Now, when the Safety Manager mentioned above receives the Grant Access URL, they can be brought directly into a distinct investigation record, which was automatically created prior to receiving the email.

A number of other actions can be driven through the workflow tools: data validations that prevent saving or simply provide a warning message; initiate batch a batch process; run a report, and more.

Everything described is available through on screen tools accessible to clients. Origami can handle the most complex of process automation in the most user friendly fashion.



**Q22: Claims management features**

|                                       |   |
|---------------------------------------|---|
| Customizable Diary                    | Standard  |
| Adjuster Notes access (if applicable) | Standard  |
| Reserve Analysis (worksheet)          | Standard  |
| Other Claim Management Features       | Gallagher Bassett claim adjusters use RISX-FACS to manage and administer claims. At present, clients who choose to self-administer selected lines of coverage would use RISX-FACS to do so, and their claim data would be uploaded to Luminos/Origami Risk for analysis and reporting purposes in the same way that claims handled by GB adjusters are. |

**Q23: Third party reporting and documentation**

|   |  |
|---|--|
| OSHA reporting  | Standard   |
| NCCI Reporting  | Standard   |
| Other Carrier Data                                      | Standard   |
| Describe other carrier data & include names of carriers | Gallagher Bassett works with virtually every carrier that writes high deductible policies in the lines of coverage that we handle and allows TPAs to handle the associated claims. |

**Q24: Other notable features or comments**

Gallagher Bassett has developed and continues to refine analytical/predictive models used for decision support purposes. Among them are Waypoint, a reserving and claim trajectory predictive model, Rx Profile, used to identify prescriptions meriting additional review and potential intervention, and Clinical First, a tool for identifying claims that would benefit from early clinical intervention.

**PAGE 5: Software, Technology and Security**

**Q25: Did your organization develop the software platform your solution resides on?** No

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

Gallagher Bassett and Origami Risk have a strategic partnership under which Origami Risk's RMIS product is tailored in specific ways to Gallagher Bassett's needs, and Gallagher Bassett builds on the standard Origami Risk offering, using the product's toolset, to produce additional reports and analysis of value to both clients and GB professionals working to optimize results on their programs.

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

Origami Risk is responsible for maintaining the core product. Gallagher Bassett is responsible for developing and maintaining the additional reports and analysis built using the Origami Risk platform. Interfaces and data feeds are a joint responsibility.

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

Origami Risk uses Trac Integrated SCM and Project Management to manage product enhancements and fixes.

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

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

Gallagher Bassett is a full service claims management provider, with all the applications required to support and drive the business. In addition to RMIS and core claims management applications, we also maintain policy management, client ledger, medical case management, litigation management, and a variety of decision support applications, among others.

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

In addition to Origami Risk, we also have partnerships with Fineos, Wolters Kluwer, and Coventry to deliver applications we use in our claims management business. None of these other partners plays a role in our RMIS product.

**Q32: Does your firm use off-shore resources at all?** Yes,  
If yes, what company?  
Various. These are closely managed by Gallagher Bassett IT professionals. None of them work on the RMIS platform.

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

Origami Risk maintains the RMIS software platform.

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

Yes. Gallagher Bassett operates in a number of countries and complies with country-specific regulations regarding where data can be physically located.

**Q35: Do you provide the ISO 27001 certification to your clients?** No

**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)**

Luminos/Origami Risk utilizes technologies that support industry standard data interchange formats, including EDI, fixed and variable length file formats, and XML formats including ACORD.

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

Luminos/Origami Risk utilizes PGP encryption for files at rest and in transit, SSL for all web-based requests, and FTPS/SFTP for file transfers. Luminos encrypts all client databases with database encryption technology (AES256) and file systems using AES256 based encryption.

**Q40: Describe any API offered**

Luminos offers a web services API providing a secure, REST-based web service to query and update most modules within the application.

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

Type II

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

Yes

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

Gallagher Bassett and Origami Risk are acutely aware of the ever-evolving threats to data security and are committed to protecting all client data, especially PII, and maintaining best-in-class capabilities in this area.

Origami Risk has attained an SSAE16 SOC2 attestation indicating the effectiveness of the security design and controls for the Origami application. In order to achieve this status, Origami Risk has implemented controls governing the handling of client data from its origination, in transit, and throughout its existence within the Origami infrastructure and system. These controls include policies, procedures, and technology to protect the privacy, integrity and availability of the Origami system and its data. These controls cover colleague equipment and interactions with data using a least privilege approach, encryption of data at various points utilizing centralized key management, robust access control rules and technology, high availability and redundancy architecture, and sophisticated monitoring systems. Origami Risk also recently underwent a NIST-800 audit for a Medium/Moderate System Categorization with favorable results. Origami Risk employs third party agencies to conduct penetration and vulnerability testing, as well as security audits.

**PAGE 6: Interfaces**

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

N/A

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

N/A

PAGE 7: Training, Support and Customer Feedback

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

Gallagher Bassett makes use of Origami Risk training materials and professional staff. We supplement these with our own staff and materials to support the customizations and extensions to the Origami Risk product that make Luminos unique. Primary vehicles are onsite training sessions, videos that can be used on a just-in-time as needed basis, and online webinars. Gallagher Bassett account managers provide additional client-specific training and support where it is helpful.

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

45 trainers as well as over 150 account managers.

**Q48: Support types offered:**

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

**Q49: Telephone support hours**

Standard US support is 7AM to 9PM, EST, with specific support hours offered to international clients. After hours support is available through a dedicated email address and cell phone numbers of the client's service team.

