



ADVISEN

Insurance Intelligence®

Q1: Contact Information

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Q2: Company Website

www.csstars.com

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

STARS Enterprise
STARS Next Generation Platform
STARS Professional Edition

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

STARS supports all lines of coverage. In addition, STARS has standard sets of codes, fields, screens and reports for many lines of coverage. These standards have been developed from STARS 40+ years of experience and are recognized by industry experts.

Q7: Other related functionality

Member Portal

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

STARS provides users an easy way to upload, manage, search and secure documents with its intuitive and comprehensive document management capabilities.

STARS makes it simple and fast for users to upload documents such as Microsoft® Word®, Adobe® PDF® files, video files and image files (i.e., .BMP, .JPG, .TIFF) from virtually anywhere and from different devices (desktop, laptop, mobile devices). STARS also allows users to email documents into the system. When emailing a document into the system, the system will intelligently scan the subject line to identify which claim, incident, occurrence, location, or policy it should be attached to and then it will attach the document to the appropriate record. Recognizing that many organizations already have a document management system(s), STARS makes it easy to integrate with third party document management solutions to further add to its comprehensive document management capabilities. Unlike competing systems, STARS also allows users to upload large files into the system to accommodate the needs of the industry.

Once in an incident, claim, occurrence, location, policy, program, certificate of insurance, payment, contact, employee, allocation, asset, approval, audit, action plan or other record, users can easily open, view, edit and manage their files/documents/notes in one centralized location. This includes viewing document information such type of file, user name who uploaded the document, document category, description of document, date/time of upload, size of document and other pertinent information which can be configured by the system administrator.

Through STARS advanced search functionality, finding files is a breeze. Not only can users quickly find files by searching by file name, type of file, user name, category, description, date/time and other user defined fields but users can use smart filters to find files.

Documents stored in STARS are secured with the highest level of security and are fully managed by STARS. In addition, STARS security allows system administrators to control which users can open & view, edit, and/or delete documents/files.

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?

Yes. STARS has configurable date, number, text and coded fields on each record type in the system. These fields can be configured by end users in an easy-to-use front end administrative module. All of these fields are reportable.

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

STARS supports Internet Explorer 8 (32-bit), 9 (32-bit and 64-bit), 10 (32-bit and 64-bit) and 11(32-bit and 64-bit). STARS next generation platform is browser agnostic and works with any browser that supports HTML5 and javascript frameworks.

Q11: Please list the levels of hierarchy of your RMIS

STARS allows users to store and organize all of their organization's property and exposure information, recommendations, claims/incidents, policies, related attachments and other data in a variety of hierarchy configurations. STARS robust hierarchy functionality allows users to create a hierarchy based on their organization's unique needs (such as a physical entity hierarchy or a functional area hierarchy) and view their hierarchy in a variety of views. In addition to the traditional list view, a user can view their hierarchy in a tree view where a they can easily select a single location or multiple locations and see their relation to each other. The Business Insurance Innovation Award Winning Risk Goggles allows users to view their hierarchy in a location-based graphical interface. Risk Goggles also integrates external events, geocoding, and mapping services to a users locations.

For typical implementations, clients use around 10 levels. STARS can support up to 20 levels which exceeds even the most complex configurations.

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

There is currently no limit to the number of dashboards

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

STARS provides users a real time view into data to discover insights and take action. STARS dashboards let users review many metrics at once, so users can quickly highlight trends across their organization.

Dashboards are easy to create, customize and share across a user's organization.

STARS allows users to create and view their own dashboard components in the My Dashboard section. In addition system administrators can create and push out dashboards to specific users and/or a specific group or role.

The My Dashboard section allows users to configure various dashboard components including charts, lag charts, multi-series charts, linear gauges, radial gauges, table grids and other types of dashboards. Users can also personalize their default view by filtering data and making adjustments to the way information (axis labels, details, item labels, legends) is displayed in the dashboard component.

The dashboard components can also be edited, moved to a new location or removed from the dashboard.

Dashboard components can be exported as an image (in JPG format) and the dashboard values can be exported in PDF or Microsoft® Excel® format.

