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GET OUT OF THE BOX.

Industry leaders agree. Riskonnnect is going beyond expectations, leaving behind other RMIS vendors with their limited systems.

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Get out of the box and let your risk management technology take your program to places never before possible.

It's time to Go Beyond.

GO BEYOND.
INTRODUCTION

Almost 500! This year’s RMIS Review is not the result of an extensive RMIS provider questionnaire like last year’s edition. Instead, this year’s RMIS Review is based entirely on feedback from our User Survey, and we received almost 500 responses to our global call for input from large & small insureds.

However, like last year, our goal again was to produce a document that captures the attention of RMIS users and also RMIS providers. You are one of well over 1,000 readers who will download and review this document. Your inclination to learn as much as you can about the current state of RMIS offerings and the differences among RMIS platforms also makes this effort highly relevant for our sponsors.

You will notice that throughout this document we have pursued our investigation of the attributes of RMIS users and the sentiments they convey. This document is not intended to be a popularity contest for RMIS providers, but rather a careful look at what RMIS users say they value and how they make decisions about which systems they employ.

The authors of this document believe RMIS users will be well-served by considering their own perspectives in light of our data from almost 500 others. We also expect that all RMIS providers will benefit from the viewpoints expressed as our sample set cuts across all RMIS providers, all industries, all geographies, all sizes of insureds, as well as insureds who either do not use a RMIS or use Excel as their RMIS. Reader comments and questions are invited via RMISsurvey@advisen.com.

How to access the 2013 RMIS Review:
http://corner.advisen.com/RMIS.html
Use this link to request a copy of our 2013 RMIS Review which addresses each RMIS provider and reports on how bundled and unbundled offerings compare.
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As a global RMIS provider, RSG® has the tools and talent to make your job easier and help drive your spend intelligently. We deliver accuracy, responsiveness and freedom through our integrated suite of products and services.

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Announcing a strategic alliance that offers a superior solution for organizations choosing to control their total cost of risk by both self-administering claims and tightly managing risk and exposure. Risk Sciences Group® and Systema Software are pleased to offer an integrated solution with in-depth capabilities that combine the power of an advanced claims system (SIMS Claims™) with a sophisticated RMIS (DMITRI®) for better decision making and improved risk profiles.

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To learn more, contact RSG or Systema Software today.
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Systema Software | Call 800-272-9102 or email sales@systemasoft.com
I’ve been writing *RMIS Review* since the mid-1980s. If I recall correctly back then, I was talking about systems such as Corporate Systems, Travelers’ Sailor on-line/CARMA, and Anistics. All were mainframe/timeshare based. There weren’t many systems available. The goal of those early systems was to provide their clients with better, more efficient and timely information. PC-based system adoption was a few years away. Discussions of anything cloud-related were meteorological in nature.

Today, the vendors we survey all have that same objective: to help their clients analyze their risks/claims and exposures in an efficient, timely and accurate fashion. Technology has changed dramatically and enhanced this objective. Now, clients have trouble trying to decide which system and vendor to to use. That’s where *RMIS Review* comes in: Advisen and I want to bring as much information on available systems and vendors to as many readers as possible.

In 2015, we will provide another detailed functional comparison of the major RMIS vendors in the bundled and unbundled sectors. This year will concentrate on how RMIS users think about and use their systems and vendors. I’m sure you’ll be very interested in some of the findings in the rest of this report.

Even though this year’s *Review* is not designed to quantitatively compare the vendors (as it did in 2013 and will again in 2015), I would like to share some qualitative views of RMIS providers from my perspective. While I don’t see much change yet in the rankings of the bundled vendors from last year, I feel rather strongly that certain attributes of some of the unbundled vendors are worth noting particularly for those readers who are considering a RMIS for the first time. When people ask me what is the best unbundled RMIS system today, I cannot respond with just one; and two of the newer companies, Riskonnect and Origami Risk, are rapidly raising the standards for the industry. Naturally, it is important for me to also note here that while these assertions below are influenced in part by the findings in our User Survey, they are also subjective.

**BEST BROKER STRATEGY: Origami Risk**

Origami Risk is a fast-moving RMIS leader in terms of capabilities, functionality, and user feedback. Our 2013 RMIS Review ranked Origami Risk as number 1 in more categories than the other unbundled RMIS systems. However, for this User Survey, I will simply share my perspective that Origami Risk has created the Best Broker Strategy by effective partnering with many of the large to midsized brokerages and TPAs and the result is several private-labeled Origami installations across the US.

**BEST CORPORATE CULTURE: Riskonnect**

Riskonnect ranked very high in our 2013 RMIS Review (actually, almost a virtual tie with Origami), so I am eager to see how the rankings might change when we repeat our study in 2015. In the meantime, it’s hard not to be impressed with the can-do attitude and energy displayed by Bob Morrell’s team. From impressive customer seminars to new clients and product services, the Riskonnect people are getting my attention via their clients’ responses.
BEST BENCHMARKING ANALYSIS: CS Stars

CS STARS is the largest RMIS vendor. While it will be very interesting to see how the new management team leverages its size, market power, and Marsh networking advantages, the fact remains that claims data is the fuel that powers any benchmarking engine. No other RMIS has more, and CS Stars clients definitely put that capability to use.

MOST IMPROVED: RSG

RSG has implemented the most significant functionality changes since the last 2013 Review. They also recently struck a strategic alliance with Systema, the top-ranked Claims Administration system vendor in the 2013 Review. That gives them a claims administration solution in addition to their very impressive RMIS credentials. Additionally, they have increased their predictive modeling/data analytics and reporting capabilities through more advanced Cognos products. This is a significant strength.

BEST MIDDLE MARKET GAME PLAN: Aon Risk Console

While Aon eSolutions has made some improvements with Risk Console, they are still in the midst of their several year upgrade of their basic platform (RisOne) and their three solutions: Risk Console, iVOS and Safety Logic. In the meantime, their current strategy of focusing on the middle market insureds seems like the right approach for their specific array of applications.

![Dave Tweedy](image)

Dave Tweedy
CMC, RMIS Director
Bickmore
Sacramento, CA
dtweedy@bickmore.net
Like their peers across their organizations, risk and insurance managers today are inundated with data from all directions. RiskConsole’s class-leading data-visualization tools help you master an exploding volume of data. RiskConsole’s Business Intelligence engine and Intelligent Mapping location analytics tools empower you to quickly and accurately analyze data, which leads to informed decision-making.

For more information, visit aon-esolutions.com/risk
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Data privacy and security is top of mind for all organizations. For peace of mind, choose RIScloud®, Aon eSolutions’ fully owned, staffed and managed cloud-based infrastructure. RIScloud is the risk, insurance and safety market’s only technology infrastructure certified by third-party audits to be compliant in its entirety with ISO 27001:2005, SSAE 16/ISAE 3402 and URAC HIPAA Security standards.

For more information, visit aon-esolutions.com
ABSTRACT

We invited 12,000 contacts who are buyers of insurance to participate in our 2014 RMIS Review User Survey beginning in mid-March 2014. As of April 1, 2014, we received 480 responses. Of these, 80.8% were RMIS Users, 11.4% said “No, I just use an Excel spreadsheet to track my data,” and 7.7% responded that they are not RMIS Users. All survey respondents were assured of complete response confidentiality, so no reference appears in this report that attributes any survey response, value, or quotation.

Disclaimers: Every effort was made to ensure that the freely-submitted data was both accurate and truthful, but the authors cannot guarantee any specific response’s accuracy. Moreover, all responses have been treated equally; no weighting for any respondent characteristic, company demographic detail, claims volume, etc. has been made. Accordingly, all data input received has been valued equally, and the authors acknowledge that this approach will impact the results. However, the intricacies of proper data weighting could well be debated until we conduct this User Survey again in 2016.

The authors also have not produced any scoring mechanism based on the assembled data. With over 20 RMIS providers supplying various capabilities and services, we determined that the designation of a “most like RMIS” was not achievable. While clearly some RMIS users are hardcore fans of their RMIS provider, the challenges of awarding a beauty pageant tiara is rife with uncertainties since few users have current experiences with many platforms. Accordingly, we limited the scope of this effort to uncover as many characteristics and preferences of RMIS users.

Who won the iPad? Every User Survey respondent who submitted data on or before April 1, 2014 – regardless of whether or not they indicated they were a RMIS user or not - was entered into a raffle for an iPad mini. Congratulations to Jason Schlattman of American Airlines whose name was randomly selected by Dave Tweedy.

Top-Rated Claims Administration System in Advisen RMIS Review

The RMIS Review provides readers with information on the most significant risk management information systems. It’s a comparison of the “best of the best” systems on the market.

SIMS Claims was rated as the top claims administration system in the Review with particularly high ratings in:

- A+ Scalability
- A+ Workflow
- A System Logic

- Comprehensive claims system to manage multiple lines
- Feature rich, highly configurable and seamless integration
- Elegant design improves examiner productivity, efficiency, and focus
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- APP Technologies
- CSC
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- powerful
- flexible
- easy to use and more.

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RECENT UPDATES & DISCLOSURES

Prior to the presentation of findings, here is a partial list of significant events and happenings which have occurred in the “RMIS space” since the publication of our prior report. These significant events include acquisitions and changes of control notices as well as key player movements.

• Mark Dorn now CEO at DAVID Corp.

David Tweedy: Mr. Dorn has historically been one of the top thought leaders of the RMIS industry. He founded one of the first RMIS firms in 1982 and created RiskMaster, which is now offered by CSC. His leadership of DAVID will be of great interest in the coming year.

• Recent rumors involving Aon eSolutions’ sale

David Tweedy: As in all industries, rumors abound in the RMIS industry. As author of RMIS Review and a consultant to many firms who have eSolutions products, I contacted Kathy Burns, the President of eSolutions for a comment. She said the following: “Aon eSolutions has been squarely focused on releasing the biggest update to RiskConsole in its history, which will provide better usability and functionality to our clients. In addition, the company has created RC Express, which for the first time, allows mid-sized businesses to move away from using spreadsheets and toward using a sophisticated RMIS system. This off-the-shelf, cloud-based platform can be implemented in less than two weeks. Per corporate policy, Aon does not comment on industry rumors regarding acquisitions or other transitions. Aon eSolutions is flourishing, and our clients will have the opportunity to see the company’s incredible product enhancements and introductions first-hand at the RIMS Conference.”

• Systema and RSG form Strategic Alliance

On April 17, 2014, Systema Software and Risk Sciences Group announced a strategic alliance to offer their respective solutions-SIMS Claims™ and DMITRI as a premier end-to-end offering for claims and risk management.

David Tweedy: This strategic alliance between two quality organizations enables each to leverage the strengths of the other. The combined offering should offer clients and prospects a comprehensive RMIS and claims administration solution.

• York Risk Services acquires Bickmore

On May 5, 2014, York Risk Services announced their acquisition of Bickmore. This combination enhances the abilities of both companies to provide an unparalleled suite of risk management and insurance solutions to our customers, whether they are public entities, pools or private companies.
Dave Tweedy: Some may be asking what impact this acquisition has on the RMIS practice and RMIS Review? Bickmore’s consulting wing and specifically the Risk Management Information System’s practice, with its emphasis on independence and objectivity, will continue to operate in the same fashion as before the acquisition. That means that RMIS Review in future iterations will continue to be totally objective about any vendor system, bundled or unbundled. I want to assure my clients, prospects and RMIS vendors (especially the bundled vendor sector) that my focus will continue to be independent and objective and that this position has both Bickmore’s and York’s full support.
RMIS PROVIDER STATEMENTS

Ahead of publishing Version 2 of the 2014 RMIS Review, each RMIS vendor was offered the opportunity to submit a brief quote. Those vendors who responded appear below. Quotes appear in the order of sponsorship. All others are listed alphabetically.

Riskonnect
“Riskonnect clients already benefit from the features and functionalities listed in this year’s review, and the close partnerships we share with our clients drive our solutions and power our product innovation. Sure, a RMIS needs to be easy to use, with powerful analytics, real-time drag-and-drop report authoring, and be fully mobile, but Riskonnect clients transcend the feature/function comparison and are advancing to true enterprise-wide risk management with Riskonnect as the common platform throughout their organizations. Their organizations are more risk-aware, and their groups are no longer a small silo for things gone awry - they are the risk management quarterbacks. They have found their seat at the table, armed with data that makes others sit up and take notice. Many thanks to David Tweedy and Advisen for keeping risk technology at the forefront of risk management innovation.”

Bob Morrell, CEO & Co-Founder, Riskonnect

Risk Sciences Group
We are thrilled to be named this year’s most improved. We dedicate numerous resources and engage some of the industry’s best minds to deliver impactful improvements to drive our clients’ success. Because of recent developments such as RSG ESPSM, we remain the recognized industry leader in advanced analytics. Never before have we delivered such vast insights into our clients’ risk programs – enabling them to take their programs from reactive to proactive. As always, we continue to enhance our existing products such as our robust DMITRI tool, improving upon the already powerful array of data delivery and analysis tools. And this year brings an exciting alliance formed with Systema. I see this as a phenomenal fit, combining our respective expertise with our architecturally strong platforms. Our clients can look forward to continued benefits from developments like these as we uphold our commitment to constant innovation.

Mark Stergio, CEO & Senior Vice President, Risk Sciences Group

Aon eSolutions
Aon eSolutions has made the most significant upgrades and enhancements in its history to RiskConsole. RiskConsole UX features more than 100 new capabilities and showcases a more powerful version of RiskConsole Intelligent Mapping, a reporting and visualization tool displaying risk data in geographic context. Through these enhancements, clients are experiencing a completely new interface and highly integrated risk management tools.

RiskConsole UX is a cloud-based RMIS that enables users to internally benchmark and monitor key performance indicators and transform risk data into action-oriented business intelligence to optimize total cost of risk. Specifically, it is configured to integrate exposures, policies, claims, contracts, litigation and other data from external and internal sources to generate enterprise-wide action-oriented business intelligence.
Additionally, Aon eSolutions is the only provider to have designed a RMIS specifically for the middle market. RiskConsole Express is an off the shelf platform that can be up and running in two weeks.

Kathleen M. Burns, Chief Executive Officer, Aon eSolutions, Inc.