**Q50: Position regarding support of prior product versions**

Gallagher Bassett has made a significant investment in ensuring Luminos incorporates functionality and capabilities from previous analytical tools bundled with our product. We intend to continue maintaining this backward-compatibility.

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

Yes

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

Gallagher Bassett - January 2015. Origami Risk - February 2014

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

Gallagher Bassett - 40 (a rotating group that meets annually). Origami Risk - 126.

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

GB clients are very active in setting product priorities. In addition to our annual client conference, we have regular "stewardship" meetings with clients at which we discuss product priorities. In addition, there is virtually daily contact between GB clients and account managers at which product priorities can be and often are discussed. Lastly, we send out regular client satisfaction surveys that are an additional vehicle for clients to provide input on product priorities including, but certainly not limited to, Luminos.

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?**

Luminos is an integral part of the Gallagher Bassett claims management product and service offering. Client-specific requirements are addressed as part of initial implementation and ongoing management efforts. Gallagher Bassett has a dedicated new client implementation organization. The size and composition of new client implementation teams is based on individual client needs and priorities.

Account managers, analytics and IT professionals are continuously engaged with clients to ensure their evolving business requirements are addressed.

In line with the partnership we have established, Gallagher Bassett has access to the Origami Risk professional staff and other resources to make sure each implementation is successful.

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

Business analysts are assigned to client implementations, other projects, and client support based on the needs of individual situations. Where warranted, we have the ability to dedicate business analysts to specific client accounts.

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

Gallagher Bassett employs a rigorous project management methodology. Each project has a defined set of objectives, work plan, list of deliverables and associated due dates, and clear accountabilities. We follow a management process that involves status and issue reporting, issue resolution meetings, continuous schedule update accounting for dependencies, and management reporting to ensure progress and its pace are visible to client account managers and senior executives.

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

Yes. Important parts are described above in (57).

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

Yes. Please see answer to question 57.

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

Luminos implementations will rarely, if ever, be on the critical path of implementing new clients. Obtaining run-in data, applying quality standards and necessary fixes, customizing our service offering, and other activities will determine the new client implementation timeline. These vary from weeks to months depending on time available to inception date, cooperation of incumbent TPA, complexity of service offering customizations (exclusive of Luminos) required.

PAGE 9: Business Information

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

RISX-FACS.Com has been in production since 2000.

2015 RMIS REVIEW Questionnaire: Bundled Vendors

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

Arthur J. Gallagher

**Q63: Business Locations**

Roughly 100 locations worldwide

**Q64: Top Officers**

Top Executive 1:

Scott Hudson, Chief Executive Officer

Top Executive 2:

Mike Hessling, Chief Client Officer

Top Executive 3:

Russell Pass, Chief Information Officer

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

*Respondent skipped this question*

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

*Respondent skipped this question*

**Q67: Total annual revenue for all product versions offered**

*Respondent skipped this question*

**Q68: Approximate percent of revenue spent on R&D**

*Respondent skipped this question*

**Q69: Customer Statistics**

*Respondent skipped this question*

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

Construction

2

Hospitality/Entertainment

5

Insurers/TPAs

1

Real Estate

3

Transportation

4

**Q71: Top 5 RMIS competitors**

1.

N/A

**Q72: Predominant programming language**

.Net / C#

**Q73: Databases supported**

Microsoft SQL Server

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

iOS, Android, Windows, Blackberry

PAGE 10: Pricing

|   |  |
|---|--|
| <b>Q75: Pricing approach for ongoing usage (check all components that drive cost for client; do not check if no charges associated)</b>   | Other (please specify)<br>N/A. Bundled with claims management offering |
| <b>Q76: Does your RMIS act as a “channel partner” for any 3rd party information or a la carte services?</b>   | No   |
| <b>Q77: Approximate total annual cost (ranges) excluding initial implementation</b>   | <i>Respondent skipped this question</i>                                |
| <b>Q78: What are the associated fees and hourly rates to implement your system?</b>   |  |
| Generally speaking, there will be no a la carte implementation costs.   |  |
| <b>Q79: What is the typical one-time cost to implement your system?</b>   |  |
| Zero to GB clients.   |  |
| <b>Q80: Additional comments on pricing</b>  |  |
| Luminos is included with our claims management product at no additional cost. Given how economical it has been for GB to implement Luminos/Origami Risk, we have had no need to raise costs for our claims management product above what it was previously. |  |

PAGE 11: Other Information

|  |
|--|
| <b>Q81: Please comment on your recent system uptime/availability performance, as well as methods that you use to measure and monitor it.</b>   |
| Luminos is a new product with its own (Amazon-supplied) infrastructure, but we expect update very similar to that of Origami Risk - 8 minutes of unplanned downtime in 2014 and 6 hours of planned downtime.   |
| <b>Q82: Please describe if your RMIS is multilingual.If so, please list the other languages supported.</b>   |
| The Origami Risk response to this question applied in full.  |
| Origami has users in dozens of countries and includes features that support internationalization. Fields and field labels are available in all languages except for languages that require complex symbols (such as Japanese). Embedded help text is also available in multiple languages and coded fields support decodes in multiple languages. Origami supports international standards for displaying dates and also support both local currency and a rollup currency for comparison. |
| Q96: List the top 3 reasons that you believe set you   |

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

- |   |   |
|---|---|
| 1 | Cost: Advisen's top ranked RMIS platform in 2013 and 2014 at zero additional cost to GB clients     |
| 2 | Value-added reports and analysis built using the platform's easy to use toolset                     |
| 3 | Wealth of (identity masked) data from participating GB clients against which to compare performance |