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Insurance Intelligence®

Q1: Contact Information

Name:	Jack Tatum
Company:	Riskconnect, Inc.
Address:	1701 Barrett Lakes Blvd.
Address 2:	Suite 500
City/Town:	Kennesaw
State:	GA
ZIP:	30144
Country:	USA
Email Address:	jack.tatum@riskconnect.com
Phone Number:	(770) 790-4700

Q2: Company Website
<http://www.riskconnect.com/>
Q3: Product Name Note: Please include all names of systems currently supported

Riskconnect RMIS, Riskconnect GRC, Riskconnect EHS, Riskconnect Healthcare

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	Standard

Q6: Other lines of business supported

Beyond the above standard lines of business, Riskonnect also supports coverages such as HPL, Product Warranty, Cargo, Plant Damage Subrogation, Aircraft Hull, Crop, Catastrophe, etc.

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: All property/casualty lines.

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

As a standard feature, Riskonnect provides comprehensive content and document management capabilities. This includes the ability to attach any type of electronic document to records within the system. These can be manually uploaded, imported as part of a data load/feed and brought into the system via our email service features. The feature supports version control and viewing permissions of the document including numbered and dated versions listed by owner. The current version is presented along with the archived versions for easy reference. Document owners or system administrators can set sharing and viewing permissions as needed.

Riskonnect also provides enhanced document management functionality through our eComposer, eDocs and Scanning tools.

-Riskonnect eComposer generates letters, documents, presentations and spreadsheets by gathering data from a target record and merging into a template. The results can be saved, printed, emailed and/or stored as an attachment on a record.

-Riskonnect eDocs offers our clients an easy and automatic way to generate forms using system data and predefined templates. These forms can be sent to any email address - on demand, periodically or generated in response to a system event. Responses can update existing records and are stored as .pdf attachments.

-Riskonnect Integrated Document Management System provides the latest technology to efficiently capture and manage the stacks of paper related to business processes.

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?

There are no limitations.

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

Compatible web browsers supported by the Riskonnect platform include:

- Microsoft Internet Explorer v7,8,9,10,11
- Mozilla Firefox most recent stable version
- Google Chrome most recent stable version
- Apple Safari v5.x and 6.x on Mac OS X

Q11: Please list the levels of hierarchy of your RMIS

Riskconnect can accommodate an unlimited number of hierarchy levels, and is designed to reflect our client's specific hierarchy levels. In addition, Riskconnect supports multiple hierarchies for a single client.

PAGE 3: SYSTEM FUNCTIONALITY**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	Unlimited
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Q14: Please describe any unique dashboard or alert that we did not list above

- Drag and drop authoring with live system data
- Report scheduling to both system and non-system users, based on calendar date or triggered event
- Progressive drill through to allowing real-time analytics
- Created for single users or groups
- Multiple formats including pie/doughnut, vertical and horizontal bar charts, line graphs, scatter plots and funnel.
- All capabilities listed available on Mobile platforms, including iOS and Android, through native applications with touch motif

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	Standard
Please explain your intelligent mapping software capabilities	Riskconnect Alerts is designed to assist stakeholders with business continuity planning and emergency management. It tracks 48 event types including earthquakes, fires, epidemics and terror attacks. Risk Managers, Business Continuity Teams and Global Real Estate Teams use this feature to pinpoint information specific to their organization's need. Some common ways it is used include: 1) Pairing locations of vendors, properties and key supply chain information with real-time potentially catastrophic, event data. 2) Clients are able to view any event and see all relevant properties or vendors that are located near the epicenter of the event. 3) Automatic workflow can escalate notification via email or Chatter, should the event be substantial.

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

Riskconnect offers a fully integrated business intelligence suite including ad-hoc reporting, dashboards, dynamic alerts all in an easy to use drag-and-drop interface. This also allows for sophisticated currency conversion, parameterized template reporting, current and multiple prior period reporting, and pixel perfect output. These reports process in real-time with sub-second performance.

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	Loss Triangles, Data Quality, Safety, OSHA, Property Values and COPE, Policy, Certificates

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

Riskconnect provides benchmarking and predictive modeling against massive external claim databases.

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

Enterprise risk management is core to Riskconnect's suite of applications, including Riskconnect GRC, a comprehensive, web-based system that gathers diverse risk data from across the enterprise in a highly visual manner so that risks are easily identified, assessed, and managed. Riskconnect GRC provides the flexibility to adapt to your ERM process regardless of the framework you select - e.g. ISO 31000, COSO ERM or any other variation or industry specific framework. With Riskconnect GRC, you will be able to manage risks across the organization to meet the needs of your many and varied stakeholders.