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	Configurable

Q16: Policy and Exposure Tracking

Policy tracking (list of policies)	Standard
Policy management (details of policies)	Standard
Underwriting	Custom
Certificate tracking	Standard
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	Standard
Coverage Gaps and Overlaps	Standard
Intelligent Mapping	Standard
Please explain your intelligent mapping software capabilities	STARS allows users to track their exposures on a map and plot various natural hazards against them to understand potential loss impacts and threats. Additionally, accumulation patterns regarding claims frequencies, number of locations in an area, and other trends can be visualized.

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

STARS leverages predictive technology such as MS SQL Server to help organization optimize their risk management decisions. In addition to predictive technologies, STARS works with experts such as Marsh and Oliver Wyman to develop industry leading predictive models.

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	STARS offers users hundreds of standard reports at their fingertips. In addition, users the ability to create any number of customizable reports based on their data and needs in an easy to use report generator. Creating and generating reports or graphs involves up to four steps: selecting a template, configuring the report definition, creating distributions, generating the report from the distribution and (if necessary) selecting which saved output users want to view. The Report Definition is where users configure the report (filtering, sorting, choosing output options, enabling drill-down, and more). Each report definition can have one or more Distributions, which are used to generate the report, schedule automatic generation, and (depending on the template and report definition) add alerts or bursting to the report.

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

STARS has claims benchmarking which compares a client's claim metrics to those of other clients in like industries and geographies. The interface allows users to simultaneously filter claims in both data-sets to compare like data.

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

STARS provides a wide range of features supporting enterprise risk management processes including:

- Reporting and dashboards providing views to an organization's risks at the divisional, corporate, and executive levels
- Analytics integrating occurrence data with aggregated exposure / asset records
- Audit and task list tools that program managers can use to distribute across the organization in order to update and maintain the risk records
- Risk heat map

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

STARS next generation platform addresses the needs that have been unmet by the RMIS market: an intuitive platform that brings together users, tools, and data for more efficient workflows and deeper insights. STARS groundbreaking solution stands on three key pillars: a single, unified platform to bring all parties together across the risk, safety, and claims management ecosystems; built-in collaboration tools to make business processes more efficient; and advanced analytics to unlock the value of customer and third party data. The foundation of STARS next generation platform is its revolutionary cloud-based platform. Device and browser agnostic, the STARS next generation platform was built with a mobile first approach that enables users to be more productive, whether they are in the office or on site. On the platform are workflow-driven applications built by STARS, experts in other Marsh companies, and other industry leading organizations that give users the tools and metrics they need, when and where they need them. Applications have distinct, interrelated workflows based on specific business processes (depending on whether the user is a risk manager, broker, underwriter, safety inspector, claims adjuster, etc.). The applications are intuitive and promote sharing of data in real time with key stakeholders. Whether it's data entry, advanced analytics, or evaluation of an organization's TCOR, STARS makes it effortless to manage and make sense of data. Within the STARS next generation platform's ecosystem, unprecedented in-app collaboration features facilitate teamwork among stakeholders, both internal and external, for processes such as submissions, incident causal factor analysis, and claims adjudication. Working collaboratively, stakeholders can be more productive and achieve optimal results. In addition, community collaboration features enable sharing of best practices and industry trends to create a supportive risk management community. STARS next generation platform provides users a deeper understanding of their risk, claims, and safety data through a rich analytics feature set. Because analytics are integrated into every application, users are equipped to identify trends early on and make nimble, data-driven decisions. Additionally, STARS will aggregate its industry-leading claims and transactions databases with Marsh's vast data set across multiple industries and specialties to deliver an unprecedented data resource for benchmarking and industry analysis.

Q22: Other notable features or comments

-STARS Next Generation Platform-

Embedding analytics in business processes is emerging as an important trend in analytics and business intelligence (BI). As organizations struggle to make sense of large quantities of structured and unstructured data, they need analytics that are intuitive and approachable for everyday users. When analytics are an integral part of an existing workflow or business process, more people will use them and be more effective in their roles. Embedded analytics makes it possible for users with little or no prior experience to deploy analytics on demand via interactive dashboards and other visualizations.