Systema Software
In the RMIS Review, Systema Software’s flagship product, SIMS Claims, was rated as the top claims administration system, which is a testament to our strategy to deliver the best claims solution, accompanied by superior support. SIMS received particularly high ratings in scalability (A+), workflow (A+), and system logic (A). This assessment speaks to the system’s next-generation design, elegant user experience, and robust set of features. SIMS has achieved a competitive advantage through its modern platform, advanced capabilities, and track record of customer satisfaction. As a result, SIMS has garnered several industry awards, and Systema continues to experience phenomenal growth. In 2014, Systema formed a strategic alliance with Risk Sciences Group (RSG) to offer our respective solutions—SIMS and DMITRI—as a premier end-to-end offering for comprehensive claims management and RMIS capabilities. Clients gain deep product capabilities in both areas and tighter control over the entire claims and risk management process.

Jose Tribuzio, CEO/President, Systema Software

Origami Risk
Origami Risk is a company on the move and one reason is our singular focus on our customers. We hire only the most skilled and experienced risk technology professionals and our service model emphasizes long term relationships. We add new features and enhancements - most of them suggested by our customers - 6 times each year for no additional cost. Our customers always have up-to-date features without complicated upgrades. Our many satisfied clients include large and mid-sized corporations as well as leading brokers, insurance companies, and TPAs. We also have an extensive base of public entity clients including the federal government, states, cities, counties, pools, and authorities. 44 of our clients responded to this survey; a far higher number than broker-owned competitors (17 for Marsh and 30 for Aon). This difference reflects a large enthusiasm gap between our clients and those of our legacy competitors. Visit our website to learn more about us, review videos of some of our innovative features, and read our customer testimonials. If you are interested, please contact us to learn more.

Bob Petrie, President, Origami Risk LLC
Liberty Mutual Insurance

RISKTRAC® offers a rich set of analytical tools that enable our customers and the agents and brokers who serve them to more easily identify key cost drivers and uncover emerging claim trends across a variety of insurance coverages. In April, we introduced RISKTRAC® Mobile so our users can access important claims details from their Apple- and Android-based smartphones and tablets. We asked RISKTRAC users what features they would most like to use on a mobile device and built RISKTRAC® Mobile based on their feedback. User feedback also shaped the enhancements we made to the RISKTRAC user interface last fall making it easier to get to the most frequently accessed case management details including claim dashboards, case handler notes, and financials. We’re committed to delivering timely actionable information to our users and continually seek their feedback to drive future development.

Frank Radack, Manager Customer Loss Information, RISKTRAC

Sedgwick

Sedgwick’s technology enables us and our clients to manage a full spectrum of claims and to integrate key services that enhance outcomes including managed care, structured settlements, Medicare set asides, OSHA recordkeeping and FMLA compliance, among others. Our client tools are cutting edge, comprehensive and easy to use. With the viaOne® suite of products – providing everything from claim intake to the ability to view specific claims, receive critical alerts, analyze data, run queries and customize reports and dashboards – clients have virtually everything they need, accessible online. We are continuously enhancing our technology for multiple lines of business, including workers’ compensation, disability and absence, liability and more. Our latest award-winning additions include push technology, offering automated communications for injured and absent employees, as well as our viaOne express mobile app, providing employees with quick access to claim and case information. Learn more at http://www.sedgwick.com/resources/Documents/Services/Technology.pdf

Jarrod Magan, VP, Client Technology Services

AIG

“On behalf of the IntelliRisk® Services Team, I would like to thank everyone who responded to the Advisen Survey. We will review the results and learn from your feedback.

A successful insurance program includes easy access to accurate and timely Management Information for comprehensive analysis and informed decision making. Fulfilling that mission for AIG customers worldwide is our top priority.

IntelliRisk Advanced is an example of this commitment and represents one system out of a family of products we offer focused on this guiding principle. All are designed and enhanced based on direct input from our diverse user community. What further distinguishes us is a world class claims organization that includes a dedicated RMIS customer support team.

By leveraging AIG’s global network, we pledge to continue offering innovative desktop and mobile solutions that address the increasingly complex information needs of our clients.”

Joe Jordan, AVP/AIO, IntelliRisk Customer Service & Support, AIG Property Casualty / Global Claims Technology
CS Stars
STARS is the global leader in the risk, safety, and claims technology market, differentiated by 4 key areas. STARS network is comprised of the largest customer base in the industry with over 750 clients. Secondly, STARS has the biggest risk and claims data store at 125 TB enabling deep analytics. Our platform provides a unified and secure set of cloud-based applications providing deep value to customers. Finally, our people have specialized domain expertise that is applied to every customer interaction.

“STARS continues to be a strategic partner for us, increasing efficiency and allowing us to fulfill business needs with colleagues globally,” said Julia Ferreira, Senior Risk Management Analyst, Cytec. With a vision for the future that includes cutting-edge applications, enhanced platform capabilities and deep collaborative features, we continue to enable our customers to become more strategic throughout the organization. STARS provides customers with the ability to optimize decisions for managing their total cost of risk.

Paul Marushka, President, STARS

CSC
An effective risk management program is only as good as the RMIS technology and processes supporting it. Providing powerful, scalable RMIS analysis and reporting capabilities on a stand-alone basis or as part of a comprehensive approach to risk, litigation, safety and claims is what CSC’s RISKMASTER RMIS and claims software is designed for. RISKMASTER empowers business users in all markets. Claims management/administration, Robust, customizable workflow, full document, litigation, captive risk management, Return-to-work program cost analysis, MMSEA submissions, Locations and hierarchy administration are all features of the solution. The difference when it comes to other RMIS offerings? Real-time incident intake reporting, Consolidated document management and reporting for all information associated with a claim, Ability to track current and historical claims and financial data, Explorer search technology powered by SAP, Over 90 predefined report templates or create new ones, and comprehensive claims management capabilities, including auto diaries and business rules customization.”

Terry Chauncey, Marketing Offering Manager, Global Sales and Marketing, CSC

Ebix
RiskEnvision is a browser-based, modular, enterprise-level property and casualty risk management information system. It supports the full breadth of risk management and claims administration functions for all lines of coverage. RiskEnvision provides highly configurable screens by user group out of the box with a fully custom incident reporting, safety management solution with risk portals for collecting and sharing information with outside departments.

Feature Highlights:
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• Recovery and Subrogation
• Management Dashboards
• Business Rules and Automation
• Form Letters
• Diary
• Reporting and Analysis
• Ad Hoc Reporting
• User Administration
• OSHA Recordkeeping and Reporting
• System Code Maintenance
• Location Maintenance
• Asset Management
• Total Cost of Risk Analysis
• Report Management
• Interface with other systems such as Human Resources and Accounting

Shayne Garner, VP Sales, Risk Management Division

INFORM Applications

Many of the popular vendors including INFORM offer portals, dashboards, e-mail alerts, drag and drop reporting, document storage, and the cloud. What continues to set INFORM apart is the level of commitment to client support that we provide to our thousands of users and the use of our Business Intelligence and the portal technologies. When asked in this review, “What is the best RMIS system you ever used and why?” this quote by the Director of Risk Management of an INFORM client says it pretty well: “Due to their responsiveness, key strategic partner, knows our business, account rep has deep IT and Insurance/Risk Management Experience, as an example leading the way to partner with international emerging market insurance carrier, with us, to set up direct reporting to our captive.”

Step up to a RMIS Solution with quality service and technology, contact me.

Alan Josefsek, President, INFORM Applications, Inc.
JDi Data
The strength of JDi Data’s Corporation Claims Manager® system is intuitiveness!

Other key points that distinguish our services from our competitors include:

**Configurability** – our core platform is completely customized at the point of deployment to match the exact specifications of our clients. Our system has been built for maximum flexibility.

**Service** – every individual in our organization is committed to providing industry-leading service, which means expeditious response to issues, bug fixes and enhancement requests.

**Reliability** – our robust service platform experienced 0 minutes of unplanned downtime in 2013. Our clients value our reliability, and we take pride in making our system is fully operational at all times.

Partnership- We have maintained a philosophy that we do not charge for requested enhancements to the product if it can be used by the user community and not requested as a proprietary enhancement. Also, never a charge for 24/7 help desk or service request calls.

James DeRosa, President, JDi Data

Travelers
We have reviewed the 2014 RMIS Review and would like to clarify the comment made by Dave Tweedy on page 100 regarding “risk managers lamenting the loss of e-CARMA when moving away from Travelers to another company because they lose access to those fine systems.”

When a Travelers customer chooses to enter into another insurance or TPA relationship, Travelers will continue to offer e-CARMA access and services. There have been several cases where customers who have moved their insurance or self-insurance programs have chosen to return to Travelers at some point in the future maintaining e-CARMA throughout these transitions.

Diane P. Rothman, Director, Risk Management Information Services (RMIS)
Advisen tracks the number of people who we believe care about RMIS for any reason. That number currently exceeds 1,750 and is continually growing. This page summarizes how Advisen serves this constituency. There is no cost to review or receive any of the material listed below. All costs are supported by sponsorship.

Released in July 2014, Version 2 (v2) of the 2014 RMIS Review / User Survey adds commentary from each RMIS provider as well as additional comparison material distilled from our original User Survey. Readers of v1 asked for greater detail on certain demographic charts, so those have been enhanced. RMIS Providers requested greater delineation and correlation of comments, so we added and re-grouped some comments eg “favorite features.” This v2 also corrects for any typos and ambiguities. Naturally, we always welcome your comments via RMISsurvey@advisen.com

On June 24, 2014, Dave Tweedy along with Origami Risk’s Earne Bentley, Catholic Health Initiative’s Director of Risk Management Support Services Bashar Jaafari, and Advisen’s David Bradford joined for a discussion about the internal and external factors that matter when you select your Risk Management Information System. This free, one-hour webinar was sponsored by Origami Risk. The panelists discussed the factors that influence the RMIS selection process as well as the trends and likely implications of such decisions. What are the characteristics of situations that signal when organizations should consider changing their RMIS or altering the way that their RMIS is utilized? Our panelists also commented on aspects related to these decisions such as implementation concerns and desired outcome potentials.

In early fall 2014, join Dave Tweedy, together with Riskonnect’s Bob Morrell and Advisen’s David Bradford and a panel of experts, for a webinar discussion following a unique survey of “The ROI of Technology Dollars Spent by Risk Managers.” This free, one-hour webinar and the associated free paper are both sponsored by Riskonnect.

In early November 2014, we’ll begin the first round of RMIS vendor surveys to capture each provider’s latest self-assessment of their features & functionality in anticipation of the April release of our next 2015 RMIS Review. RMIS Providers should complete the “RMIS Provider Info” on http://www.advisenltd.com/research/rmis-review-dave-tweedy/

LinkedIn Are you on LinkedIn?

Join this LinkedIn group for “RMIS Users Today & Tomorrow”: http://linkd.in/Tn7jCe
The Advisen Risk Network provides risk professionals insight into today’s “hot risk topics” facing corporations worldwide. The role of risk within commercial organizations is fundamentally changing. The most successful business leaders today recognize that managing risk is a core part of a business’s growth and profitability strategy.

The Risk Network equips risk professionals with the tools to harness risk. The network links risk beyond hazards to a 360-degree risk framework including financial, strategic and operational risks.

**Risk Professional Benefits**
Understand the risk in corporate strategies.

- Education on the risks related to different types of growth and profit strategies by industry
- Initiate response to breaking developments that affect corporate strategy
- Proactively develop risk management frameworks to support growth and profit strategies
- Develop a company-wide culture of risk accountability

**Delivery Methods**
Risk Insight is available via the following delivery methods:

**Risk Insight Online & Reports**
Risk Insight Online and Reports provide program benchmarking, loss examples and trends, loss benchmarking, business and industry financial analysis, policy and law comparisons, and news.

**Risk Professional Membership**
Risk Professional membership contains critical analysis, statistics, and qualitative commentary from our in-house research team, as well as Advisen’s proprietary data including pricing and loss information.

**Risk Network News Byte**
The Risk Network News Byte is a selection of the top risk-related articles delivered to your inbox twice a week.

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**What do I get in the Risk Network?**

**News Byte & Weekly Download**
Access risk-related news and analysis based on Advisen proprietary data sets.

**Members Only Networking Events**
Interact with the most influential leaders.

**Members Only Website**
Access a secure members only website.

**Webinar Series**
Participate in a webinar series on relevant risk topics, titled “Harnessing Risk to Drive the Organization”.

**Education & Research**
Access regular educational and research materials for risk professionals.

**People on the Move**
Network members will have access to the latest collection of risk professional promotions and job changes.

**Job Postings**
Receive the latest job postings for risk professionals.

**New Product Announcements**
Access relevant new product announcements.

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RMIS USERS ARE PASSIONATE ABOUT RMIS

RMIS Users are certainly passionate about this topic. Survey responses made frequent references to vendors, functionality, customer service levels, RMIS vendor staff members, etc. with the same passion that people reserve for their children or their smartphones. Here are some excerpts simply to illustrate the range of issues and some of the positive and negative views expressed.

“X is not just a great RMIS; they are a great vendor! We rank them among the best vendors we use for any of our services. The level of customer service, responsiveness, flexibility, and ease of use is unmatched! We are constantly seeing incremental improvements that keep our processes evolving and efficiency improved. Everyone I have the opportunity to work with at X makes me feel like I’m their most important customer.”

“X is the answer to a risk manager’s/data nerd’s dream. The system is truly intuitive, even for those not technically-minded. The complete customization possibilities permit expanding the use for other associated applications within my risk model and providing objective data that supports my initiatives in an easy to absorb format for presentation to senior management.”

“My RMIS provider had to stand us up from multiple sources of data and also contend with migrating our insurance certificate tracking into the RMIS. They were fantastic, building in all of the functionality that we required.”

“Since we converted to our current RMIS in 1996, the team has done a great job of responding to every question or need. Training on new versions and updates has been quick and easy. The X team has helped us deal with TPA issues and ensures that our data is clean and we maintain an extremely high level of data integrity. Our actuaries have commented repeatedly that our data and reports are excellent.”

“I had been using the X system since 1999 and added Y this year. Y has been the answer to our prayers.”