Highlights of this feature include:

- Objectives, Risks, Compliance, Controls and governance more seamlessly connected
- A single data repository, including feeds from other systems for all risk data
- Risk Inventory with easy filtering
- Risk profiles using user selected filters
- Scenario reporting linked to simulations
- All key roles such as risk owners centralized
- Workflow functionality across the Enterprise
- Control optimization
- Tablet integration facilitates live risk interviews
- Risk Committee management, including approval process and attendance records for regulator review
- Quantitative or qualitative risk scoring
- Risk Register with associated mitigations
- Correlation between risks to run simulations
- Emerging risk validation and escalation
- Stakeholder dashboards and views
- Ability to upload data from spreadsheets
- Range of distributions for estimating risk
- KRIs and KPIs tracked and linked to risks
- Risk Owners able to manage their risks by having access to current data about control effectiveness
- Track Incidents and risk events

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

Riskconnect innovates faster than any other provider on the market. This is, and always has been, our key differentiator. The specifics of future development at Riskconnect are client-confidential. Riskconnect R&D continues to allow our clients to push the discipline of risk management throughout their organization, making risk management as a leader in innovation in their organization. Riskconnect R&D investment is presently just under \$800M annually, dwarfing all investments in our industry combined.

Q22: Other notable features or comments

Respondent skipped this question

PAGE 4: Claims Self Administration Features**Q23: Please describe how your system develops a TCOR (total cost of risk) estimation**

Riskconnect develops a TCOR estimation by enabling our clients to select the different costs they wish to include in their "Total Cost of Risk." Riskconnect then configures the system to accommodate those costs and perform allocation calculations. The resulting allocation amounts are then stored back in the Riskconnect system for future reference and analysis.

Q24: Please describe your business process / workflow collection tools

Riskconnect goes beyond traditional workflow, allowing your entire risk management business processes to be automated. With Riskconnect, workflows are easily set up through a graphical process builder. Workflows run in real-time and can be triggered by ANY item in ANY object in the entire database, with no limits on the number of "hits". Any time that changes to a record meet the conditions in a workflow rule, the system automatically performs any actions associated with the rule. Examples include automated tasks, email alerts, outbound messages, report result triggers, approval process, SMS text messages, field updates, adding new records, web services, etc.

Q25: Claims management features

Customizable Diary	Standard
Adjuster Notes access (if applicable)	Standard
Reserve Analysis (worksheet)	Standard
Other Claim Management Features	Riskconnect Claims is a comprehensive claims administration system on an enterprise-class platform, enabling American to track, manage and administer all lines of coverage. The system also includes the ability to accept data loads from TPAs and carriers as needed by our clients. Claims records can be created, modified, and configured by the end user (security permitting) to address formatting and/or content. All of the applicable data fields are shown on the claim record as required. The claims may be linked to litigated events, policies, properties, risk events, safety, business units, specific locations, and even departments within specific locations. All claim data and analytics can be viewed on client controlled reports and dashboards.

Q26: Claims administration features

Incident Tracking	Standard
Check writing	Standard
Utilization review	Standard
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

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

Riskconnect's partners for FROI state forms, Mitchell Regulatory and ClaimWire, stay current with the FROI forms for all states. ClaimWire updates their forms almost immediately after changes are released. Mitchell Regulatory updates their EDI specifications as changes are made by states.

PAGE 5: Software, Technology and Security

Q29: Did your organization develop the software platform your solution resides on? No

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

The Riskonnect solution is hosted by our platform provider, Force.com. Force.com provides the most reliable and secure business platform in the world. Its R&D continues to allow our clients to push the discipline of risk management throughout their organization, making risk management as a leader in innovation in their organization. Riskonnect R&D investment is presently just under \$800M annually, dwarfing all investments in our industry combined.

Q31: Who maintains your software platform?

Riskonnect

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

Riskonnect includes integrated tracking of customer requests, ideas and other feedback. Due to the stability of our platform, defects/bugs are extremely rare.

Q33: Do you have a need to develop software outside of your primary platform?

No

Q34: If so, what applications are involved?

Respondent skipped this question

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

Our primary business partner is our platform provider, Force.com. We also integrate with IBM Cognos (Advanced Business Intelligence), Mitchell Regulatory (MMSEA Reporting), WireCanyon (State-specific reporting), ReedGroup (Medical Disability Guidelines and Predictive Modeling) and Adobe (eSignature).

Q36: Does your firm use off-shore resources at all?

No,

If yes, what company?

Riskonnect is a multi-national organization with employees throughout the world. We do not use contract labor.

Q37: Who maintains your software infrastructure?

Riskonnect

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

Yes.

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? Yes

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

Riskconnect supports SOAP, WSDL and WS-I Basic Profiles.