STARS next generation platform is the first and only risk management system to feature this level of embedded analytics, which STARS identified as an unmet need in our industry. STARS recognized that many of its clients were relying on custom reports or internal IT support to gain insights from their data. Given the volume and velocity of data companies are trying to manage, it understood that clients needed actionable insights in real time.

The embedded analytics in STARS next generation platform are purposely built for particular business processes yet not company specific. The tools can be configured to the metrics that are most important to each organization. This balance of standardization and flexibility will fulfill the vast majority of its clients' needs without incurring the costs and time delays of custom analytics software. STARS applications are designed to solve specific requirements holistically: starting with understanding the needs and workflows of each stakeholder involved in a business process and building a solution that is intuitive for that individual.

STARS data architects and analytics resources are working closely with industry experts and its clients to continue building out its datasets and evolving its analytics offerings. Embedded analytics are at the core of this design process and drive much of the overall thought in design.

-Current-

STARS also has a flexible and configurable audit engine that can be used to conduct site inspections, pre and post loss reviews, prescribed surveys, and incident investigations among other common workflows. This tool can be used by 3rd party engineers on behalf of clients, as well as by the clients themselves, in order to determine specific findings and resulting action plans relevant to the audit/inspection/review. These action plans can be assigned to the appropriate individuals from the system and follow-up can be tracked over time. Risk maps and trend analysis can be done via standard dashboards and the business intelligence reporting within the system. These audit tools are available online and offline via a terminal and can also be run via the STARS Discovery iPad application.

STARS also allows for the intake of incidents and claims on behalf of its customers. STARS Incident Intake is a configurable interview style mechanism to report incidents in the workplace. Anonymous incident entry and kiosk-based incident entry are available for customers using single sign-on. Additionally, incidents can also be reported via the STARS Incident Intake application for iPhones, iPads, and Android devices. STARS First Notice allows for claims to be entered via a call center environment.

PAGE 4: Claims Self Administration Features

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

STARS integrates the cost components that are received/ calculated through organizational workflows guided through a range of STARS modules including our policy and program applications, claims administration, allocations and payment module. Collection of those components that are captured or calculated in separate workflows, STARS establishes data upload or automated data feed capabilities to integrate those additional components, at the frequency desired by the organization to calculate the total cost of risk.

Q24: Please describe your business process / workflow collection tools

STARS provides a number of tools to help facilitate and streamline its client's business processes. STARS' applications are constructed around its client's key business processes such as risk identification, values collection, policy quote submission, safety audits, incident reporting, claims administration, payment, program reporting and other processes. STARS applications are equipped with workflow tools including automated reporting, tasks & notification creation, data population in fields and much more. The system can also monitor adherence to the workflow and report on deviations. All of this can be configured in a user friendly wizard by system administrators.

STARS next generation platform also delivers workflow-driven applications that provide users the tools and metrics they need, when and where they need them. Applications have distinct, interrelated workflows based on specific business processes (depending on whether the user is a risk manager, broker, underwriter, safety inspector, claims adjuster, etc.). The applications are intuitive and promote sharing of data in real time with key stakeholders. Whether it's data entry, advanced analytics, or evaluation of an organization's TCOR, STARS next generation platform makes it effortless to manage an organization business process.

Q25: Claims management features

Customizable Diary	Standard
Adjuster Notes access (if applicable)	Standard
Reserve Analysis (worksheet)	Standard
Other Claim Management Features	Forms & Letters, Multi-Currency, Multi-Language, Document Management, Adjuster tracking

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
Other Claim Administration Features	-Policy System Integration -Pharmacy Mgmt Integration -ACH -Positive pay/accounting interfaces -FROI/SROI Reporting -Jurisdictional Compliance Consulting -Business Rule/Workflow Automation -Section 111 claim file integration -Document Management Integration -Correspondence (Custom Letters/State Forms) -Web & Discovery Incident Reporting (not just tracking) -Claim file Auditing -Field level security -NCCI Medical Data Call -NCCI DCI Reporting - Unit Stat Reporting -HR Interface -ISO interface -OFAC Interface -Dashboards - Ability to auto-assign (and notify) Adjuster based on criteria -Role Based Security