“I have only used one other RMIS system, and this one is like night and day from the other system. If I was using the other system, these scores would all be 5s.” [1 was the best on our scale; 5 was the worst.]

“The service levels are poor. One has to hold online for almost an hour sometimes to get a person to take your question. The question or issue is then triaged and based on the urgency, it can take 1-7 days for a person to contact you to then set up an appointment to resolve your issue. Sending a request via email offers a little faster response, but not much. Often when there is an issue the technician does not know the answer, and has to schedule another call to resolve the issue after the answer is found. Further, the salesperson assigned to my account takes weeks (if we are lucky to get a response) to respond to requests for upgrade information or additional services.”

“The products are acceptable, but due to organizational changes over the last year, the service has steadily declined in both the support and sales staff. With regard to the application, they offer no ‘standard’ or ‘canned’ reports which seems very odd for a system with that many customers.”
“Many times, I am timed out of the system when making updates. System can be slow at times. We have had faulty data exported. Reserves for closed claims and recoveries were not applied with the exported data. Custom options are not very friendly.”

“We’ve never been given a Help desk number; we are encouraged to go through the client manager which takes time because she has many other duties. We cannot export the financials which is a major problem. This was a problem at my other employer as well, so we know it is on X’s end.”

“Every time they do an upgrade, the system gets slower yet they always say there is nothing wrong. The pat answer is that it must be elsewhere.”

“The X staff is limited. They know their product and its limitations. Their upgrades have been limited over the last 12 years. They have not kept up with the marketplace, and do not appear to be trying to. They have not marketed their web option to us because our current product is not compatible.”

“Not enough flexibility and person who writes programs has no understanding of claims or what a client’s needs are.”

“The business intelligence aspect of this system is very weak.”

“I’d say whoever wrote these programs certainly wasn’t a risk manager.”
Reduce Your Costs 20-50%

Workers’ Comp is a JUMBO Problem:

THE #1 SELLING COST CONTAINMENT BOOK for workers’ compensation addresses PRE-LOSS PLANNING thru POST-LOSS IMPLEMENTATION. This guidebook reviews how to assess your workers’ compensation program, design the most cost-impacting strategy, roll-out comprehensive changes to your organization, and manage and monitor your program going forward.

For employers, brokers, insurance companies, agents and service providers to use for their clients, the book features the following...

- Workers’ Compensation Basics
- Fundamentals of Cost Containment
- Return to Work & Transitional Duty
- Roles & Responsibilities
- Directing Medical Care
- Claim Reporting
- Medical Cost Containment & Wellness
- Management Commitment
- Training Supervisors
- Working with the Insurance Company & TPA
- Managing Pharmacy Benefits
- Employee Communications
- Reducing Premiums
- Claim Resolution & Settlement
- Controlling Fraud & Abuse
- Safety & Loss Control
- Physical Therapy & Rehabilitation
- Federal Employee Workers Comp (bonus chapter)

Imprinted with Your Corporate Logo on Cover

Find out more at WCmanual.com

Contact Merri Bastone with any questions
mbastone@advisen.com +1.212.897.4787
WHY DO YOU USE A RMIS SYSTEM?

Captured below are “some” of the many reasons that respondents cited when asked why they use a RMIS. Most people referenced “to track claims” and “generate reports.” However, [here and in all other places where we list verbatim answers] we have consolidated responses where several appear to be similar or repetitive and left the remaining list to illustrate the range of “why?” If you are considering a RMIS implementation for the first time, one of these reasons below is the rationale behind your actions.


20+ legacy and current TPA, countries, exposures feeds, need for consolidation, powerful custom reports, ability to sync with internal accounting system to drive allocations and safety/claims related P&L debits/credits, in house claims management, etc.

A RMIS is the best way to manage our risks, manage our claims, analyse how we can mitigate our risks and promote better practices and protocols within our business

Ability to roll up data from many years/carriers/acquisitions

Access to claim information, ability to run detailed reports

Accuracy

Administrative convenience and reliability

Aggregation of data, can view risk on a holistic basis

Amount of claims

Analytics and Management Reporting

Analyze claims patterns

As a tool to help our account executives work smarter; reduce human error in reporting; organizing risk management tools for the client; adding value to our client relationships

As a way to manage a substantial amount of data regardless of the location of our actual risk site/state
As an organized way to manage massive amounts of data, crunch numbers, provide reporting, analyze data, manage claims, collect property values, produce allocations, manage policies, executive reporting.

Because I do not have the time to waste trying to pull everything into Access and spreadsheets. If I cannot tell my story based on data, I would fail in my mission to protect my organization from risk.

Because I don’t have the time anymore to do this all manually in Excel!

Because we are a local (county) government entity that is fairly large, self-insured, and self-administered.

Because we self-administer 4,000 claims a year and needed our own program.

Being a self-insured company, we need a place to capture our claim experience for state reporting and compliance, budget implications, and analytical assessments.

Being part of a risk management division, RMIS systems are almost a requirement for daily functions.

Best way to manager our claims and enables the 100% electronic claim handling.

Better manager exposure data in a way that we can share the information across multiple users.

Capture multiple years of policy and claims information from different carriers + also assists in providing reports for monthly financials and audits.

Central repository to capture information and then report it back internally and externally in a way that adds value to our business units and is more efficient across the organization.

Claim analytics, ad hoc reporting, and reconciliation necessities.

Claims management, reports, policy management & analysis.

Claims processing, and data mining to determine our priorities and goals, and to provide financial results to Board.

Consolidate reporting of all claims and incidents that are generally housed in various carriers systems.

Control, consistency in information gathered, ease of reporting for users.

Data and Reports; Lists of Claims; Claims details.

Data consolidation, claims reporting.
Data to help us make business decisions

Data, data, data!

Due to several acquisitions, we have claims with several run off TPAs system offers opportunity to pull all of that data into a central location

Duh?! To track data, monitor claims and benchmarking, prepare reports…

Ease of Claims Management; A RMIS simplifies getting information out to our field offices and up to senior management

ERM/GRC

Facilitate complex processes, accelerate reporting… a professional organization needs professional tools

Financial analysis, claims management, insurance renewal, auditing, and self insured reporting

For ease of running loss runs while using various parameters

For storage of data, reports, budgeting, reporting to the State for EDI and Medicare

Generate reports to internal stakeholders and senior leadership

Given the size of our program, a RMIS is a “must have”

Globally-required

I am not certain that any risk functionary could operate in the 21st century without one…?

I am the coordinator for all of our locations (55) & it’s great to be able to keep track of everything with RMIS and check same time notes from adjusters. I also am in charge of keeping track of reserves and reporting to the top management why we’re are having changes positive or negative.

I believe any Risk Manager who wants to exploit opportunity in how wide or small they can make the margin of business risk to stay in business and/or gain a competitive edge,… needs a RMIS system

I like not having to wait for a claims adjuster to respond to my request. Instead, I pull the information off the system myself immediately. I also see more information in the file than has been shared by the adjuster. I appreciate the transparency.
I manage workers compensation claims, track claims totals, and prepare reports for our clients.

I receive notification via email or my cell phone when claims meet established criteria that I’ve chosen, such as “change in status” or “in suit.” Alerts arm me with early notice, providing the data I need to monitor our claims activity more closely.

Incident reporting, professional/general liability claims for our captive, property, vehicle, policy schedules, bonds

It helps track the claims and we know where we are on reserves and claim status

It is a central deposit of all claim and insurance information

It is absolutely necessary to perform my job

It is the basis of our overall risk management platform and essential to its effectiveness

It is the only means by which to gather and analyze data in a concise manner

It makes it easier to manage a large group of exposures, and makes the process of incident reporting and claims management orderly. It is essential to providing notifications and reports to different departments within and outside the organization, some of which are required for Sarbanes Oxley and other regulations we are subject to. Dashboards and reports are helpful to spot claim and incident trends. All of this information is tremendously helpful when meeting with our brokers and our carriers.

Keeps track of my OSHA accidents for my OSHA 300 & 300A forms for the government yearly claim

Loss runs and expense tracking

many different brokers / carriers

Policy Management - We maintain roughly 300 policies with a number of different entities and utilize many different brokers / carriers

Reduce risk

RMIS is the cornerstone for my department; it fosters sharing information

Simplicity when managing data

Single source for information for a program that has multiple legacy carriers
Streamline process and understand data

Streamline work flow. Accrual to claim reserves. Analytics, trends, etc.

The end result should be the ability to identify our risks using better analytics than we have in the past

To have data in one place and be able to report on it

To keep my job

To make life easier (ha!)

To manage all of our risks

To perform trend analysis

To store and manage all of our claims from multiple insurers and TPAs so that we have one central location for all of our data

We are trying to have it be our enterprise system

We use a RMIS because we want to consolidate the data that drives the decisions regarding purchasing insurance, hazard analysis and loss prevention. It also works as a wonderful tool to measure the TCOR which supports our organizational decision-making.
You live for the challenge of managing risk, tracking claims, and staying connected. Liberty Mutual Insurance is committed to protecting your business and keeping you connected. With RISKTRAC® products you can easily track, manage, and report on claims. And now, with RISKTRAC Mobile, you can stay connected to your important claims information from your tablet and smartphone.

For a live demo of RISKTRAC Mobile visit us at RIMS booth #921 or to learn more about Liberty Mutual Insurance go to libertymutualgroup.com/business.
SECTION 1: Demographic Questions

Who completed the survey?

What are the Top 10 Job Titles by all survey respondents?

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Manager</td>
<td>42</td>
<td>8.81%</td>
</tr>
<tr>
<td>Director, Risk Management</td>
<td>20</td>
<td>4.19%</td>
</tr>
<tr>
<td>Risk Analyst</td>
<td>9</td>
<td>1.89%</td>
</tr>
<tr>
<td>Claims Manager</td>
<td>9</td>
<td>1.89%</td>
</tr>
<tr>
<td>President</td>
<td>3</td>
<td>0.63%</td>
</tr>
<tr>
<td>Safety Manager</td>
<td>3</td>
<td>0.63%</td>
</tr>
<tr>
<td>Risk Management Supervisor</td>
<td>3</td>
<td>0.63%</td>
</tr>
<tr>
<td>Director</td>
<td>3</td>
<td>0.63%</td>
</tr>
<tr>
<td>Insurance Administrator</td>
<td>3</td>
<td>0.63%</td>
</tr>
<tr>
<td>Loss Control Manager</td>
<td>3</td>
<td>0.63%</td>
</tr>
</tbody>
</table>

What are the Top 10 Industries for all survey respondents?

<table>
<thead>
<tr>
<th>Industry</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Agents, Brokers, And Service</td>
<td>29</td>
<td>6.08%</td>
</tr>
<tr>
<td>General Medical And Surgical Hospitals</td>
<td>13</td>
<td>2.73%</td>
</tr>
<tr>
<td>Eating Places</td>
<td>11</td>
<td>2.31%</td>
</tr>
<tr>
<td>Management Consulting Services</td>
<td>11</td>
<td>2.31%</td>
</tr>
<tr>
<td>Executive Offices</td>
<td>7</td>
<td>1.47%</td>
</tr>
<tr>
<td>Fire, Marine, And Casualty Insurance</td>
<td>7</td>
<td>1.47%</td>
</tr>
<tr>
<td>Help Supply Services</td>
<td>6</td>
<td>1.26%</td>
</tr>
<tr>
<td>Meat Packing Plants</td>
<td>5</td>
<td>1.05%</td>
</tr>
<tr>
<td>Grocery Stores</td>
<td>5</td>
<td>1.05%</td>
</tr>
<tr>
<td>Electric Services</td>
<td>5</td>
<td>1.05%</td>
</tr>
</tbody>
</table>
### What are the Top 10 Job Titles by survey respondents who are RMIS users?

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Manager</td>
<td>32</td>
<td>8.44%</td>
</tr>
<tr>
<td>Director, Risk Management</td>
<td>18</td>
<td>4.75%</td>
</tr>
<tr>
<td>Claims Manager</td>
<td>9</td>
<td>2.37%</td>
</tr>
<tr>
<td>Risk Analyst</td>
<td>8</td>
<td>2.11%</td>
</tr>
<tr>
<td>Senior Risk Analyst</td>
<td>4</td>
<td>1.06%</td>
</tr>
<tr>
<td>Director</td>
<td>3</td>
<td>0.79%</td>
</tr>
<tr>
<td>Risk Management Supervisor</td>
<td>3</td>
<td>0.79%</td>
</tr>
<tr>
<td>Safety Manager</td>
<td>3</td>
<td>0.79%</td>
</tr>
<tr>
<td>President</td>
<td>3</td>
<td>0.79%</td>
</tr>
<tr>
<td>Loss Control Manager</td>
<td>3</td>
<td>0.79%</td>
</tr>
</tbody>
</table>

### What are the Top 10 Industries represented by survey respondents?

<table>
<thead>
<tr>
<th>Industry</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Agents, Brokers, And Service</td>
<td>23</td>
<td>6.07%</td>
</tr>
<tr>
<td>Eating Places</td>
<td>10</td>
<td>2.64%</td>
</tr>
<tr>
<td>Management Consulting Services</td>
<td>10</td>
<td>2.64%</td>
</tr>
<tr>
<td>General Medical And Surgical Hospitals</td>
<td>9</td>
<td>2.37%</td>
</tr>
<tr>
<td>Fire, Marine, And Casualty Insurance</td>
<td>6</td>
<td>1.58%</td>
</tr>
<tr>
<td>Help Supply Services</td>
<td>6</td>
<td>1.58%</td>
</tr>
<tr>
<td>Executive Offices</td>
<td>6</td>
<td>1.58%</td>
</tr>
<tr>
<td>Grocery Stores</td>
<td>5</td>
<td>1.32%</td>
</tr>
<tr>
<td>Electric Services</td>
<td>4</td>
<td>1.06%</td>
</tr>
<tr>
<td>Real Estate Investment Trusts</td>
<td>4</td>
<td>1.06%</td>
</tr>
</tbody>
</table>
Where are the RMIS survey responders located by country?

Where are the RMIS responders located by state?
Which RMIS Systems do the survey respondents report using?