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

Riskconnect supports SSL 128 bit data encryption certified by VeriSign. All data exchanges are encrypted via SFTP with PGP encryption. Data is encrypted while in transit and while at rest in files and in backups.

Q44: Describe any API offered

Riskconnect's platform is the most widely used platform for APIs. The core set of APIs include the Force.com SOAP and REST-based Web Service APIs, the Bulk API, and the Metadata API.

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

N/A

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

N/A

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

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

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

Riskconnect and our platform provider protect customer data by providing end to end security, including SSAE 16-Type II audits, and more. The Riskconnect platform's security standards are equal to the best civilian data centers in the world, including the world's most security-conscious financial institutions. All data is encrypted in transfer. All access is governed by strict password security policies. All passwords are stored in MD-5 hash format. Applications are continually monitored for security violation attempts. Additionally, multilevel security products from leading security vendors and proven security practices ensure network security. All networks are certified through third-party vulnerability assessment programs.

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

Riskconnect currently integrates with over 150 data sources, including 70 TPAs with many more in development. The top five TPAs that Riskconnect interfaces with are Sedgwick, Gallagher Bassett, Liberty, Travelers, and ESIS.

Q51: Please describe your approach to state EDI compliance (e.g. vendor partnerships) and the breadth of your existing capabilities.

Riskconnect provides full EDI capabilities for all states including FROI and SROI reporting. Riskconnect does this in partnership with WireCanyon.

Q52: Other System interfaces

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

Q53: Other interfaces not listed above

Over our large client base, Riskconnect has interfaced with hundreds of different systems for a variety of different needs.

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

Respondent skipped this question

PAGE 7: Training, Support and Customer Feedback**Q55: Briefly describe your standard training approach (when and to whom) and your methods utilized**

Riskconnect offers our clients training in the manner in which it will be best received by our client's user base, including, but not limited to video, webinar, classroom, train the trainer, tutorials etc. Implementation training includes customized training guides complete with exercises and client-specific configuration examples. All training materials are provided online and updated in conjunction with each platform upgrade. System documentation related to client-specific configuration is posted and available online.

Beyond Riskconnect's new client training and standard service and support, many clients desire additional training. Riskconnect University, the Riskconnect continuing education training program, is designed to help risk and safety professionals further their technology and risk management skills. Riskconnect University encompasses continuing education, webinars, newsletters and the Annual User Conference.

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

106

Q57: Support types offered:

Dedicated (not pooled) support person,
Online help, Screen “tips” or mouse-overs,
Video tutorials

Q58: Telephone support hours

Riskconnect support is available 24 hours a day, 7 days a week. The skills and services available after hours are the same ones available during regular business hours via our client's designated Client Support Teams.

Q59: Position regarding support of prior product versions

All of our clients are always on the latest version/product release.

Q60: Do you host a user conference?

Yes

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

October 2014

Q62: How many customers / prospects were in attendance?

192

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

Clients are encouraged to make solution recommendations and enhancement requests. These requests may be documented directly in the Riskconnect application, which automatically sends an email notification to Product Management, Research & Development, and Professional Services leadership, informing them of the new request in addition to an aggregation of all enhancement requests in order to prioritize in conjunction with our product roadmap.

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?**

Each of our client's is assigned a dedicated service team. Riskconnect's Account Management team supports the on-going needs of customers, including day-to-day support of system usage as well as strategic program development to help meet customer goals. Riskconnect Account Managements team consist of a dedicated account manager, data engineers, business analysts, and technical engineers.

Q65: Do you have dedicated business analysts?

Yes. Riskconnect business analysts are responsible for gathering system requirements, documenting the client's business processes, applying industry-based best practices, building a solution design, configuring a system that meets client needs, and providing functional enablement to users.

Q66: Describe your process of tracking delivery team activities

For each implementation, a comprehensive MSA, SOW and project plan ensures all parties understand the work to be completed and the associated time frame. Our fully integrated project framework ensures deliverables are efficiently tracked and managed, and completion/deployment of work requires client approval and sign-off.

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

Yes. Each Riskconnect implementation is specifically tuned for each client. Our implementation teams utilizes a 6-staged approach for delivering implementations. Each stage (Sales, Initiation, Discovery & Planning, Configuration & Development, Testing, Transition) has defined entry and exit criteria as well as specific activities and milestone deliverables. Entry and exit criteria are defined in stage gates and provide the ease of management, planning and control necessary for a successful implementation and predictive lifecycle.

Each stage is scheduled with specific deliverables. An initial, high-level schedule of the project stages is provided at a client kickoff meeting during Initiation & Planning (after execution of the Statement of Work and Master Services Agreement). A detailed project baseline schedule is then provided to the client at the conclusion of the Discovery stage prior to commencement of configuration and development.