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

- State Forms – (all States, fully compliant library)
- ISO Indexing / Fraud Detection
- OFAC Reporting and Management
- 1099s
- Australia Work Cover / Comcare
- Integrated Disability Management
- Business Intelligence Reporting
- Claim Benchmarking
- Document Management
- Comprehensive Data Conversion, Imports/Exports
- Claim Chargeback Allocation & Payment Generator
- Reserve Worksheet
- Approval Process

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.	<i>Respondent skipped this question</i>
Q31: Who maintains your software platform?	
STARS' internal architecture/framework team.	
Q32: What software is used to track your RMIS solution's defects, bugs, and problems?	
JIRA (from Atlassian)	
Q33: Do you have a need to develop software outside of your primary platform?	No
Q34: If so, what applications are involved?	<i>Respondent skipped this question</i>
Q35: What third party vendors do you partner with to provide functionality?	
As part of the application, STARS partners with SAP for reporting functionality and InRule for business rules management functionality. Additionally, STARS has a number of value-add partners that customers can leverage depending on their business requirements, including ExamWorks Clinical Solutions (formerly known as Gould & Lamb), Oliver Wyman, ISO, CSI, and Specialty Technical Publishers.	
Q36: Does your firm use off-shore resources at all?	Yes,
	If yes, what company? Synchron and Larsen & Toubro

Q37: Who maintains your software infrastructure?

STARS and its hosting partner Century Link Technology.

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

STARS has multiple global data center locations.

Q39: Do you provide the ISO 27001 certification to your clients? No

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)

STARS has the capability to configure data imports/exports in any format, this includes Accord XML, ISO, IAIABC, CMS, PSO.

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

SSL

Q44: Describe any API offered

STARS is built with a Service Oriented Architecture that allows for consumption of RESTful and SOAP web services. We do not expose our internal API to external parties.

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

Hardware requirements can be found here:

https://na19.salesforce.com/sfc/p/3000000000zV/a/13000000QCgN/klqTtzOZPRY.jluaFoWa_oaTQIMvyoeKm gOB46pRut0

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

Yes STARS solutions have been tested with VMWare and are currently hosted on VMs in several environments.

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

STARS security is maintained, enhanced, and verified by highly skilled experts. STARS employs the Secure Development Lifecycle (SDLC) process. This process is a rigorous set of hundreds of specific security activities which span software development practices, processes and tools. The STARS SDLC is integrated into multiple stages of the product lifecycle, from design and development to quality assurance, testing, and deployment. Complemented by continuous community engagement, STARS SDLC stays current as changes occur in technology, security practices, and the threat landscape.

STARS SDLC includes the following recommended practices, processes, and tools:

- Secure coding guidelines, rules, and analysis
- Product health, risk, and threat landscape analysis
- Service roadmaps, security tools, and testing methods that guide the STARS security team to help address the Open Web Application Security Project (OWASP) Top 10 most critical web application security & CWE/SANS Top 25 most dangerous software errors
- Security architecture review and penetration testing
- Source code reviews to help eliminate known bugs that could lead to vulnerabilities
- User-generated content validation
- Static and dynamic code analysis
- Application and network scanning
- Full readiness review, response plans, and release of developer education materials
- Security training and certification for product teams

PAGE 6: Interfaces

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

In order of frequency: ESIS, Sedgwick, GBS, Liberty Mutual, AIG, Travelers, Zurich, XL, ACE, Corvel. STARS receives data feeds from over 100 additional Carriers and TPAs. STARS also receives hundreds of data feeds on behalf of their 20+ Carrier and TPA Clients.

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

STARS accommodates First Report of Injury / Secondary Report of Injury (FROI/SROI) EDI reporting for every state that requires and/or voluntarily accepts submission via the standard IAIABC EDI format (all 36 states). STARS FROI/SROI Automation module will create FROIs and SROIs automatically based on claim data and the State's rules. STARS has the ability to send FROIs and SROIs to the state with no user interaction. FROI/SROI functionality is part of the core STARS system, and transmissions to and acknowledgements from the states are controlled by the STARS EDI Clearinghouse. The State of Washington SIEDRS format is also supported. All FROI State forms are maintained within the fully compliant STARS State Forms Library.