<table>
<thead>
<tr>
<th>RMIS System Used</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims Manager</td>
<td>3</td>
</tr>
<tr>
<td>e-CARMA</td>
<td>19</td>
</tr>
<tr>
<td>Global RiskAdvantage</td>
<td>27</td>
</tr>
<tr>
<td>Incident Management System</td>
<td>6</td>
</tr>
<tr>
<td>INFORM RMIS</td>
<td>4</td>
</tr>
<tr>
<td>IntelliRisk</td>
<td>11</td>
</tr>
<tr>
<td>iVos</td>
<td>2</td>
</tr>
<tr>
<td>Not Reported / Not Identified</td>
<td>162</td>
</tr>
<tr>
<td>Origami Risk</td>
<td>44</td>
</tr>
<tr>
<td>Renaissance</td>
<td>2</td>
</tr>
<tr>
<td>RiskConsole</td>
<td>28</td>
</tr>
<tr>
<td>RISKMASTER</td>
<td>12</td>
</tr>
<tr>
<td>Riskonnect RMIS</td>
<td>33</td>
</tr>
<tr>
<td>RISKTRAC</td>
<td>6</td>
</tr>
<tr>
<td>RISX-FACS</td>
<td>5</td>
</tr>
<tr>
<td>RSG</td>
<td>45</td>
</tr>
<tr>
<td>STARS</td>
<td>17</td>
</tr>
<tr>
<td>ViaOne</td>
<td>46</td>
</tr>
<tr>
<td>Webrisk</td>
<td>5</td>
</tr>
</tbody>
</table>
Where are the RMIS users located by country?

Where are the RMIS users located by state?
Are certain RMIS implementations correlated to geography and why? Dave Tweedy responds... If we’re talking globally, then the US, Canada and UK are the top places where RMIS is currently implemented. Within the US, RMIS users, historically, have been located wherever the Fortune 1000 companies are located. That is becoming less and less the case as RMIS has started to move more to the middle market. Europe, Asia and Australia are open opportunities for RMIS to flourish.

For RMIS users, what is the typical revenue and employee count range for their company?

Revenue
Low: $240,000
Median: $1,250,000,000
Average: $7,936,049,964.91
High: $137,620,000,000

Employee Count
Low: 1
Median: 4,100
Average: 19,817
High: 539,000

What types of companies use RMIS according to this survey?
What are the top industries represented by survey respondents who are not RMIS users?

<table>
<thead>
<tr>
<th>Industry</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Agents, Brokers, And Service</td>
<td>3</td>
<td>5.56%</td>
</tr>
<tr>
<td>Variety Stores</td>
<td>2</td>
<td>3.70%</td>
</tr>
<tr>
<td>Semiconductors And Related Devices</td>
<td>2</td>
<td>3.70%</td>
</tr>
<tr>
<td>Accounting, Auditing, And Bookkeeping Services</td>
<td>2</td>
<td>3.70%</td>
</tr>
<tr>
<td>Air And Water Resource And Solid Waste Management</td>
<td>2</td>
<td>3.70%</td>
</tr>
<tr>
<td>General Medical And Surgical Hospitals</td>
<td>2</td>
<td>3.70%</td>
</tr>
<tr>
<td>Pharmaceutical Preparations</td>
<td>1</td>
<td>1.85%</td>
</tr>
<tr>
<td>Management Services</td>
<td>1</td>
<td>1.85%</td>
</tr>
<tr>
<td>Religious Organizations</td>
<td>1</td>
<td>1.85%</td>
</tr>
<tr>
<td>Architectural And Ornamental Metal Work</td>
<td>1</td>
<td>1.85%</td>
</tr>
</tbody>
</table>

What is the typical size of organizations which only rely on Excel as their RMIS?

**Revenue**
- **Low:** 840,000
- **Median:** 788,910,000
- **Average:** 10,929,051,750
- **High:** 137,620,000,000

**Employee Count**
- **Low:** 10
- **Median:** 1482
- **Average:** 23,350
- **High:** 251,000

Why is Excel the most dominant “RMIS”?  Dave Tweedy responds… Excel has been the default RMIS of many organizations (some even within the Fortune 100) since it was released by Microsoft. Although its use as the “primary” RMIS of organizations is slowing somewhat, the reasons for its popularity are straight-forward:

- **Availability:** Office is everywhere. People know how to use it. Excel is very flexible and adaptable to tracking financial issues although its users face limitations with its lack of a true database. Many will use Access to satisfy this need.
- **Inexpensive:** Chances are, Office and Excel are already installed in most organizations so there is virtually no expense to use it as a RMIS. And since many risk management departments face financial challenges to obtain a RMIS, Excel is a good default. However, many who do use Excel as their primary RMIS and move to a real one are very happy not to deal with the limitations they had to endure. Excel is an excellent support software product focused on what it does best: crunching numbers.
What are the characteristics of companies that report “more than one RMIS in place”?

Revenue
Low: $840,000
Median: $1,670,000,000
Average: $7,696,790,266.67
High: $87,960,000,000

Employee Count
Low: 1
Median: 7,000
Average: 19,603
High: 245,000

Organizational Characteristics data
Is there any correlation between these Organizational Characteristics and Industry groups?
As the leading North American provider of technology-enabled claims and productivity management solutions, Sedgwick offers a world of expert resources and an expansive array of solutions unparalleled in the industry. We are leveraging emerging technology, including our award-winning mobile app and push technology options, to bridge the gap between customers and claims information. See how Sedgwick's solutions can create efficiencies, cost savings and improved customer service for your program.
SECTION 2: System Questions

Which RMIS has been in place the longest according to survey respondents?
RSG - 1989

Implementation Ranges
The chart below shows the year of the earliest implementation reported by RMIS users in our survey as well as the most recent implementation year.

<table>
<thead>
<tr>
<th>RMIS</th>
<th>Earliest</th>
<th>Latest</th>
<th>Median</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims Manager</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
<td>2013</td>
</tr>
<tr>
<td>Incident Management System</td>
<td>2008</td>
<td>2012</td>
<td>2009</td>
<td>2009</td>
</tr>
<tr>
<td>Origami Risk</td>
<td>2009</td>
<td>2013</td>
<td>2012</td>
<td>2011</td>
</tr>
<tr>
<td>RiskConsole</td>
<td>1997</td>
<td>2014</td>
<td>2010</td>
<td>2009</td>
</tr>
<tr>
<td>RISKMASTER</td>
<td>1997</td>
<td>2010</td>
<td>2001</td>
<td>2002</td>
</tr>
<tr>
<td>Riskonnect RMIS</td>
<td>2010</td>
<td>2014</td>
<td>2013</td>
<td>2012</td>
</tr>
<tr>
<td>RISKTRAC</td>
<td>2008</td>
<td>2010</td>
<td>2010</td>
<td>2009</td>
</tr>
<tr>
<td>RISX-FACS</td>
<td>2009</td>
<td>2011</td>
<td>2010</td>
<td>2010</td>
</tr>
<tr>
<td>RSG</td>
<td>1989</td>
<td>2013</td>
<td>2006</td>
<td>2005</td>
</tr>
<tr>
<td>ViaOne</td>
<td>2003</td>
<td>2014</td>
<td>2011</td>
<td>2010</td>
</tr>
</tbody>
</table>

How long does a typical RMIS stay in place and what factors that influence that time span? Dave Tweedy responds... The RMIS industry revolves around technology. Moving from old to new technology is expensive. Because technology evolves so quickly, some vendors (especially in the unbundled arena) can’t adapt quickly enough and leave. As you can see by the list, most of the vendors that have been around for awhile are part of large insurance organizations. The notable exceptions are INFORM and DAVID Corp (Renaissance). CSC (RiskMaster) is another exception but they are a large software/IT technology company.
How many people use the RMIS at an insured?

Low: 1  
Median: 6.5  
Average: 69  
High: 5,000

User Count Ranges

The chart below shows the smallest and largest numbers of users we reported by RMIS users in our survey by RMIS vendor.

<table>
<thead>
<tr>
<th>RMIS Provider</th>
<th>Smallest User Count</th>
<th>Largest User Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims Manager</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>e-CARMA</td>
<td>2</td>
<td>35</td>
</tr>
<tr>
<td>Global RiskAdvantage</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>Incident Management System</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>INFORM RMIS</td>
<td>2</td>
<td>500</td>
</tr>
<tr>
<td>IntelliRisk</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>iVos</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Origami Risk</td>
<td>1</td>
<td>200</td>
</tr>
<tr>
<td>Renaissance</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>RiskConsole</td>
<td>2</td>
<td>5,000</td>
</tr>
<tr>
<td>RISKMASTER</td>
<td>8</td>
<td>50</td>
</tr>
<tr>
<td>Riskonnect RMIS</td>
<td>2</td>
<td>70</td>
</tr>
<tr>
<td>RISKTRAC</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>RISX-FACS</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>RSG</td>
<td>1</td>
<td>100</td>
</tr>
<tr>
<td>STARS</td>
<td>2</td>
<td>19</td>
</tr>
<tr>
<td>ViaOne</td>
<td>1</td>
<td>1,000</td>
</tr>
<tr>
<td>Webrisk</td>
<td>150</td>
<td>1,200</td>
</tr>
</tbody>
</table>

What factors might influence how many people use a RMIS, and is there a correlation of user counts with certain RMIS vendors? Dave Tweedy responds…  
This list shows a mixing of bundled and unbundled systems. The bundled systems (ViaOne, Risx-Facs, Risktrac, IntelliRisk, Global Risk Advantage and eCARMA) are primarily used to track and analyze claims from their insurer or TPA owner. The unbundled systems (STARS, WebRisk, RSG, Riskonnect, Origami, DAVID, INFORM, IMS, iVos, Risk Console) are not only used to track and analyze claims but to do policy management, exposure analysis, business intelligence analysis, and administer a wide range of property and casualty claims.
How much does the annual RMIS cost?

![Annual RMIS Cost Distribution](image)

How wide is the cost range associated with specific RMIS vendors as reported by our survey respondents?

![Annual Cost by RMIS System](image)
What factors or conclusions can be drawn from this annual RMIS cost data? Dave Tweedy responds... Cost is always a difficult parameter to discuss. RMIS, by definition, are data repositories and integrate with many internal systems within an organization. The cost/benefit analysis will show how valuable the RMIS is to an organization. This chart shows a combination of bundled (lower cost) and unbundled (higher cost) expenses. My opinion is that the RMIS pays for itself within 6 to 18 months every time, despite the costs involved. Information is power. RMIS provides that power.

Are certain RMIS known for their expensive implementations? Dave Tweedy responds... I don’t think so. Each vendor has clients with higher implementation costs because of the installation and functionality requirements. The RMIS industry is very competitive; a vendor that constantly prices its services and software higher than the competition will be out of business soon.

How is high expense justified? Dave Tweedy responds... Sometimes, a client will require a special configuration and installation with multiple interfaces. In those cases, the higher expense is more than justified.

How long is the typical “selection & implementation” period for a generic RMIS, and does that time frame change for high-cost vs low-cost vendors? Dave Tweedy responds... The fastest selection and implementation time I typically see is 6 months, if the process is done correctly (needs assessment, business process review, requirements, interviews, User Acceptance Testing). Sometimes, it takes up to a year. But it is critical that the process is done correctly. If one is to invest in a good RMIS that meets the needs of the client, it is worth taking the time, even if it’s over a year. Obviously, the lower cost RMIS takes less time than the expensive systems because they often have fewer moving parts: perhaps only one or two lines of coverage, one or two data sources to convert, no internal integrations with other systems, etc.
SECTION 3: Rating Questions

What Lines of Business are associated with each RMIS according to users?

What “other activities” are performed by RMIS according to users?
IntelliRisk® Services

American International Group (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. IntelliRisk® Services offers comprehensive Risk Management Information Services (RMIS) for AIG policyholders.

Supporting customers and their brokers around the globe, IntelliRisk Services has the tools to help our clients manage their claims program and reduce costs.

IntelliRisk® provides fast, convenient access to basic claim and policy information with the ability to create month-end and point-in-time valued loss reports on demand.

IntelliRisk® Advanced offers sophisticated risk and claim management features such as an interactive Dashboard, real time access to Adjuster Activity Notes, proactive Alerts on significant claim events, customizable ad hoc and standard reports, Profiling to identify high cost claims, OSHA Reporting and so much more. A mobile version is available that can be accessed using a web-enabled Smartphone or tablet.

Data from around the world is consolidated and available in multiple common currencies, providing true global analysis and reporting capabilities.

(Service options and data availability may vary depending on line of business and jurisdiction.)

Support & Service Solutions:

- Experienced RMIS Account Managers assist customers worldwide
- Live Help Center support for all IntelliRisk products
- System advancements based on customer requests
- Data file transfer services
- Ability to address unique information needs

To learn more about IntelliRisk products and services go to www.aig.com/intellirisk. For more information about AIG or to become a policyholder please visit www.aig.com.
How does the Line of Business data and the “Other Activities Performed” data above compare to your expectations relative to the 2013 RMIS Review? Dave Tweedy responds… The information tracks consistently with 2013.

What overall percentage of capability of their RMIS do RMIS users report using?

