



ADVISEN

Insurance Intelligence®

Q1: Contact Information

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Q2: Company Website

www.risksciencesgroup.com

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

Dmitri

Q4: Technology Deployment Options

Web: Vendor Hosted (ASP)

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

Additional lines can be configured as needed using built-in configuration tools. FMLA, Cargo and others have been added to customer systems.

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

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.

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, other than the Oracle limit of 1,000 columns per individual view.

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

Internet Explorer 8.0 or later, Google Chrome, Mozilla Firefox 17 or later, Safari 5.0 or later, Opera 11

PAGE 3: SYSTEM FUNCTIONALITY

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	Unavailable

Q11: Maximum amount of dashboards allowed by your system

Unlimited

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

Dmitri has dozens of unique dashboards due to it's included capabilities to develop unlimited dashboards from scratch. Customers are not limited to a set library and can develop dashboards using a wide variety of widget types. Dashboards can include multiple levels of drill with multiple widgets at each drill level, drill to records, trend lines, links and other features. Examples of unique dashboards include: Executive (program) summary, Coverage specific summary, Predictive Analytics, Policy Summary and many more. Alerts are also virtually unlimited as Dmitri's included Alerts module can trigger alerts based on parameters or thresholds (e.g. Incurred exceeds \$xK), events (e.g. a new claim) and records transitioning from not meeting specified criteria to meeting that criteria (e.g. The "Send to TPA" flag was just set or the claim now meets the criteria of "Litigated with Reserves above \$100K) etc

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	Configurable
Profiling, red-flagging events	Standard
Goal tracking	Configurable
Loss forecasting	Standard
Experience Modification	Configurable
Cost of risk/premium allocation	Configurable
Underwriting/rating calculation	Configurable

Q14: Policy and Exposure Tracking

Policy tracking (list of policies)	Standard
Policy management (details of policies)	Standard
Underwriting	Configurable
Certificate tracking	Configurable
Certificate issuance	Configurable
Property tracking (values)	Standard
Safety/loss control analysis	Standard
Bonds/contracts tracking	Configurable
Asset Management	Standard
COPE Tracking	Standard
Fleet Management	Standard
Integrated Policy Management	Standard
Basic Values / Exposures Entry	Standard
Retention vs Premium Calculator	Configurable
Coverage Gaps and Overlaps	Standard
Intelligent Mapping	Custom
Please explain your intelligent mapping software capabilities	Intelligent Mapping features are on RSG's 3 year product roadmap

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

Cognos Workspace, Cognos Workspace Advanced, Cognos Insight, Cognos RAVE, Cognos Report Studio. RSG proprietary software is used for Benchmarking and Predictive Analytics

Q16: Typical Analytics/Metrics reports

Key Performance Indicators (KPI) measurements	Standard
Loss Forecasting	Standard
Cost of risk allocation	Configurable
Heat Map reports on loss distribution/location	Standard
Other Key Reports	Benchmarking, Predictive, Safety, Financial Analysis - Summary & Detail, MBR Analysis, Period to Period Comparisons, Layer & Limit Analysis, Reserving Analysis & many more

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

Dmitri has an optional self-service industry benchmarking module that provides a library of template, dashboard and interactive reports comparing customer data to comparable industry data. Customers can measure against our entire RSG book-of business, and at the 2 or 3 digit NAICS code level. They may also compare their most recent 12 month's of experience to their prior 12 months. User's may also develop their own custom benchmarking reports using available data. Customers have no access to any raw data of other customers as the book-of-business benchmarking database contains only pre-summarized and de-identified data.

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

Dmitri can easily be configured for entry, query and analysis of any ERN data, but does not include a standard ERM module.

Q19: Other notable features or comments

RSG has eliminated its multi-tier "elements" branding which were product variations of Dmitri in favor of a single "Dmitri" product that may be configured as needed.