STARS has a 100% fully dedicated regulatory compliance team that proactively reviews jurisdiction FROI/SROI EDI rule and requirement changes and ensures delivery of product solutions within STARS to maintain compliance. This team has deep, long-term regulatory compliance experience and leadership (including current IAIABC leadership positions of Co-Chair of the EDI Systems Committee and a seat on the EDI Council for over 7 years). The vast STARS network of industry contacts provides visibility to changes as or before they occur. And, STARS proven technical solutions empower clients to maintain compliance and avoid fines and penalties.

Other notable FROI/SROI functionality includes:

- 1) FROIs & SROIs are dynamically created in STARS based on the individual States' requirements.
- 2) Validations for both mandatory and conditional information are embedded in STARS FROIs and SROIs for real-time results.
- 3) FROI/SROI reports can be automated to auto-create FROIs and SROIs based on claim and financial data when the claim is created in STARS and when changes are made. The triggers, notifications and scheduling are set up and configurable based on the organization's reporting needs for each State jurisdiction.
- 4) Maintenance Type Code (MTC) Sequencing Rules which guides the user to select the proper MTC based on historical data and State jurisdictions' rules.
- 5) Report of Injury and claim integration links the claim to the FROIs and SROIs. Claim information is copied forward; FROI and SROI details can be viewed from within the STARS Claims.
- 6) Report of Injury and financial transaction integration allows users to map transaction codes directly to the IAIABC benefit, payment, permanent total disability (PTD), and other codes. Financial transaction information can also be copied over to subsequent reports.

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

ISO, CSI for OFAC, NCCI, CMS Section 111 with ExamWorks Clinical Solutions.

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

With the world's leading experts in risk, safety and claims technology, STARS provides clients a variety of professional service offerings and capabilities. Due to this, specific rates are based the complexity of work and the client's needs. Please contact STARS for more information on rates.

PAGE 7: Training, Support and Customer Feedback

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

STARS training is the foundation of its client success. Due to having the largest client base in the industry and global capabilities, STARS offers trainings for organizations around the world and across every industry. This includes hands on user trainings, user webinars, train the trainer sessions, training guides, videos and much more.

For new clients, training is offered throughout the implementation process so customers are properly engaged and on-boarded to the solution. Training is provided as part of the initiation phase and more in depth training is recommended as part of the client's UAT process. Additionally, training is recommended as part of go live so the users can be fully ramped up when the system goes live. For clients already implemented, STARS offers ongoing training sessions in multiple formats including onsite, webinar and videos. New product release videos are provided with each release and clients are also able to learn more about STARS product functionality in its comprehensive help file. For interested clients, STARS also offers specialized training solutions such as regulatory compliance training.

STARS users can also attend the industry's largest Client Conference with over 360 attendees and 64 sessions to share best practices and learn from industry leading experts.

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

200 global colleagues.

Q57: Support types offered:

Toll free number, Online help,

Print user manual,

Screen "tips" or mouse-overs, Video tutorials

Q58: Telephone support hours

STARS provides global support coverage 24 hours a day, 7 days a week.

Q59: Position regarding support of prior product versions

STARS professional services supports all product releases.

Q60: Do you host a user conference?

Yes

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

10/14/2014

Q62: How many customers / prospects were in attendance?

300

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

STARS pursues feedback on features in many ways, based on where in the product development pipeline the need exists. STARS takes customer suggestions through its online communities as well as through suggestions raised by client representatives. STARS also hosts industry focus groups regularly in order to understand specific trends and need prioritization. For early stage concepts, STARS conducts interviews and live focus groups to share in-progress ideas. As concepts move through the development process, STARS shifts to on-site observations and more frequent user design interaction sessions where clients may view screens or have the opportunity to play with the applications prior to a release. In addition, STARS conducts a formal co-development partnership program with clients to conduct intensive requirements gathering and product design sessions throughout the product development lifecycle.

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?

With 40 years of experience and the largest client base, the knowledge and expertise of STARS support team drives a collaborative, client-focused approach to deliver world-class solutions helping organizations manage risk intelligently, proactively and cost effectively. The core of STARS world class service is its dedicated model where each member has a specific role on the client support team.