Overall (average) % capability of RMIS used = 86%

<table>
<thead>
<tr>
<th>RMIS</th>
<th>% capability of RMIS used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims Manager</td>
<td>65%</td>
</tr>
<tr>
<td>e-CARMA</td>
<td>58%</td>
</tr>
<tr>
<td>Global RiskAdvantage</td>
<td>58%</td>
</tr>
<tr>
<td>Incident Management System</td>
<td>88%</td>
</tr>
<tr>
<td>INFORM RMIS</td>
<td>70%</td>
</tr>
<tr>
<td>IntelliRisk</td>
<td>83%</td>
</tr>
<tr>
<td>iVos</td>
<td>60%</td>
</tr>
<tr>
<td>Origami Risk</td>
<td>61%</td>
</tr>
<tr>
<td>Renaissance</td>
<td>48%</td>
</tr>
<tr>
<td>RiskConsole</td>
<td>66%</td>
</tr>
<tr>
<td>RISKMASTER</td>
<td>68%</td>
</tr>
<tr>
<td>Riskonnect RMIS</td>
<td>54%</td>
</tr>
<tr>
<td>RISKTRAC</td>
<td>63%</td>
</tr>
<tr>
<td>RISX-FACS</td>
<td>74%</td>
</tr>
<tr>
<td>RSG</td>
<td>60%</td>
</tr>
<tr>
<td>STARS</td>
<td>57%</td>
</tr>
<tr>
<td>ViaOne</td>
<td>64%</td>
</tr>
<tr>
<td>Webrisk</td>
<td>56%</td>
</tr>
</tbody>
</table>
RMIS Characteristic Ratings by RMIS Users

Each of the graphs below – starting with Ease of Use - represents a key user characteristic rating addressed in our RMIS User Survey. The horizontal X axis represents the characteristic, and the vertical Y axis represents the number of users on which the rating is based. Accordingly, we wanted to juxtaposition a lower rating based on a small amount of user feedback (in the lower left positions on the graph) with a higher rating based upon more user feedback (in the upper right positions on the graph). It is important to note that this comparison approach does not account for nuances in user views across platforms. While one RMIS user or a group of RMIS users might be especially lenient or harsh in the application of a rating assessment, our view is that ratings based on more user input (ie higher user counts represented by the top portion of each graph) are more meaningful than ratings based on less user input (ie lower user counts represented by the bottom portion of each graph).
What are the reasons for not using the full capability of a RMIS?

All of capabilities are not needed generally

Analysis and custom reports more convenient on excel; program coding and report format still needs to be updated to current client demands

Because I only deal with the claims and locations

Because it doesn’t work

Because it’s a lengthy process to get everything we want on the system and then train people to use it.

Business priorities, time and internal resources.

Company does not want to…

Company doesn’t have the capacity to take on more. Would like to use more of it, however.

Cost of additional modules and immediate need is not there for additional modules

Cost vs usefulness and the extent of our expertise

Current process of handling certificates and policy management has not been evaluated to add to the system and cost.

Currently implementing the rest of our needs

Do not have all necessary personnel on board to use.

Don’t know its capabilities

Don’t need it.

Ease of use must improve first

Either it is not applicable or we use a legacy vendor solution
For some of the features within our RMIS, we currently don’t have a need. A few of the features, we will start exploring either this year or next as time permits.

From the questions on this survey, I think there may be other areas this system can be utilized for that we haven’t explored.

Future programing and design functionality and analytics

Have been focusing on day to day claims processing. Transition was one year ago. Now moving toward improving reports and using analytics. Transition was difficult due to internal finance department constraints.

Have not had the full training and on all the features, and by attrition, I have become the system data entry/audit lead person.

Haven’t taken time to learn full capabilities

I am still learning the system.

I don’t know the % of use but I use it a lot!

I don’t need anything else.

I get a lot of information when I go in. When I do not see what I need I call or email the adjusters.

I handle all of the WC claims. My main concern is to work with the employees to make sure they are getting the medical treatment needed, that they are paid when out of work, and to get them back to work in a timely fashion. I know that RMIS can do so much more then I am using. But since I am not a financial expert, I am not using this system to its capacity.

I mostly use it to look up claim information. I do run reports, but ones that are currently available in the system.

I only do quarterly reports.

I only need it for reports

I take advantage of what the system has to offer based on my specific job task.

I use RMIS for a variety of needs, but I don’t suppose I have enough time to use it even more

I use the program based on the requests I receive.
I would use it more if I had the ability to monitor the month to month payouts on claims, and be able to send messages directly to the claims adjuster or request for nurse case managers to be assigned to my claims.

I’m a one-man show and it would take a lot of time to add more components at this time.

I’m still getting up to speed on my training in the system. All my needs are being met by the 75%, and I’m sure that once I learn everything the system can do I’ll find a need to fill the capacity.

In midst of full implementation

In process of rolling out company-wide

Inadequate staffing to yet accomplish all planned activities.

Internal processes of how we collect values for property program and workflows still need to be evaluated.

Internal team bandwidth

It is a very comprehensive claims monitoring and tracking system. However, our claims volume is relatively low so other than setting up some standard reports and scheduling them to run monthly, we don’t have a need for full utilization unless there is a specific question we need to answer.

It is difficult to use.

It’s difficult to use and hard to understand. The training is scheduled group training that is difficult to follow.

It’s more of a political decision.

It’s not requested from upper management.

It’s not user friendly and still needs some customization to fit our industry. Two logins make it easy to forget passwords.
Head of the department does not use.

I’ve never been given access or training with this system.

Just a matter of training and development of additional fields.

Just implemented in the past year. Additional modules may be added later. There’s additional cost, but more importantly, it requires resources to specify and implement. We’re a two-person staff, so we’re not set-up for software implementations.
Just using what is currently needed for the organization.

Lack of education/awareness

Lack of internal staff to implement the certificate tracking module.

Lack of time

Lack of time in my day to day responsibilities to spend the time exploring

Lack of training

Lack of training, user capabilities are not in line with what this system can do.

Limitations with staff time.

Many other wonderful options but we can only add functions as we can find the time and manpower internally to utilize more of their system for added value.

More effort than the value derived

More practice and/or training needed

Most day to day needs are met by 50% of the functions

Multiple priorities do not allow the time it would take to implement additional aspects of the system... as noted above tech assistance is minimal and frankly we don’t know enough about the system to maximize its use. We use it mainly for event & claim management.

Need to get it working right

Need training.

New reports are in development

New to system/ internal change management/ See a lot of potential

No critical need for full functionality

No need
No time to explore the possibilities > good to remind me of this. I will schedule some time in the near future
No time to learn/implement additional capabilities

Not a fan of the reports. I used it for case management, communicating with the adjuster basically.

Not compatible with our other systems

Not enough hours in the day.

Not my decision to make.

Not necessary

Not set up fully in companies - still in implementation phase

Not staffed to dig into this much granulation

Not sure

Not sure of the %, but think there are likely things that I don’t know about!

Not user friendly

Not using Policy module

Not worth the cost; business units do not perceive value.

Not yet implemented

Operational’ Risk Management is dealt with by other areas of the Company. Processes are not particularly sophisticated - major principles relating to risk management are observed. It is possible that a RMIS system would add value.

OSHA Reporting

Other areas not relevant

Our internal finance system does not “talk” to our vendor system.

Our needs are straight-forward. The AM handles any custom work for us.
Our RMIS vendor issued an upgraded version that we would need to buy so they are not improving the version we currently have anymore.

Phasing in other functions over time

Probably the 10% of which I am unaware the system can do.

Purely for records retention

Reduction in staff, and it is more difficult to train on areas we are unclear about.

Relatively new installation and we are still getting to grips with capability.

Relatively new to the system and have not learned all of the features and capabilities.

Some features of RMIS are not needed for our operation; however, there are features we wish were included as we receive quite a bit of information via electronic data that we would like loaded automatically in the system.

Some programs do not run without the assistance of our Account Manager who inputs the reports in the system for us.

Still discovering new capabilities

Still have so much to learn and understand.

Still in testing mode

Struggles with upkeep of current system requirements give us hesitation to pursue additional offerings.

Support not always available as needed.

System can do a lot more reporting and analytics but we do not have the data to do this review. Can also complete loss triangles but we do not have that long of a lost history.

The cost to implement more functionality does not seem justified at this time.

The existing capability is quite low

The majority of our claims handling revolves around property damage claims.

The platform does so much that it is hard to learn everything at once. We are learning quickly to expand our use of the system.
The RMIS systems we are using will allow us to track incidents by Location- but it will not allow us to track it by location within the location, and it is limited in the number of options. Also, it does not provide a separate tracking system for incidents that do not get reported as claims.

There are no insurance incidents.

There are reports and functions in the system that are beyond my needs. I also use the system as a complement to an “in house” system that we designed and built which provides a degree of independence from a 3rd party system.

There are some areas we just don’t use as a self insured entity. We do not do our own bill review.

There is a wide array of reports available in the system, but only certain ones are useful for our business needs. We also have not delved into the dashboard capabilities too much yet

There is not a need at this point.

There is still a disconnect between “What the technology is able to do“ and “What the client understands and believes the technology can do.”

They’ve not been shown to be worth using

Time (Editor's Note: “Time” was absolutely the most frequent response.)

Training has been hands on, rather than formal training

Troubles with implementation - slow start. Just started promoting use within company this year.

Using the claims management system

We are effectively utilizing the Reports Function from Riskonnect at a high capacity and are evaluating how to utilize additional capabilities.

We are still in the implementation stage.

We could branch out into more reporting, but our department is lean on man hours.

We do not have the manpower

We do not own the system, leasing.
We do not use the system’s OSHA function or user notes features.

We don’t use/need their bill review or fraud analytics

We downsized due to cost

We have an analyst for the reporting

We just implemented the system 6 months ago and haven’t moved into the rest of the capability yet.

We started loading our system during December of 2013 and are currently in the 2nd phase of our implementation. Once our system is up and fully functional I am sure our usage will increase.

We use our RMIS system to the fullest capability. We are always working to increase the capability as well.

We use what makes sense for each client and most have different needs

Would require additional customization of the product which has not, so far, been determined to be cost effective.

Zero training or perceived benefit.

How does this ‘percentage used’ number compare to your expectations and experiences? Dave Tweedy responds... While I am encouraged to see a trending upwards of % usage, there is still a lot of functionality left on the table by the typical RMIS user. I think it means that vendors need to do a better job of making their systems easier to use, pushing out videos and other training tools, to help decrease the learning curve of the RMIS user.

Do you see any patterns on the user data that might suggest that a certain RMIS implementation is a precursor for a different RMIS implementation later on?” Dave Tweedy responds... Vendors know that increasing their clients’ ability to use all aspects of their product mean increased revenue for them and better satisfaction by the user. Vendors will continue to focus attention on reducing the low percentage of usage.
Industry leaders agree. Riskonnec is going beyond expectations, leaving behind other RMIS vendors with their limited systems.

You need a risk management work platform that can handle today's needs and tomorrow's growing business demands.

Run away from old risk management technology and let Riskonnec take your program to places never before possible.

It's time to Go Beyond.

**GO BEYOND.**
What is the best RMIS system you ever used & why?

[If the respondent provided a rationale, the answer appears below.]

AIG-Intellirisk: Ease of use, people actually answer the phone when you call, easy to run reports and one-on-one specific need training

All the systems used had their issues. Our current RMIS provides the ability to have one place

Aon due to structure

ATS is the only word based system for claims handling we have ever utilized.

Both Risxfacs and ViaOne are very good. They are easy to get reports from

Both the CS Stars system and the RiskConsole system have their pros and cons. It is difficult to say which is the best.

CCMSI provides all information and easy access community and the fact that there is not a separate charge is a huge plus.

CS STARS and Aon Console allow the flexibility to import various documents as part of the claim file.

CS STARS; stable R&D development and support

customer service. No empty promises and they work to find the appropriate solutions. True business partners.

customization and allow for us to track claims in house without carrier datafeeds etc.

David Renissance, report features. Have not used the new David system.

Dimitri - Current RMIS - Dimitri for its flexibility, customization, reports, ease of use and expert consultants/help.

Dimitri - the flexibility, analytics and ability to map data from many different insurers at once is terrific.

Dimitri is the best, it is functional, intuitive, and easily adaptable.

Dmitri - the overall functionality thus far combined with the ability to run ad hoc reports for all claims gives it the advantage
Dmitri (RSG) - This system has evolved over the many years I have used it.

Dmitri is the best system I have used as the system is user friendly with drop downs that would allow anyone who is family with windows to use the system

E-Carma - solid consistent data, great support

Engine and platform allowing us to configure the system to respond to our best practices.

e. view, create folders, reports, etc). Raisers Edge is similar to eTapestry, it’s just the more expensive version and less work to get the database

Each had its strengths Pulling up on screen information was CS STARS for management

Each is similar in capacity and ease of use.

Ease of use; as administrator to the site I can add custom fields and update the entire system real time myself and not have to wait on a programmer to do the work

eCarma - I find the most information with E-Carma/ Traveler’s system. It all depends upon what the carrier is willing to divulge.

eCARMA - ease of use pre designed reports with charts and graphs, can set up distribution list

eCARMA - easy to use and great support!

E-Carma- ease of use-- exception based reporting-- ability to set up alerts. Knowing what to keep our eyes on at all times.

eCarma. User friendly.

E-Carma: User friendly

Elements of all have been good and not so good

enture because I used it the longest

ESIS GRA Comprehensive, flexible, transparent

Excel - Simplicity
Figtree. Simplicity, user friendly, quality and quantity of information able to be entered.

Flexible, great support from Origami staff/techs, great response time from Origami staff/techs to our wants/needs.

System interfaces well with other

For claims, Gallagher Bassett's - extremely flexible to run all kinds of reports with only the fields

Global Risk Advantage is the best system I have ever used as it is the most robust and I have not used any others

GRA because I am able to get the information needed

Hard for me to say. Origami is decades ahead of the former system. I’ve worked with RiskMaster previously

Hard to say because I like particular items from both Stars & Origami.

Hate to admit it, but CS Stars... their business objects tool is the most functional for what you need

I actually enjoy using both. RiskConsole gives me more flexibility in pulling exactly the information I need

I like it fine for what we need. Don’t have much to compare it to since we’ve really never used another RMIS.

I like Stars because of the ease of use

I love e26. It's easy to navigate, and with the exception of reports, provides me almost all of the information I need

IMS - Very user friendly and have great support from the company.

IMS - Windows based and ease of transferring documents.

Indifferent among systems, each has good qualities for which reason we have chosen to use both

INFORM – due to their responsiveness, key strategic partner, know our business, account rep has deep IT and Insurance/Risk Management experience, as an example leading the way to partner with international emerging market insurance carrier with us to set up direct reporting to our captive,

Inform. does more than all of the other systems and meets my operational needs.

Insight Risk Management - Application System is in-house and we have complete access
IntelliRisk (AIG) - I can customize what I want to see to my exact needs.

Intellirisk and Travelers (e-carma) are the best I’ve used. Many years ago I preferred the Travelers system; however, IntelliRisk is my favorite now because of the flexibility it provides for specialized reports.

IntelliRisk is the only system I’ve ever used. Some experience in ViaOne, which handles our run-off claims.