PAGE 4: Claims Self Administration Features

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

Per the unique specifications of each customer seeking such estimates

Q21: Please describe your business process / workflow collection tools

(1) Automated Alerts that can generate any combination of e-mails, reports, diaries, and adjuster notes. For example, an alert can trigger creation of a report or file, attach it to an auto-generated e-mail, send it to the designated recipient(s), document what took place by creation of an adjuster note, and create a Diary action item for follow-up, based on virtually unlimited business rules. (2) Dmitri includes sophisticated report scheduling & bursting features. (3) Automated attachments intake via e-mail. (4) mobile device forms for data entry via tablets. (5) Built-in Data Loader allows data collected or available in Excel to be easily uploaded. (6) Configuration tools that allow any module to be easily adapted customer specific workflow. (7) Excel automation that allows custom Excel macro/VBA functionality to be embedded in automated Dmitri report processing. For example, an auto-scheduled and auto-distributed Dmitri report can first pass the data to Excel, execute any Excel based processing, and then continue with automated distribution. Combinations of the above functions allow end-to-end workflow for many business processes.

Q22: Claims management features

Customizable Diary	Standard
Adjuster Notes access (if applicable)	Standard
Reserve Analysis (worksheet)	Configurable
Other Claim Management Features	(1) Links (to associated records, to external data, to external systems, to system functions), (2) Adjusters module and functions which simplify interaction with Adjuster & Supervisor, (3) Standard functions and widgets for File Attachments, MBR data, Predictive Analysis Results, Legal, Contacts, Disability, OSHA, Occurrence, e-mail & more. (4) Ability to present claims data as a form, chart, graph, grid, matrix, map, hotspot image and other presentation formats, (5) Standard widgets for display of custom fields as well as ability to add custom fields anywhere, (6) Claim reports accessible within claims management module (w/o need to launch reporting tools or module), (7) Robust alerts functions, (8) Automated file attachments to claims and their detail records via e-mail, (9) Unlimited drill to detail capabilities from claim level to underlying detail (e.g. Claim > MBR Bill > Bill Line Items > Line Item Diaries etc), (10) Allows for client specific business rules, (11) Claims pages can be unique by source (TPA/Carrier/In-House) so that presentation is tailored to the specific data of that source (data provided, specific labeling, desired links, desired business rules etc).

Q23: Third party reporting and documentation

OSHA reporting	Standard
NCCI Reporting	Configurable
Other Carrier Data	Standard
Describe other carrier data & include names of carriers	RSG performs data integration from any source. Major sources include Travelers, ESIS, Liberty Mutual, The Hartford, CNA, Zurich and others

Q24: Other notable features or comments

Claims Administration can be performed using Dmitri or partner, Systema Software's SIMS, with the later having a more robust feature set, particularly for WC. When SIMS is utilized, data is made available in Dmitri for all Dmitri functions and reporting.

PAGE 5: Software, Technology and Security

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.	
N/A	
Q27: Who maintains your software platform?	
Risk Sciences Group (RSG)	
Q28: What software is used to track your RMIS solution's defects, bugs, and problems?	
HP Quality Center, Service Now, Sharepoint	
Q29: Do you have a need to develop software outside of your primary platform?	Yes
Q30: If so, what applications are involved?	
Certain mobile forms, custom features specific to clients in unique cases	
Q31: What third party vendors do you partner with to provide functionality?	
Oracle, IBM	
Q32: Does your firm use off-shore resources at all?	Yes,
	If yes, what company? Computer Sciences Corporation (CSC), Cognizant, Persistent, HCL
Q33: Who maintains your software infrastructure?	
RSG/Crawford with some functions supported by HCL	
Q34: Are there multiple, separate data center facilities used to host data for global clients?	
No	
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

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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)

WSI, WSS

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

Dmitri relies on WebServices to send/receive data. Each data call is authenticated and authorized. All data are transported over HTTPS. For external, Web Services API are built to consume for push and pull.

Q40: Describe any API offered

For external, Web Services API are built to consume for push and pull. XML contracts are established for major entities.

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

Yearly intrusion and penetration tests are conducted by external parties.