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

Yes. To ensure that each of our implementations run smoothly, Riskconnect has set processes in place that act as controls for the implementation process. Quality is a theme throughout our six-stage implementation process: Sales, Initiation/Planning, Discover/Design, Config/Build, Testing, Transition. The earlier stages have written documentation such as the SOW for the sales stage and the Functional Requirements and Data Interface Design (DID) mappings for the Discover/Design stage. These documents are written by Riskconnect and based upon extensive interaction with the client team. The documents are reviewed by the client team and accepted before we enter into the next stage of implementation. The later stages have thorough review and testing by Riskconnect and also direct client testing for acceptance. We provide training and scripts in order for client representatives to effectively complete acceptance testing.

Q69: How long is the typical implementation time?

Each Riskconnect Implementation is specifically designed to meet our client's individual needs. Timeframes are scoped during the Discovery Phase of our implementation methodology. A typical implementation is 1 to 6 months.

PAGE 9: Business Information**Q70: What was the year of your first RMIS implementation?**

2008

Q71: Parent Company (if applicable)

Not Applicable.

Q72: Business Locations

Riskconnect is headquartered in Kennesaw, GA. We also have offices in Chicago, Illinois; London, UK; and Mangalore, India.

Q73: Top Officers

Top Executive 1:	Robert Morrell
Top Executive 2:	Roger Dunkin
Top Executive 3:	Antonio Dabraio

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

Executives / Senior Management	7
Product Management, Marketing & Sales	12
Project Management, Development and Quality Assurance	13
Customer Support and Training	54
Other	16
Total Employees	102

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

Executives / Senior Management	7
Product Management, Marketing & Sales	27
Project Management, Development and Quality Assurance	22
Customer Support and Training	93
Other	16
Total Employees	165

Q76: Total annual revenue for all product versions offered

Respondent skipped this question

Q77: Approximate percent of revenue spent on R&D

Respondent skipped this question

Q78: Customer Statistics

Total Current Parent Level Clients –this client version	162
Total Current Parent level Clients- all previous versions	162
Total Current Users—all versions	7769 named users / 75,000+ site users
New Clients in Last Fiscal Year	57
Largest Number of Users in Single Contract	677 named users / 10,000+ site users
Number of lost clients in Last Fiscal Year	1

Q79: Largest customer markets (Please rank top 5)

Healthcare	2
Hospitality/Entertainment	3
Manufacturing	4
Real Estate	5
Retail/Distribution	1

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

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

Q81: Top 5 RMIS competitors

1.	Metric Stream
2.	Marsh CS Stars
3.	Ventiv
4.	RL Solutions
5.	Origami

Q82: Predominant programming language

Other (please describe) Apex

Q83: Databases supported

Other (please describe)
 Not applicable. Riskonnect is offered as a
 Software as a Service (SaaS) solution.

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

Riskonnect is fully mobile. Supported devices include the iPhone, iPad, Android Phones, and Android Tablets. Riskonnect offers full system functionality and enables users to access their risk management work platform from anywhere using their smartphone or tablet with native mobile applications.

Q85: Please list the RMIS-related revenue for the following years:*Respondent skipped this question***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:*Respondent skipped this question*

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

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

10 Named Users	\$25,000 - \$50,000
100 Names Users	\$100,000 - \$200,000

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

Respondent skipped this question

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

Respondent skipped this question

Q93: Additional comments on pricing

Riskconnect is licensed as an annual subscription fee. Other pricing components include professional services fees (including a one-time implementation fee, and ongoing annual service hours fee) and data services fees (for automated data loads through the Riskconnect Data Services Group).

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.

Historically, our clients have seen 99.99% uptime. The Riskconnect platform is completely transparent with performance information.

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

Yes. The system supports over 50 languages including: Danish, German, English, Spanish, Finnish, French, Italian, Japanese, Korean, Dutch, Portuguese, Russian, Swedish, Thai, Chinese (Simplified) and Chinese (Traditional).

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

- | | |
|---|--|
| 1 | Our Platform. Massive ongoing R&D investment. We are more than a traditional RMIS vendor. We provide highly configurable and customizable proprietary solutions on a collaborative work platform coupled with strategic consulting and project management capabilities that are game-changing in the risk management industry. |
| 2 | Our Culture. We are on a mission to fundamentally change the risk management information systems market, and empower risk management departments large and small with a new generation of technology. |
| 3 | Our People. With average experience of 20 years in the industry, Riskconnect brings top talent from the risk management and high tech industries together. We recruit and retain the very best in every part of our operations. |