JDI Data Claims Manager program is an easier program than the prior program and was purchased when we had issues with EDI requirements with the State. The JDI program has definitely improved the functionality of the process and reduced time required to process claims and EDI with the older program.

Liberty Mutual’s was pretty good. One of the key features I liked is that one was able to view documents.

Omega - only drawback was the screen color set up that was not adjustable.

Origami - extremely user friendly

Origami Risk - awesome product, awesome people!

Origami Risk - capabilities far exceed what we had seen in the past.

Origami Risk - ease of use and the ability to get others to use the system is straightforward and helpful. The Origami Risk team listen to suggestions on how to improve the ease of use. The majority of my suggestions have been implemented within a short time frame.

Origami Risk - Hands down the best we’ve ever used. Very comprehensive

Origami Risk - it is easy to customize and the web interface.

Origami Risk - it is so flexible and allows us to administer and change the look and feel

Origami Risk - outranks the two above systems with ease of most functions

Origami Risk - The first time I saw Origami demo’d, I was impressed with how they had streamlined a lot of the data conversion issues.

Origami Risk is only system we’ve ever used, but one of the companies we acquired used Risk Console.

Origami Risk -no competition. It’s the most robust system we considered. It’s easy to use for every user, the analytics and reporting modules are exceptional and the support we get from Origami is exceptional.
Origami Risk. Clean interface, customizable, intuitive UI.

Origami Risk. Flexibility, reliability

Origami Risk. It is very user friendly, easily customized, excellent

Origami Risk. The system was implemented and up and running in no-time. When our account representative originally told us the time frame he could get us up and running, I laughed, mostly due to the horrible experience of our prior vendor. Our account rep met each deadline, was knowledgeable, professional and did what he said he could do. He still does this today. We tell him our expectations and he strategizes with us to meet our goal.

Origami Risk. They have always been able to look at projects and challenges that we have presented to them and provided a solution

Origami, because of its flexibility, ease of use and system design as SAS. Integration of the report writing into the software is wonderful. They are also very receptive to the needs of their users and consistently roll out new features on a regular basis.

Origami, more reliable and more flexible

Origami. Ease of use and the knowledge of the staff. Great staff and the response time is always immediate. System is always working at optimum and we do not experience any problems with the system not working.

Origami. Ease of use and the knowledge of the staff. Great staff and the response time is always quick

Origami. Ease of use, implementation and cost effectiveness

Origami. user friendliness

Origami: innovation, flexibility, customer service, in the cloud, price.

Outside of TPA RMIS I have only used STARS and RSG. I prefer RSG Dmitri because it is easy to navigate and pull reports.

ParaRisk - automation and reporting and for the sheer amount of data... ParaRisk - for a standard package of reports that was designed to tell us everything

Risk Master - able to get analytics and reports

Risk Master, the original. Although it only did claims, it did function very well.
Risk Sciences Group - Dmitri and Sigma Encore: They can handle complex issues thru system.

Risk Sciences Group (RSG) - Good technology and excellent customer service.

Risk trac for claims management. The application was easy to use, they offered a wide variety of standard reports, and provided great customer service for this application as well as their report writer. Since it was developed in-house, modifications requested by customers were more quickly implemented versus “out of the box” versions.

RiskAdvantage: Simple to use, yet provides for our needs.

RiskConsole - ease of customization.

RiskConsole - most applicable and robust.

RiskConsole appears to be better than Figtree at this time, though we are still developing our understanding of how we can utilise some of the functions it offers.

RiskConsole seems better than Stars for reporting capabilities.

RiskConsole: I use them interchangeably.

RiskMaster - All systems have good points and all have challenges. I’d have to say that the RiskMaster product suite is easiest to use because of its ability to move seamlessly between the event and claims module.

Riskmaster - flexibility, integration of various absence sources.

Riskmaster, it’s all we’ve used since dBase.

Riskonnect is the best system I have ever used because of the powerful workflow.

Riskonnect - Based on limited exposure to other systems, Riskonnect meets our needs much better all the way around.

Riskonnect - The system ease of use, flexibility in data and reporting.

Riskonnect - very easy to use and cutting edge technology.

Riskonnect because of the overall flexibility and easy of use.

Riskonnect due to the flexibility.
Riskonnect - ease of use, flexibility and great people.

Riskonnect is the best due to its ease of use and flexibility.

Riskonnect is the best system I have ever used by far. Innovative, intuitive, and fast.

Riskonnect is the best system I have used to date. It delivers a RMIS solution that is out of the box, but still extremely flexible/configurable, founded on technology (salesforce/force.com) that is leading edge and importantly aligned with my end user expectations i.e. it works on my PC, Laptop and mobile device. Not forgetting the capability to interface/integrate with other business systems & services.

Riskonnect the flexibility and the people within Riskonnect

Riskonnect, because it is so flexible and easy to use.

Riskonnect, ease of use, easy to train users, ability to sort information, reports ability excellent

Riskonnect. In the two years, we have been with them, we have not experienced any change in service level despite the growth of their business. Their employees seem to be happy to work there. Problems get solved. I especially like the global search and the flexibility of the normal report functionality.

Riskonnect. It’s a hands down better system than STARS. Why? End user flexibility, easy to adapt, better searches, faster results, ipad compatible, designed for apps and power at your fingertips.

Riskonnect. The system is light years ahead of CS STARS. A capable admin user is empowered to innovate within the system. The Business Intelligence, Cognos, tool is also very powerful.

Riskonnect. You can customize your settings down the individual user. You can also create fields on the fly (no call back to the RMIS provider to help), workflows, business rules, and automatically attach email documents (including worksheets and pictures) to the claim file.

Riskonnect: More intuitive and flexible. It allows us to make changes to data, design, and reports -- without needing RMIS provider programmers. It is all relative. I’m not thrilled with Riskonnect, but it’s the best option.

Riskonnect: user friendly, flexible, integrity of data, designed to do what I want it to do.

Risktrac or Sedgwick’s Via One. Both are intuitive and easy. You do not need a lot of information to use it.

RISKTRAC, analytics available.
RiskTrac. Easier to navigate report design, etc. than Risk Intelligence. More options.

Risx-Facs - At the time, I thought the Risx-Facs was a good system for the flexibility in building custom reports. There wasn’t a report that we could not build. Whatever the field asked for in terms of data, we could extract the data.

Risx-Facs - very flexible and we can slice and dice our data so that very useful risk exposures can be identified. Point-in-time is simple, unlike other platforms

Risx-Facs. It is Windows-based. It is easy to navigate

RSG - Dmitri It’s current technology and the support team is the best

RSG - may not be a wholly objective perspective since based upon familiarity. Additional benefit of having the data captured (vs cloud based approach) to improve integrity and further flexibility in maintaining historical information. Note that currently use/have data within all “past” systems with exception of STARS

RSG Encore System - RSG systems received weekly data feeds for multiple TPAs and loaded data to include TPA file notes. This gave the ability to monitor how TPAs were managing claims. This also allowed for claim updating of codes used in safety analysis by internal Teams without having to involve TPA. Reports for State Self-Insurance Reporting we developed by RSG and available on on-line and easy to use. Loading data at payment level from TPA to RSG allowed in the development of exception and balancing reports that assisted in monitoring the TPA.

RSG RMIS. Processing of complex data sets across multiple carriers / TPAs. That is the hardest part.

Sedgwick is the only RMIS I’ve ever used and I think it is very helpful

Sedgwick viaOne based on the ability to manipulate data to provide internal reports

Sentry - quick to respond, easy to use.

Sentry insurance. Easy to read claim notes. Easy to generate reports.

Sigma Encore is very intuitive for all users.

STARS--this has the flexibility we need

The Sedgwick system prior to via one. It was very user friendly

This system is the first one used by me; it could be used better, but with correct training
Travelers - In a state of constant development and improvement. System developers listen and react to their customers’ needs. System developers know their customers business and how they use information.

Travelers or AIG -. Both are incredibly user friendly

Travelers RMIS - great reporting tool

Travelers. Ease of running risk management reports and claim notes.

Travelers. Ease of running risk management reports and claim notes.

Tristar’s system was very easy to use, run reports, and had real time updates.

Venture - it was a system that met the user needs and was very user friendly.

Venture - The best system I have ever used was the HARTFORD’s @Venture. Their technology group listened to their users and they in turn helped Hartford to build a system that was user friendly and best in class.

Venture - was the easiest to use for building reports and anaylization tools.

Venture was very user friendly, especially when it came to crafting reports.

Via One - great reporting and look up

ViaOne - The notes in ViaOne are better because they are scrollable. The navigation is easy and there is a variety of data available

ViaOne. Easiest and provides the most detail.

Webrisk, as it could be easily customized by the client who could reach a high autonomy level in its usage and management.
What advice or suggestions did our survey respondents offer? Some of this material is directed at fellow RMIS users, some at future RMIS users, and some at RMIS vendors, as well as the publishers of this material.

A lot of companies are going paperless and downloading documents. They should have a column for date of service so if I know when an event took place, I can search by date of service instead of by date received.

A more user friendly reporting system. An example would be SRS's @venture. Obviously I require more training in viaOne, however I can’t take the time.

Ability to view documents in system for better claim management.

An app for an iPhone!

Are training sessions available online?

Be very careful to understand what you are buying. Make no assumptions. Ask many questions in writing and get responses in writing. If the response is not specific and on point, request clarification over and over if need be. Ask for the section of the license or other documents that addresses your questions. While I am happy with the product, I am continually finding items that were not as clear (or as “included”) as they seemed. Don’t trust the sales rep.

Better exception-based reporting. Things that indicate what has the potential for high risk and high severity so it is on our radar earlier rather than later.

Can’t think of anything

Check out Origami - you will not be disappointed.

Consolidate into a single TPA’s system

Current system (Dmitri) is not user friendly as a claim system. Never could get the reporting system to work. Have to use the old system. It would be nice if clients were asked what they would like to see in a system and how they use the system, when make changes.

Dmitri system would be better with Windows applications.
Dmitri is too technical; it should be geared to the users.

Drag and drop feature within a claim file; ability to create folders and subfolders within a claim to organize files, ability to rename already uploaded files (can do this in description but I would prefer to overwrite the uploaded document or another option would be to change the description view)

Due your research, see multiple platforms, and get other departments involved in the decision process.

Education on what this current system can do to make our lives easier

ESIS should invest in updating their system and bringing up to the current age if they want to maintain current clients and attract new ones

Every year we need to know more. We appreciate the upgrades to the systems we use at GB-- more information with good drill down capability.

Expand your RMIS survey to include GRC, as well as RMIS

Exporting financials or even saving them onto my computer - you really need to fix it - it’s unacceptable not to be able to get the numbers.

Faster / More responsive capabilities when dealing with large program that have a sizable daily feed requirement.

For Ristrac, it would be helpful if there was a link to the claims data from a report. So if you see John Smith’s claim listed on the report, you could click on that it would take you into the data for that claim.

From an adjuster function the system is lacking in ease of data organization. It is also cumbersome to extract data from files. Missing the drag and drop feature. Inability to use auto-pays with Federal Claims (Longshore and Harborworkers/ P&I Jones Act).

GRA is a very nice system. But I find the report section difficult to work with at times

I would love to see a RMIS that could also do a BIA and help me in completing a BCP.

I would prefer e79 run reports using the same type of dashboard as e26 presents... so I could filter by O/C, insured, DOL range would be nice, etc and just click “run.” This is much easier than the format e79 currently uses.

If you want a user-friendly and robust RMIS system, then CS STARS is the product for you. Have yet to see anything that comes close to this software system.
If you’re on Origami--stay there. If you’re not, get to Origami as quickly as you can.

In my position, I utilize every part (or try to) of the RMIS system to manage control my specific region.

In working with property claims, I would like to be able to see the expenses broken down (adjuster fees).

Increase the mobile platform experience

Invest in a system that will best fit your needs. Pulling data out of the system to be able to analyze it is a very important piece

Keep improving

Keep it simple, tailored to your current & expected future needs

Keep it up and don’t let anything slide. More education on the BI functionality. Perhaps Webex since not all companies are allowing travel these days

Keep up the excellent work!

Key is for entire group of providers to push innovation

Know your short and long term goals and have a vision as to where you want and what you want the system to do at the end of the journey (even if there never is an end).

Listen and ask your client what they need to make their job easier. If you are capturing the data, you should be able to provide screens that provide good details and adequate reports.

Listen to your users, your system is only as good as your customers input as to what they want.

Make systems more flexible for the customer’s specific needs.

Match input fields in Broadspire’s system with the fields in the Dmitri system. Train adjusters to populate all required fields. Audit and validate information in the system.

More flexibility/customization without having to recreate the wheel. Have support/help desks available to assist when the problem occurs, not when an analyst might be able to fit it into their schedule the next day.

More simplified information on how to set-up personalized reports.

My only suggestion for Origami is they should update the system more often to incorporate issues we find lacking
Currently. They are extremely good about listening to our suggestions, but we tend to have to wait for the next update to see our ideas implemented.

My RMIS is too damn cumbersome

Need all LOA info for facility in one area, not separated by STD and FML, etc. need at a glance return to work dates, notes about denial, etc.

Need more analytical capability

Need the ability to cross-reference data searches, also need better ability to export data into formatted excel sheets.

Needs to run faster and stop erroring out.

Not very flexible; no knowledge of agreement made with our customers regarding insurance required

One point for any system is having the ability to update specific data fields; even the TPA system used today (Sedgwick ViaOne) doesn’t offer the flexibility needed to easily update fields on a claim record used to meet internal reporting needs. Nor, does the system offer a mechanism that allows entry of notes or diary functions for CLIENT oversight, separate and distinct from the TPA Adjusters. Working in retail many years, one other item that could be incorporated into a RMIS system would be a Loss Prevention function that allows the capture of Shoplift, Robbery, Employee theft related incidents. I have seen separate systems, but never one combined with RMIS.

Online submission system needs some improvement for ease of use, or more HELP buttons

Online Training

Online training module. A welcome flyer or a tutorial, youtube videos, something….

Organize event for advanced users (close to Amsterdam)

Parameters and reports should be listed in plain language

Recommend a longer users conference in future to teach more of the system’s capabilities. There are so many fantastic features of OrigamiRisk, and it only continues to get better.