PAGE 6: Interfaces

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

Broadspire, Gallagher Bassett, Sedgwick, Travelers, ESIS, Liberty Mutual, The Hartford, York, CNA, Zurich and dozens of additional insurers & smaller TPA's

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

\$175 / hr

PAGE 7: Training, Support and Customer Feedback

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

Two training days on-site at customer facilities included in most proposals with additional days negotiated as needed. Timing is negotiated with customer, but typically occurs when implementation is complete and includes all users. 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. RSG tailors each session to the specific needs and skills of the users to be trained. Other training methods include Webex or remote desktop sessions using included support hours, advanced training sessions held at our annual Partners Conference, regional training sessions held in major cities, Webinars prior to new releases, user guides, Tips & Tricks articles and e-mail blasts.

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

61 (includes Account Managers and operations center technical support staff)

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

8:00 am to 8:00 pm Eastern. Staff generally available an hour or more prior and after. Additional support available as negotiated.

Q50: Position regarding support of prior product versions

RSG supports all client installations and upgrades all customers to its latest version. When there is a major platform change, transition may be phased, but all customer retain support until migrated to most current release.

Q51: Do you host a user conference?

Yes

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

October 14-16, 2014

Q53: How many customers / prospects were in attendance?

55

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

Client Stewardship Meetings, Client Advisory Board, Partners Conference sessions, including sessions devoted solely to feedback, occasional surveys, use of industry consultants, sales win & loss post-mortem analysis, sales team inclusion in development planning, and competitor assessments.

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

RSG assigns each customer a designated Account Manager who serves as the single point of contact for all support calls, issues and communication to and from the customer. The Account Manager is supported by a designated team consisting of staff with skills in account management, data analysis, systems development, network support, report development and more. Primary and back-up account management and technical resources are assigned to each customer to assure adequate support from staff familiar with the program are available. This model creates direct staff to customer accountability for all team members rather than just the Account Manager. The same designated team is utilized for both the RMIS implementation and ongoing support, which results in superior customer service. The support team is fully aware of the customer's data profile, system configuration, overall reporting needs and RMIS related objectives.

Q56: Do you have dedicated business analysts?

Yes

Q57: Describe your process of tracking delivery team activities

Detailed project plans are created and maintained which list RSG, customer and third party deliverables and deadlines. Project contingencies and dependencies are noted, as well as resources assigned and detailed status. In addition to internal weekly project management meetings, project status calls with customer are held weekly. RSG advises customer prior to project start of common causes of project delays so as proactively avoid them.

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

RSG typically uses an Agile approach to development projects. For product implementation projects, RSG utilizes a designated team approach. RSG operations staff consists of teams that are each made up of account managers, report developers, loads and interface specialists, data specialists and other disciplines. Accounts are assigned to a specific team who performs the implementation, delivers the training and provides the ongoing support. All members of the team therefore have direct accountability for the success of the program. The knowledge and experience gained during the implementation allows the team to provide superior ongoing support that is based on awareness of the client's data, reporting needs, system configuration and overall RMIS objectives. RSG seeks to clearly identify and document all deliverables up front by holding specifications meetings with the customer as the initial implementation step. A detailed project plan is then created documenting all major and minor milestones and deliverables along with contingencies, target dates and responsible parties. Weekly implementation status calls are arranged to ensure compliance with the plan, communicate status and revisions, and gather information. Scope changes are documented and approved via a Statement of Work.

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

Yes, although it is flexible enough to adapt to customer requested processes. Key features of our governance process include: Planning & design meetings with client, written detailed specifications formally accepted by client, detailed project plans (which include all deliverables, target dates, contingencies, responsible parties and assumptions), agreed upon acceptance criteria, no less frequent than weekly status calls with client, documented internal and client issue escalation procedures, established process for technical and account management oversight by Directors, and assigned executive sponsor from the senior leadership team. In some cases there are service level agreements specific to implementation projects and performance guarantees.

Q60: How long is the typical implementation time?

Implementation time can vary by customer with a range of 30 to 60 days.

