



ADVISEN

Insurance Intelligence®

Q1: Contact Information

Name:	Mike Strietelmeier
Company:	Travelers
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State:	CT
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Country:	USA
Email Address:	mstriete@travelers.com
Phone Number:	860-277-9182

Q2: Company Website

www.travelers.com

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

e-CARMA

Q4: Technology Deployment Options

Client server, Web: client hosted

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

Property includes: Boiler & Machinery, Inland Marine, Ocean Marine,

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

e-CARMA provides direct access to Travelers' expert resources that coincide with the customer's unique loss experience. In addition, e-CARMA contains a personalized library for customers to securely access their relevant content ("Client Corner").

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?

The user defined fields are easily referenced within the e-CARMA product suite.

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

e-CARMA currently supports Internet Explorer versions 6 and higher.

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	Unavailable
Multi-lingual	Unavailable

Q11: Maximum amount of dashboards allowed by your system

We offer both standard and customized dashboards. We place no limits on the number of customized dashboards.

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

- 1) Guided analysis dashboard that includes links from outcomes to relevant content (white papers, posters, webinars, training, etc) in order to aid with next steps.
 - 2) Key Performance Benchmarking
 - 3) Performance Goal Tracking - customer can enter goals into e-CARMA and track if goals are being met throughout the year.
 - 4) Industry Peer Benchmarking
 - 5) Annotations
 - 6) Mobile Dashboard (Claim Management) - available on tablet devices
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Q13: Standard Reports

Scheduled reports with auto distribution	Standard
Report Bursting	Standard
Ad hoc reporting	Standard
“As of” date reporting	Standard
Searchable PDF reports	Standard
Download to Excel and PDF	Standard
Offline data manipulation allowed	Standard
Policy Erosion reports	Custom
Loss triangles for data development and trending	Standard
Deductible reimbursement tracking	Standard
Profiling, red-flagging events	Standard
Goal tracking	Standard
Loss forecasting	Custom
Experience Modification	Unavailable
Cost of risk/premium allocation	Custom
Underwriting/rating calculation	Unavailable

Q14: Policy and Exposure Tracking

Policy tracking (list of policies)	Standard
Policy management (details of policies)	Standard
Underwriting	Unavailable
Certificate tracking	Unavailable
Certificate issuance	Unavailable
Property tracking (values)	Custom
Safety/loss control analysis	Standard
Bonds/contracts tracking	Unavailable
Asset Management	Unavailable
COPE Tracking	Unavailable
Fleet Management	Standard
Integrated Policy Management	Standard
Basic Values / Exposures Entry	Standard
Retention vs Premium Calculator	Unavailable
Coverage Gaps and Overlaps	Unavailable
Intelligent Mapping	Unavailable
Please explain your intelligent mapping software capabilities	N/A

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

N/A

Q16: Typical Analytics/Metrics reports

Key Performance Indicators (KPI) measurements	Standard
Loss Forecasting	Custom
Cost of risk allocation	Custom
Heat Map reports on loss distribution/location	Unavailable
Other Key Reports	Industry Benchmarking; Medical Management; Predictive models used to identify probable high severity claims

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

Client data can be compared to Industry Peer, Book of Business and NCCI data.

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

Customers can directly access enterprise best practices and processes such as Business Continuity/Disaster Recovery, Cyber Risk Management, Risk Control, Transportation Safety and Fleet Management.

Q19: Other notable features or comments

Virtual Risk Manager; Safety View, Risk Control on-demand.

PAGE 4: Claims Self Administration Features

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

Customized to unique premium and loss allocation specifications (ultimate costs, activity based or customer driven allocation formulas).

Q21: Please describe your business process / workflow collection tools

Utilization of proprietary business management tools.

Q22: Claims management features

Customizable Diary	Standard
Adjuster Notes access (if applicable)	Standard
Reserve Analysis (worksheet)	Standard
Other Claim Management Features	Scanned Medical Bills accessible via File Cabinet; Open Inventory Dashboard; Claim Alerts; Claim File Review Package; Mobile Risk Manager

Q23: Third party reporting and documentation

OSHA reporting	Standard
NCCI Reporting	Standard
Other Carrier Data	Standard
Describe other carrier data & include names of carriers	e-CARMA translates loss and exposure data from any source, via any medium. This includes current and historical valuations for all lines of insurance.

Q24: Other notable features or comments

Customer Specific Accident and Location Coding; Customer Defined Fields; Self Insured State Filings; Self Service Claim Update Utility

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?

Dedicated e-CARMA IT teams

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

Proprietary enterprise TQM tools, HP Quality Center, and Rally

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

Q30: If so, what applications are involved?

Industry benchmarking

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

OSHA Reporting is provided through a confidential third party.

Q32: Does your firm use off-shore resources at all? Yes,

If yes, what company? Confidential

Q33: Who maintains your software infrastructure?