Research system capabilities and upgrades before purchasing. We were told we would get all upgrades, but they meant only for the current package - not for future packages.

Right size your RMIS to your planned usage. You may say you want everything but if you are not going to use those
capabilities, don’t pay for them.

RiskKonnect is very good, but it has limitations. Maybe rather than trying to re-invent functionality (given that the technology is able) consider integrating other third party services. For Risk Managers to educate themselves to the technological possibilities - including the idea of risk management services that could come from more than one provider i.e. a kind of virtual RMIS.

Riskonnect’s forward thinking to line up with Salesforce will keep them current on all ends in the future. The product will continue to evolve and will not become stagnant.

RMIS systems need to be on par with accounting and POS systems for technology, flexibility and trending

RMIS systems need to start working on how to improve workflows between the client, TPA, and Broker to see how we can eliminate redundant work. Policy management, reports.... Someone should come up with a reasonably inexpensive solution to house the data we collect for insurance purposes: a place to store renewal information, incident information, etc- that is owned by you.

Spend more time in the beginning/set up stages to get the system to be all you want it to be plus! Although we have made changes years later which have added value to our RMIS.

System probably needs better customization ability for the “Report Module”

Technology is advancing so quickly - RMIS systems need to keep pace with these advancements...

The abeyance system needs to be improved/catered more for our specific needs

The check processing system is much too cumbersome and needs to be more user friendly and should have much less steps in order to issue a check.

The friendly a system, the better. Drop down menus and options are very helpful.

The home page should be reorganized to make it more user-friendly

The RMIS system should always be progressive in their thinking and always up to date on the technology that is available. Make our job easier and that creates happy customers

There should be tabs that explain things like insurance terms a little more...e.g. what escalation means. If you are new to the system and don’t have someone with background knowledge, it can be time consuming.

UI is very painful to use to quickly review claim notes - have to scroll and click constantly to review series of notes quickly.
Frames with text seem 1 cm big and rollovers don’t last long enough. Need to streamline access to claims notes & financial summaries.

Understand what your short and long-term vision and what you really want the system to do for you.

Using any claim management or RMIS system requires good data. If data isn’t scrubbed and set up correctly with a clear understanding of the various fields and how the reporting will work, you will get nothing but garbage out of the system.

ViaOne would be better if it didn’t time out so quickly or put up those annoying warnings that take me out of what I’m doing and directly into the system. I would like to have a field that tells when a person is on time loss, when they started and when they went off.

We currently do not have a RMIS that we utilize. Last year (at the RIMS conference) I interviewed numerous vendors and had several demonstrations scheduled. Almost a year later we are finally getting our approvals in place to implement. I appreciated your survey results last year as it helped with my yearlong due diligence. Next year, I hope to be more helpful with my survey responses.

We have not been to a user conference yet but possibly that would be helpful. More training offered with purchase of the product.

What is available for services firms that have a small number of claims per year and simple underwriting data?

When deciding on a RMIS to use, make sure the company understands the kind of business/industry in which you are involved, and make sure the potential vendor has the commitment, the resources, the desire, the capability, and the flexibility to meet the specific needs unique to your business/industry.

While this is a great system, there are a lot of things that we pay extra for, that I feel should be part of the programs, such as automatic clearing of checks, automatic direct deposit feature, it would be nice for the “tasks” feature to have more options.

Work with your vendor to make sure they understand your business and are willing to work with you in all aspects of your company. Make sure all your needs are being met up front. There are learning curves on both sides and unless there is the communication and clarity of what is expected OR the final outcome will not be what was expected.

Would like iPad capability. Also the ability to download our SAP data in RMIS format and avoid duplicate entry.

Would like system to be able to handle all aspects of our business not just claims.
STARS is the global leader in technology, analytics and service solutions across risk, safety and claims management.

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SECTION 4: Bundled vs Unbundled RMIS

If you use a RMIS that is offered by an unbundled provider, what is your primary reason for selecting an unbundled RMIS?

Ability to have an off-the-shelf solution

As a public entity, we procure little to no WC or liability coverage. We self-insure and self-administer all claims.

Best product after a deep RFP process

Best product at the price; most reasonable contract arrangements. Cloud design. It less matters that it is unbundled, and more that the product is flexible.

Best product for the best price.

Best Product we reviewed

Best selection during RFP process.

Better System
Bringing together information from multiple carriers to standardize reports

Broad system capability

Choosing a system that can meet our data needs and not being dictated by the insurer

Combining several insurance companies data

Control and customer service.

Cost

Customization of system - flexibility to bring in data from multiple carriers/TPAs

Data integrity

Decisions always based on RFPs and best option available at the time.

During RFP process, we met with 8 different RMIS providers and selected ours because it best met our business needs.

Easy to use, confidentiality, interface good data collection, good reports and graphics.

Eliminates any concern that someone other than those authorized access the system/have access to the data.

First, government procurement regulations prohibit conditional proposals/awards. so “to get my RMIS you have to buy insurance/product from me” is not acceptable. I want a system that is independent of the brokers on the our account, which can change as often as every 2-4 years with the change of administration.

Flexibility

Flexibility and cost

Flexibility and oversight

Flexibility to stream other carrier data on to the system.

Flexibility, ease of use, regular enhancements, customization, dashboards and reporting features.

First, I have my contract directly with Riskonnect. If I change brokers, it will not impact my RMIS partnership.

Flexibility, knowledge base, cost.
I like the freedom of having a system that is not tied into other services. I can move where I want and still retain my data.

I prefer independent providers who will do what's best for me regardless of other business interests.

I would prefer an unbundled provider but our RMIS provider didn’t listen to us when they were acquired.

Impressed by capabilities of the system

Independence

Independence - Data independent of TPA or Carrier System is in-house and we have complete access to all data.

Independence and ability to leave the carrier or broker without impacting on the RMIS package

Looked for the best and most flexible.

Mergers

N/A but I am looking at an unbundled RMIS and I am considering it primarily because of its functionality and the very fact that it is unbundled

Objectivity.

Other than choosing the best system for our needs, I prefer to have a separate agreement covering the RMIS as it allows me to easily change brokerage services if needed

Primary reason for selecting an unbundled RMIS is to avoid having to change RMIS if TPA or insurer changes.

Separation helps maintain data integrity in the event of a change in TPA's or insurance carriers.

Service. Service. Service

Technology agnostic in that an unbundled system has to support ALL other systems

The cost was the primary reason that we chose a stand alone RMIS. Budgetary constraints would not allow the selection of the better RMIS systems offered through the brokers.

The fact that they only do RMIS makes them more focused on what is best for the RMIS client.

The RMIS has to outlast any change in TPA, brokerage firm, or carrier
The system was the best choice for our company’s needs

They make systems which are more flexible for the customer’s specific needs.

This is globally decided

This was the system in place when I joined the company. Too much invested at this point to make a change, but will be researching other options in the next 3-5 years.

Unbundled is way too expensive.

We are a state entity and must use the RFP process.

We do not like to be tied to the TPA/Carrier and like our data to be independent. There is no “cross-sell” and we find the RMIS provider tends to have more knowledge of the other TPA/Carrier systems.

We found that bundling the RMIS with brokerage services was not the right way to go. To get problems solved, the broker had to be involved and their IT department was not appropriately staffed to handle the volume of issues we had with the RMIS system. In some cases we dealt directly with the RMIS provider, but they were not responsive to our needs because we were technically not their customer.

We select a vendor (broker, carrier, TPA) for their services, of which one consideration is the capabilities of their RMIS system...but the RMIS system is not the driver...vendor service is. Using an unbundled RMIS would typically (1) might be considered duplicative cost as the info is in the vendors RMIS anyway, (2) might be used to consolidate data from various vendors/systems, (3) might be used if it provides better and broader desired functionality that the vendor systems do not offer.

We tried the bundled approach previously, and when we went to make a change to unbundle the program, it all fell apart. Our relationship went to the back of the line as we were no longer the same size client in the eyes of the carrier / TPA.

We were looking for the best system that suited our needs. Flexibility was key as well as cost

We were very interested in exploring a non-bundled RMIS provider. The process of moving data and data conversion can be very cumbersome and is really a large project to take on. If we need to market a brokerage firm or an insurance company, we don’t want to be forced to also change RMIS providers. If you are happy with your RMIS provider, you want the flexibility to keep your data where it is. We’ve been with them forever so there has not been a reason to change

What’s the difference between bundled vs unbundled? What’s the argument pro and argument con for having each? Dave Tweedy responds... A bundled system is one that is provided by the insurer or TPA to evaluate and track
If you use a RMIS associated or offered by a parent company that also has a brokerage subsidiary, do you also patronize that brokerage?
If you use a RMIS associated or offered by a parent company that is an insurance company, do you also patronize that insurance company?

**Industry Trend**

- Manufacturing: 33.90%
- Finance, Insurance, And Real Estate: 18.64%
- Services: 18.64%
- Wholesale and Retail Trade: 10.99%
- Transportation, Communications, Electric, Gas, And Sanitary Services: 5.08%
- Mining And Construction: 5.08%
- Public Administration: 1.98%

**Revenue Range Trend**

- 1B-5B: 16.00%
- 5B+: 16.00%
- 100M-1B: 2.00%
- 1M-10M: 2.00%
- 10M-100M: 6.00%
- <1M: 6.00%
- 30.00%
If you use a RMIS associated or offered by a parent company that is a TPA, do you also patronize that TPA?
the claims being handled by that vendor. As long as the client is with that insurer or TPA, they can have access to the system. Once they leave, so does the system. Unbundled systems, on the other hand, are purchased by the client and stays with the client regardless of insurer, tpa, or broker. Unbundled systems have far more functionality since they deal with claims, exposures, policies, certificates and other related issues. Many risk management departments use a combination of unbundled and bundled systems.

One could argue that if a risk manager has an unbundled system, they would not need to use bundled ones since all data feeds can be directed into the unbundled RMIS. But an advantage of using the bundled system is that it is typically “real time” with the claims system of the insurer or TPA and thus gives faster information on the nature of claims than if they waited for the monthly or weekly up feeds from the TPA or insurer to the unbundled RMIS. Besides, most bundled RMIS are offered “free of charge” to their clients (meaning that the bundled vendor buries the cost somewhere in the premium or fee). The client might as well use it.
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SECTION 5: Supplemental Questions

What internal/external factors would cause you to switch your RMIS provider?

1. Ease of use 2. Service Team understands the fundamentals of Risk Management. They’re not just programs to a database. 3. Constant updates/improvements to the system that are seamless. There’s no downtime on the client end.

A better system that increased productivity would be the reason to switch.

A bigger, better, cheaper mousetrap that outperforms the existing system.

A change in contract to a new TPA

A competitor providing a more powerful but still user-friendly software at a reasonable cost

A more advanced system that can better communicate with our own company systems, at a reasonable cost.

A RIMS platform that is easier to use when creating reports.

A system that is tailored to the specific functions of our company

Ability to have all carrier data in one place as well

Ability to link to TPA’s data real-time, more user friendly features

Able to expand beyond claims

All in one package, including e-billing options.

Already out of the box set up to handle our needs, but still with capability/flexibility to customize

Annual review every 5 years

As long as current RMIS continues to satisfy our client needs, I see no reason why we would switch providers.

At this time I am very satisfied with the service and product designed for our company needs.

Automatic updates – I want that.

Better capabilities across the board offered by another provider
Better pricing and ease of use - flexibility

Better product with easier interface

Better support, more user friendly interface, better data search capabilities.

Broad functionality, global system, COST, ... Cost is a major factor, Module system is fine as long as there are not big frictional costs added for each module.

Bundled pricing.

Change in insurance Carriers

Change of carrier/TPA or getting an in-house unbundled RMIS system

Cost effectiveness, functionality offered by another that we would find useful but could not be met by current provider, loss of support for a vital function.

Cost increases, loss of data integrity, or unresolved issues.

Cost is always a factor; however, given that I work in a constantly changing industry, if the system does not evolve with the industry it would be time to search elsewhere

Cost of the new system combined with displeasure with the current RMIS would be the main reason for moving the claims.

Data breach

Data conversion capabilities, flexibility of system, and reporting

Data quality, system issues

Deadlines not met, poor quality of deliverables.

Demand for better reports
Difficulty in use and unresponsive support.

Ease of use and does everything we need it to do in a simple fashion (do not have to be an IT tech graduate to figure it out)

Even though the program that we use is somewhat dated we have, in the past year, looked at alternative options for RMIS. We found that while they offer many bells and whistles, they are not capable of providing all of the functions of our current program. The additional downside is that they are extremely expensive when compared to what we have today.

Failure to provide services that are contractually promised.

Good price with flexible services without shortchanging accurate data and reports.

Greater flexibility for user to customize, reduced cost.

Had money not been a factor a different RMIS system would have been chosen. However we were constrained by our budget and our RIMS vendor offered a 50% discount. The price was too good to refuse.

I do not like that my RMIS does not show the client the attachments to the file.

I would switch providers if my data was unavailable or was no longer secure. Cost is also a factor.

If I could get a true ERM system that does everything my system does now with BCM and compliance management especially for the same annual cost.

If management required another RFP to be done and they demanded we switch to the cheapest system.

If my RMIS account manager were to leave the RMIS vendor,…

If parent organization decided to switch TPA.

If the current RMIS breeched or defaulted in service on the current contract.

If the RIMS can’t extract the data that I need into a format that I can use, then I would look to switch.

If the system was down a lot, or if information was not accurate.

If we could find one or even two systems that would handle the majority of our needs, we would consider purchasing a system

If we hit the lottery we could buy into another system -losses developed to the point we needed to better analyze them for interventions
If we switch providers - hope not!

If we switched TPA's, we would also need to switch RMIS providers.

I’m hopeful that we never have to switch RMIS providers again.

I’m not sure.

Inability to support our ever changing needs. Our business has been very dynamic and we need a provider that is flexible enough and is willing to step outside of the box to help create a solution.

Internal powers would decide.

Internal pressure on pricing - if we were getting charged significantly higher than market rate (which is not the case).

A provider not keeping up with technology - not investing in R&D over time.

Consistent errors that result in incorrect reporting/data - due to RMIS provider error.