PAGE 9: Business Information

Q61: What was the year of your first RMIS implementation? 1978

Q62: Parent Company (if applicable) Crawford & Company

Q63: Business Locations

Atlanta, GA, Mahwah, NJ (New York), Schaumburg, IL (Chicago), San Rafael, CA (San Francisco), Dallas, TX

Q64: Top Officers

Top Executive 1:	Mark Stergio, CEO
Top Executive 2:	Sally Sinden, Vice President Bundled Operations
Top Executive 3:	John Jacovcic, Vice President - Technology

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

Executives / Senior Management	6
Product Management, Marketing & Sales	6
Project Management, Development and Quality Assurance	43
Customer Support and Training	58
Other	0
Total Employees	113 + RSG utilizes numerous resources of parent company

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

Executives / Senior Management	5
Product Management, Marketing & Sales	7
Project Management, Development and Quality Assurance	45
Customer Support and Training	61
Other	0
Total Employees	117 + RSG utilizes numerous resources of parent company

Q67: Total annual revenue for all product versions offered RSG does not publish financial information independent of its parent company

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Q68: Approximate percent of revenue spent on R&D 15%

Q69: Customer Statistics

Total Current Parent Level Clients –this client version	489
Total Current Parent level Clients- all previous versions	5
Total Current Users—all versions	12000
New Clients in Last Fiscal Year	34
Largest Number of Users in Single Contract	4200
Number of lost clients in Last Fiscal Year	12

Q70: Largest customer markets (Please rank top 5)

Hospitality/Entertainment	5
Insurers/TPAs	2
Manufacturing	4
Retail/Distribution	1
Transportation	3
Other (please specify)	Insurer/TPAs includes Insurance Brokers

Q71: Top 5 RMIS competitors

1.	RisKonnnect
2.	STARS
3.	Origami
4.	Ventiv
5.	N/A

Q72: Predominant programming language Other (please describe)
Adobe Flex, Oracle PL/SQL, Java

Q73: Databases supported Oracle

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

Dmitri mobile site using browser on all smart phones and tablets - iOS, Android, Windows.
Cognos app on iOS and Android.

Q75: 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,
 Read only (limited access users),
 Data conversions/feeds/EDI, Maintenance,
 Support, Training,
 Integration with HR, A/P systems,
 Other (please specify)
 Note that on the Module/LOB choice, most modules included in system license. Only Self Administration and a few other add-on modules have separate fees.

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

Yes,
 Does your RMIS act as a “channel partner” for any 3rd party information or a la carte services? Systema Software. While Dmitri offers claims self-administration features, we also partner with Systema Software when a robust full-featured WC self-administration module is required.

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

10 Named Users	Less than \$25,000
100 Names Users	\$75,000 - \$100,000

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

Fixed Fees: System License, Named User Licenses, Module Licenses (for the few modules not included in system license when needed), On-Site Training, Data Conversions & Loads, System Interfaces (HR, Payroll etc). Hourly Fees: Product Tailoring, Custom Report Development. Hourly rates range from \$150 to \$175 per hour depending on services rendered and how they are packaged (e.g. lower rates available for blocks of time vs T&E)

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

This varies significantly by customer due to the wide range of customer types, support needs and data integration requirements of RSG customers. Most range between \$15K to \$100K with \$20K to \$50K the most common.

Q80: Additional comments on pricing

Respondent skipped this question

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

RSG uses a 3rd party (Key Note Systems) to monitor our system. They pole & collect statistics from 5 different locations using 5 different Internet providers to provide an accurate view of our applications availability and performance. Up-time consistently exceeds 99% and was 99.8% on the most recent report.

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

Dmitri is not currently multilingual; however, this feature is currently on our 3 year product enhancement roadmap.

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

- | | |
|---|---|
| 1 | Overall vendor quality with strong focus on quality of data |
| 2 | Superior analytics, including Cognos, Industry Benchmarking, and Predictive Analytics |
| 3 | Quality and responsive support from highly experienced client designated teams |