STARS robust client support team is comprised of a group of industry specialist/experts. These specialist/experts have a key area of focus around the overall support needs of a client. At a high level, STARS has a dedicated Professional Services team that is responsible for a client's implementation, data, consulting, regulatory service and support needs and an Account Executive team that is responsible for a client's overall account management needs. Below are the specific roles in STARS dedicated support model. Account Executive - The Account Executive provides high level client management and oversight. They work with a client's business leaders to determine how they can best leverage STARS products to meet their business needs and monitor their overall satisfaction.

Systems Consultant - The Systems Consultant is a resource available to support a client's use of STARS products, implement system configuration changes and make business workflow suggestions. The Systems Consultant works with a client's business contacts to translate their ongoing business needs into STARS.

STARS Online Support - STARS Online Support is a team of resources available to support a client's daily activities, inquiries, and day-to-day questions or issues.

Projects - Project resources are responsible for handling new system implementations and large scale projects in tandem with a client's other account resources. This team guides clients through the implementation of new complex workflows or new feature deployments.

Data Services - The Data Services group is responsible for loading and monitoring ongoing data feeds into a client's system. They provide ongoing quality checks of client data for clients that subscribe to these services.

Q65: Do you have dedicated business analysts?

Yes. STARS has dedicated Data Analysts that support its clients data feeds inbound/outbound. STARS also has dedicated System Consultants aligned to its clients that provide clients with systems administration and consulting services.

Q66: Describe your process of tracking delivery team activities

STARS tracks all deliverables and activities being completed by the Delivery Team in its EPM (Enterprise Project Management) system. STARS PMP Certified project managers are responsible for tracking all Project activities for all new/expanded projects.

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

Yes. STARS has a methodology for implementing its technology and services which is lead by its PMO (Project Management Office).

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

Yes, STARS has a governance process for its implementations that is managed by our PMO (Project Management Organization).

Q69: How long is the typical implementation time?

STARS project implementation timeframes vary depending on the size and complexity of the project. Smaller implementation projects can be completed in a matter of weeks while larger, more complex implementations may require a phased implementation approach which can span several months.

PAGE 9: Business Information

Q70: What was the year of your first RMIS implementation? 1967

Q71: Parent Company (if applicable) Marsh

Q72: Business Locations

Chicago, Atlanta, Amarillo, New York, Los Angeles, San Francisco, Philadelphia, Dallas, London, Detroit, Sydney, Milan, Netherlands, Johannesburg, Calgary, Irvine, Boston

Q73: Top Officers

Top Executive 1:	Paul Marushka
Top Executive 2:	Karen Bolton
Top Executive 3:	Dan Glennon

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

Executives / Senior Management	6
Product Management, Marketing & Sales	39
Project Management, Development and Quality Assurance	118
Customer Support and Training	111
Other	71
Total Employees	345

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

Executives / Senior Management	7
Product Management, Marketing & Sales	105
Project Management, Development and Quality Assurance	76
Customer Support and Training	139
Other	17
Total Employees	344

Q76: Total annual revenue for all product versions offered

As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

Q77: Approximate percent of revenue spent on R&D

STARS is committed to being the global leader in technology, analytics and service solutions across risk, safety and claims to help organizations optimize decisions across the risk life cycle. Each year STARS invests more in research and development than the total sales of many of its competitors. As a result, STARS is changing the way companies anticipate and manage risk forever. STARS continues to invest in innovative new solutions to address the needs that have been neglected by the existing RMIS vendors. STARS latest invention is a platform that addresses these needs: an intuitive platform that brings together users, tools, and data for more efficient workflows and deeper insights. STARS groundbreaking solution stands on three key pillars: a single, unified platform to bring all parties together across the risk, safety, and claims management ecosystems; built-in collaboration tools to make business processes more efficient; and advanced analytics to unlock the value of customer and third party data.