Enterprise

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

N/A

Q35: Do you provide the ISO 27001 certification to your clients? *Respondent skipped this question*

2015 RMIS REVIEW Questionnaire: Bundled Vendors

Q36: Does your solution allow for full encryption at rest for all client data in all hosting facilities used by your organization?	<i>Respondent skipped this question</i>
Q37: Does your solution provide the ability to encrypt specific fields while at rest?	<i>Respondent skipped this question</i>
Q38: What technology/data standards are used/supported by your application? (e.g. WSI, WSS, ACCORD XML)	<i>Respondent skipped this question</i>
Q39: Describe encryption protocols used within, and in communication with, the product.	<i>Respondent skipped this question</i>
Q40: Describe any API offered	<i>Respondent skipped this question</i>
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?	<i>Respondent skipped this question</i>
<p>Q43: Any additional comments related to software, technology and security</p> <p>Travelers has implemented measures to protect personal information consistent with federal and state law. Upon receipt of a signed Non-Disclosure Agreement, we will provide the customer with Travelers Security Program that goes into much more detail.</p>	

PAGE 6: Interfaces

Q44: List standard insurer/TPA interfaces (in order of frequency)	<i>Respondent skipped this question</i>
Q45: What is your hourly rate for custom interface work?	<i>Respondent skipped this question</i>

PAGE 7: Training, Support and Customer Feedback

<p>Q46: Briefly describe your standard training approach (when and to whom) and your methods utilized</p> <p>A dedicated RMIS Account Executive will provide all training as needed and ongoing. Methods include on-site or virtual training for individuals or large groups and live webinars. (Replays are available from the e-CARMA homepage in addition to training modules and FAQs that can be reviewed on demand.) The RMIS Newslines, a biannual customer publication, contains valuable tips, tricks and other useful information relative to system navigation and product enhancements.</p>	
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Q47: Number of staff dedicated to training and/or support

41

Q48: Support types offered:

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

Q49: Telephone support hours

7 am - 8 pm EST- we have dedicated Account Executives in all US time zones that are available during core business hours.

Q50: Position regarding support of prior product versions

One version of our product is available. When product enhancements are released they are available to all customers.

Q51: Do you host a user conference?

Yes

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

March 2015

Q53: How many customers / prospects were in attendance?

60

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

We seek and appreciate continuous feedback through advisory councils, surveys, webinars and regular and direct contact with our users.

PAGE 8: Implementation

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

A dedicated RMIS Account Executive is assigned to an account for the duration of the relationship. It is their responsibility to support all aspects of risk management information delivery required to meet the needs of the customer.

Q56: Do you have dedicated business analysts?

Yes - Dedicated business analysts support the development of e-CARMA and partner with the RMIS Account Executive to ensure customer needs are met.

Q57: Describe your process of tracking delivery team activities

All delivery tasks are recorded, measured to service SLAs, and mined for opportunities, trends and performance metrics through a proprietary workflow and service system.

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

A proprietary implementation life cycle with built-in service levels are utilized for product delivery.

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

Yes. Implementation milestones are monitored by service team management.

Q60: How long is the typical implementation time?

Implementation times vary depending on the information needs of the customer. Functionality delivery starts on Day 1. Full product implementation and training typically completed within 30 days.

PAGE 9: Business Information

Q61: What was the year of your first RMIS implementation?	1981
Q62: Parent Company (if applicable)	Travelers
Q63: Business Locations	
Hartford, CT Atlanta, GA Chicago, IL St Paul, MN Dallas, TX Los Angeles, CA Irvine, CA Walnut Creek, CA	
Q64: Top Officers	
Top Executive 1:	Michael Strietelmeier - Vice President
Top Executive 2:	Pamela Gregory - Sr. Director Development
Top Executive 3:	David Lanza - Sr. Director Operations
Q65: Number of employees (RMIS division only) in 2013	
Executives / Senior Management	3
Product Management, Marketing & Sales	5
Project Management, Development and Quality Assurance	38
Customer Support and Training	48
Total Employees	94

2015 RMIS REVIEW Questionnaire: Bundled Vendors

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

Executives / Senior Management	3
Product Management, Marketing & Sales	5
Project Management, Development and Quality Assurance	46
Customer Support and Training	48
Total Employees	102

Q67: Total annual revenue for all product versions offered *Respondent skipped this question*

Q68: Approximate percent of revenue spent on R&D *Respondent skipped this question*

Q69: Customer Statistics *Respondent skipped this question*

Q70: Largest customer markets (Please rank top 5)

Construction	5
Financial	3
Healthcare	2
Manufacturing	4
Retail/Distribution	1

Q71: Top 5 RMIS competitors *Respondent skipped this question*

Q72: Predominant programming language .Net / C#

Q73: Databases supported Microsoft SQL Server

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

Our mobile offering is device agnostic.

PAGE 10: Pricing

Q75: Pricing approach for ongoing usage (check all components that drive cost for client; do not check if no charges associated) *Respondent skipped this question*

2015 RMIS REVIEW Questionnaire: Bundled Vendors

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? OSHA reporting module
Q77: Approximate total annual cost (ranges) excluding initial implementation	<i>Respondent skipped this question</i>
Q78: What are the associated fees and hourly rates to implement your system?	<i>Respondent skipped this question</i>
Q79: What is the typical one-time cost to implement your system?	<i>Respondent skipped this question</i>
Q80: Additional comments on pricing Pricing based on number of users, claim volume, data consolidation, and value-added features. We do not charge for additional training or custom reporting.	

PAGE 11: Other Information

Q81: Please comment on your recent system uptime/availability performance, as well as methods that you use to measure and monitor it.	
e-CARMA is a high availability application with access provided 24x7.	
Q82: Please describe if your RMIS is multilingual.If so, please list the other languages supported.	
N/A	
Q83: List the top 3 reasons that you believe set you apart from other RMIS vendors	
1	Dedicated customer service model - staffed by risk management professionals that serve as an extension of the customer's risk management department.
2	Intuitive, flexible applications meet the diverse needs of our customers.
3	A holistic approach to risk management leverages the experience of the service team and the financial strength of the Travelers.