Q78: Customer Statistics

Total Current Parent Level Clients –this client version	524
Total Current Parent level Clients- all previous versions	232
Total Current Users—all versions	110,000
New Clients in Last Fiscal Year	50
Largest Number of Users in Single Contract	25,000

Q79: Largest customer markets (Please rank top 5)

Healthcare	1
Insurers/TPAs	3
Public Sector	2
Retail/Distribution	4
Transportation	5

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.	Ventiv
2.	Internally Developed
3.	Origami Risk
4.	Riskconnect
5.	Other (it's a toss-up between CSC, RL Solutions (Healthcare) and others)

Q82: Predominant programming language .Net / C#

Q83: Databases supported Oracle

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

STARS next generation solution can be used via any mobile device with a web browser that supports HTML5 and javascript frameworks. This includes iPhones, iPads, Android phones, Android tablets, Windows phones and Windows tablets. Specific stand-alone applications for Incident Intake (iPhone, iPad, Android devices) and mobile audit responses via STARS Discovery (iPad only) are also available to users currently.

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

2013	As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.
2014	As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

2015 RMIS REVIEW Questionnaire: Unbundled Vendors

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:

Software license sales

As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

Custom applications

As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

Data Conversion and Consolidation activities

As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

Consulting

As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

Ongoing maintenance

As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

Other

As a part of MMC, we are only permitted to provide financial information that is publically available on the MMC website under investor relations.

Q88: Does your RMIS act as a “channel partner” for any 3rd party information or a la carte services?

Yes,

If yes, please describe and include additional pricing information if relevant.

Yes, STARS incorporates a large and growing number of partners' functionality and content throughout its applications, featuring both Marsh (e.g. Marsh Brink) and other industry leading solution providers.

Q89: Pricing approach for ongoing usage (check all components that drive cost for client; do not check if no charges associated)

Module/LOB pricing, Named users,
 Non-named users (concurrent usage),
 Read only (limited access users),
 Data conversions/feeds/EDI, Maintenance,
 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	\$75,000 - \$100,000

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

STARS model is to provide standard implementations at zero costs to its customers, as STARS believes the value of its platform is in the form of an implemented solution. Therefore, the only cost to its customer is in the annual subscription price of that implemented solution.

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

As with implementation costs, STARS believes that it is to its client's benefit to have a stable annual cost to the system in the form of subscription pricing, rather than one-time fees.

Q93: Additional comments on pricing

Respondent skipped this question

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.

STARS uptime for 2014 was 99.95%. STARS uses URL monitors to measure uptime.

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

The following languages are fully supported by STARS, with the capability to add more as needed. Danish, Dutch, English (American, British, and Canadian), Finnish, German, Italian, Norwegian, Spanish (Mexico, Spain), Swedish, Czech (Czech Republic), French (Canada, France), Portuguese (Iberian and Brazilian), Russian, Slovak (Slovakia).

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

- 1 Data & Analytics - STARS has the largest data set (125 TB) in the industry that uniquely enables our customers to accurately analyze trends, gain industry insights, optimize decision-making, and reduce costs across the entire risk lifecycle. Data and analytics are the cornerstone of STARS next generation solution which unifies risk, claims and safety management processes at a level never before achieved in the industry. STARS next generation platform provides a new, comprehensive and integrated set of decision support tools derived from real-time data across multiple sources. Because analytics are integrated into every application, users are equipped to identify trends early on and make nimble, data-driven decisions. Additionally, STARS will aggregate its industry-leading claims and transactions databases with Marsh's vast data set across multiple industries and specialties to deliver an unprecedented data resource for benchmarking and industry analysis.
- 2 Network – Over 40 years of continued innovation has allowed STARS to foster deep relationships with its customers, carriers, and TPAs and to develop the largest client network in the industry. The STARS network of more than 750 customers in 25 countries helps facilitate and encourage the sharing of best-practices to solve critical business issues impacting clients. No other RMIS vendor has a client network with the breadth and depth of STARS.
- 3 Expertise - The knowledge and expertise of STARS' people drives a collaborative, client-focused approach to deliver world-class solutions helping businesses manage risk intelligently, proactively and cost effectively. Combined with Marsh's network of 25,000+ experts, STARS thought leadership and innovation is unrivalled by any other RMIS vendors in the industry.