Lack of appropriate customer service support.

It would be a tough move to make, given the number of hours I’ve put into the system making it ours. If the service level I received dropped dramatically, we may consider it.

It wouldn’t take much - Our SIR just increased substantially, and I am not sure the TPA is working on saving our money or just making sure the insurer is insulated.

Lack of feedback from the help desk/personnel.

Merging companies would be the only factor. Two RMIS vendors become one very quickly.

Money in budget, staff to support the switch-over. Vendor abandoning the product for newer versions.

More efficient, cost-effective, and analytical solution.

Moving our casualty program to another insurer.

Moving the TPA business.

Multiple TPA's and/or insurers.

No reason to switch currently.

Not likely to switch.
Not my decision

On our selection criteria: Ease of use Ability to capture every detail of a claim Ability to slice and dice the data easily and with any variation and receive the same results each time

Only if our RMIS vendor went out of business would we switch.

Our parent company is using a different carrier and would like all of their companies to be on one system.

Poor customer service, lack of knowledge and skills

Price

Price, user capabilities

Quality of Services

Reasonable cost for needed functionality

Reliability; Flexibility

Significant innovation by a different provider.

The most likely internal factor would be cost. If our budget couldn’t afford the current system, we would likely not have one at all.

The need for a more modern, efficient and user-friendly interface

The system is used by our claims administrator

There are no internal factors that would cause us to switch at this time or the foreseeable future. External factors would be if there was a major change in staff at our RMIS vendor and the service or product suffered as a result.

There inability to accommodate our Captive program of if they became cost prohibitive or if future international needs that may develop cannot easily be met.

We look at 3 items somewhat equally weighted: 1) cost 2) capability 3) service. Any combination of these 3 that is better than current provider would be a reason to switch.

We’ve invested a lot of time and money into our RMIS -- can’t imagine why we would consider switching at this point.
RAISE YOUR RISK TECHNOLOGY EXPECTATIONS.

FREE YOURSELF.

Industry leaders agree. Riskonnnect is going beyond expectations, leaving behind other RMIS vendors with their limited systems.

You need a risk management work platform that can handle today’s needs and tomorrow’s growing business demands.

Free yourself of old risk management technology and let Riskonnnect take your program to places never before possible.

It’s time to Go Beyond.

GO BEYOND.

RIMS 14
Booth #1255
April 27-30, 2014

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RISKONNECT HEALTHCARE

770-790-4700
www.riskonnnect.com
What is your favorite RMIS feature? 👍

[For Version 2, this material is being matched to the RMIS system associated with the user making the comment.]

<table>
<thead>
<tr>
<th>Claims Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Report functions</td>
</tr>
<tr>
<td>Search engine is great and you can click on the produced claim and go right to it. Plus the ease of documenting different aspects of the claim</td>
</tr>
<tr>
<td>Sorting of data and the quick glance of financials.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>e-CARMA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Custom reports</td>
</tr>
<tr>
<td>Customized reporting formats. Claim information.</td>
</tr>
<tr>
<td>Dashboard analysis of claims</td>
</tr>
<tr>
<td>Dashboards are great. The number of options which are available at the click of the mouse</td>
</tr>
<tr>
<td>Drill down feature. Analytical options</td>
</tr>
<tr>
<td>Ease of use in every area and support staff</td>
</tr>
<tr>
<td>Easy to use and results look great! Monthly reports are set up only once and then distributed to each location</td>
</tr>
<tr>
<td>I like the ease of accessing claims, and all of the detailed information provided in claims; i.e., notes/financial</td>
</tr>
<tr>
<td>Reporting features</td>
</tr>
<tr>
<td>Standard reports and analytical dashboards.</td>
</tr>
<tr>
<td>System Reports - it's great how I can go in there and make different reports for all of our locations in matter of minutes. You make me look like a genius.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Global RiskAdvantage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I like the fact that all correspondence and notes regarding workers compensation are available almost immediately online.</td>
</tr>
<tr>
<td>Access to live data Ability to run reports on demand</td>
</tr>
<tr>
<td>Available via internet and available 24/7.</td>
</tr>
<tr>
<td>Case management details. It reduces the time that I would have to dial a phone, push extensions, listen to the messages, leave a message and then wait for a return call. I can easily go in to see if an injured worker was paid, referral approved and claim status.</td>
</tr>
<tr>
<td>Easy ability to set parameters when running a report</td>
</tr>
<tr>
<td>I am not sure I have a “favorite” feature. I just need the system when I need it. And need for it to be up and functional at those times.</td>
</tr>
<tr>
<td>I like how you can up load attachments to the file. I like to run a variety of reports</td>
</tr>
<tr>
<td>I like the fact that all correspondence and notes regarding workers compensation are available almost immediately online.</td>
</tr>
<tr>
<td>Report writing</td>
</tr>
<tr>
<td>STARS--quick generation of excel spreadsheet. GRA--library of policies and claims from all over the world.</td>
</tr>
<tr>
<td>The number of choices one can have to make an inquiry</td>
</tr>
<tr>
<td>The reports that it produces</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Incident Management System</th>
</tr>
</thead>
<tbody>
<tr>
<td>Document transfer and reporting</td>
</tr>
<tr>
<td>Ease of user interface for lightly trained personnel</td>
</tr>
<tr>
<td>Need robust claims system which IMS is.</td>
</tr>
<tr>
<td>Feature</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>The canned reporting features</td>
</tr>
<tr>
<td>The power export function</td>
</tr>
<tr>
<td><strong>INFORM RMIS</strong></td>
</tr>
<tr>
<td>Custom reports</td>
</tr>
<tr>
<td>Ease of navigation</td>
</tr>
<tr>
<td>The asset collection system they custom-built for us</td>
</tr>
<tr>
<td><strong>IntelliRisk</strong></td>
</tr>
<tr>
<td>Custom queries</td>
</tr>
<tr>
<td>Easy to use/navigate</td>
</tr>
<tr>
<td>I'm familiar with it, and I can get around quickly in the system</td>
</tr>
<tr>
<td>Point in Time reporting and being able to customize reporting formats to my specific needs.</td>
</tr>
<tr>
<td><strong>iVos</strong></td>
</tr>
<tr>
<td>None / RMIS Not Indicated</td>
</tr>
<tr>
<td>Scheduling reports and access to the claim notes. The dashboard with charts and graphs are the best Ability to combine data from different sources &amp; bulletin board for sharing information among team Accessibility - fast response. Accessibility to an adjuster Activity notes page and payment history Adjustor notes Attaching documents, creating documents from data, moving towards paperless Availability of data Being able to download information into excel formats for sorting/financial analysis Claim lookup with full documents scanned for review Claim notes access. Claims area Claims Module Audit Module Reporting capabilities Dashboard reports, need to use them more effectively Dashboards Data at your fingertips and ability to aggregate data into meaningful reports Ease of generating comprehensive reports from the queries Email capabilities, Dashboard Graphic summaries meaningful dashboards multi-year data I dream about the ability to actually provide meaningful reports I enjoy the ease of system generated calculations. I enjoy the ease of saved information that doesn't change e.g. address so less inputting. Images/Online documents review capabilities that are easily accessible.</td>
</tr>
</tbody>
</table>
### Internal controls, reporting and data acquisition
- Not having to have physical files to root through, store, file, etc. I love having paperless claim files.
- Programming reports to populate on a given date
- Prompts were designed for our particular use. It is customized to our needs.
- Quick report
- Reporting
- Reports
- Risktrac’s WATCHLIST
- Speed of delivery; flexibility of reports
- The fact that the system is word based and that the notes can be printed in word. Also the ability to create and print reports instantly. The ability to print a “as of” report is critical in a union based company.

### Origami Risk
- Ability to be a paperless claims management system.
- Ability to collect and standardize data.
- Allocation of cost to each business unit
- Analytic tools (reports, dashboards, claim comparisons)
- Customization; we know all our clients are special and have different needs this system has the ability to accommodate almost any situation
- Customization
- Dashboard reports
- Dashboards
- Dashboards, reports, custom templates, hierarchies
- Ease of reporting, great analytics and intuitive enough for infrequent users.
- Ease of use. Easy to train new users on the system
- Ease of use. Easy to train new users on the system.
- Easy reporting
- Emailing to a claim but I don’t like how it is attached to the claim file. I would like to see it attached as an Outlook Email saved document or pdf. To make it more aesthetically pleasing when attached to a claim.
- Emailing to Origami and automation of emails out of origami (Check Approval with links)
- Flexibility
- I am not sure that I have a favorite. I do like the ease of use. I think it is very user friendly.
- Incident/claim reporting: We have the ability to use required fields so there are no questions of what is needed. There is consistency on the information that is forwarded to the carriers.
- My Client Executive and the Origami team
- Reporting
- Reporting & analytical tools
- Reporting and analytics
- Reporting Capabilities
- Robust reports
- Speedy access to large amounts of data via report or search feature
- The ability to create custom report templates, designing the look/feel and defining fields.
- The ability to manipulate data in many different ways quickly.
- The ease and speed of attaching files.
<p>| <strong>The ease of reporting and scheduling reports to be sent automatically</strong> |
| to any distribution list. |
| <strong>The flexibility and user friendliness of the system. It’s easy to go in and set up users, run reports, import locations and so forth.</strong> |
| <strong>The results from a search feature are exportable to excel and eliminate the need to run the reporting tool.</strong> |
| <strong>Simplification of process and workflow.</strong> |
| <strong>Values collection</strong> |
| <strong>Renaissance</strong> |
| Dashboard usage and creation |
| <strong>RiskConsole</strong> |
| Advanced queries and reporting features |
| Analytics and querying tools |
| BI Tool and policy info |
| Business intelligence reporting |
| Consolidated reporting. Central repository for data. |
| Ease of reporting. |
| Ease/flexibility of running reports |
| Making queries |
| Overview of entire Risk Universe, relative risks and drill down |
| Policy &amp; claims administration |
| Reporting |
| Reporting / analytics |
| Reporting functions and ease of use. |
| Reporting functions. |
| Single input for incidents and claim reporting |
| The ability to save claims electronically. |
| Triangles, loss development factor calculation |
| Would like a better report output (look) |
| <strong>RISKMASTER</strong> |
| Access from anywhere, anytime, by any of our users, and the ability to have the complete claim file and adjuster notes at their fingertips |
| Being able to completely convert to electronic claims files and still being able to handle our claims at high level of quality. |
| Easiness of use, flexibility |
| Integrative capability to handle multiple claim/absence types |
| One of the things I like is the custom web forms we use for incident intake |
| The ability to customize the system to meet our unique needs |
| User ease for inputting information. |
| <strong>Riskonnect RMIS</strong> |
| Ability to customize &amp; as a result, search and run reports |
| Auto Pay, Reserving, Diary, Reports, Adjuster Notes, Plan of Action |
| Business Intelligence reporting and dashboards |
| Chatter (works like facebook), mobile features. |
| Customization and ease to use |</p>
<table>
<thead>
<tr>
<th>Ease of use</th>
</tr>
</thead>
<tbody>
<tr>
<td>ERM tools such as risk and heat mapping</td>
</tr>
<tr>
<td>Flexibility Easy to change field names and design layouts</td>
</tr>
<tr>
<td>Global search</td>
</tr>
<tr>
<td>In relation to RisKonnect - built in reporting and dashboards. I appreciate that as RisKonnect is founded on Salesforce/force.com platform, it comes as standard. However it is still a feature in RisKonnect that offers the Risk Manager huge benefit - I know from my own experience that such reporting services often come at a high price.</td>
</tr>
<tr>
<td>Its flexibility and adaptability where we can customize it.</td>
</tr>
<tr>
<td>Map that geocodes events in the area</td>
</tr>
<tr>
<td>My favorite is the ability to add brackets around a claim number and have it go directly to the file.</td>
</tr>
<tr>
<td>On line submission of incident reports, web based applications</td>
</tr>
<tr>
<td>Reporting</td>
</tr>
<tr>
<td>Reporting!! It needs to be easy and adjustable with options to repeat whenever we choose</td>
</tr>
<tr>
<td>Reports</td>
</tr>
<tr>
<td>Speed</td>
</tr>
<tr>
<td>Stores last search info.</td>
</tr>
<tr>
<td>The ability to configure custom objects and everything that goes along with that. The workflow engine is unparalleled.</td>
</tr>
<tr>
<td>The ability to have any one in the more than 50 countries we are in be able to enter their information in in local metrics they work with on a daily basis, yet at the Corporate level be able to pull that same information out of the system in metrics we work with on a daily basis. Think local, push button global....</td>
</tr>
<tr>
<td>The ease in which I can customize pages and add fields.</td>
</tr>
<tr>
<td>The ease of adding/editing the location hierarchy</td>
</tr>
<tr>
<td>The global search function The global map is cool too</td>
</tr>
<tr>
<td>We have programmed/structured the system so that all values are collected in country in local currency/units of measure so they can perform their own analysis in numbers they understand, yet it is push button easy for us to do the same analysis in usD/feet which are numbers we understand.</td>
</tr>
</tbody>
</table>

### RISKTRAC

Claim notes

Claims look up and reports

Reports

The broker does all the work. :-)

### RISX-FACS

Being able to view attachments.

Central dashboard in the new AWB V 2.0 plus the ability to customize reports and have them delivered regularly or on demand.

File look-up for claims notes

Point-in-time analysis and triangles

The analysis report.

### RSG

Ability to schedule reports

Accuracy

Ad hoc reporting Ability to get statistics quickly

Ad hoc reporting in Cognos

Automated and active reports - save us a lot of time.
<table>
<thead>
<tr>
<th>Automatic reports</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims view and reporting.</td>
</tr>
<tr>
<td>Custom reports at are easy to rerun.</td>
</tr>
<tr>
<td>Data aggregation</td>
</tr>
<tr>
<td>Easy report formats and programs</td>
</tr>
<tr>
<td>Favorite, and most used, is access to claims notes</td>
</tr>
<tr>
<td>Flexibility</td>
</tr>
<tr>
<td>Flexible real-time reporting</td>
</tr>
<tr>
<td>More that the system it is the Account Manager that we work with. She is very good at explaining things and excellent to work with.</td>
</tr>
</tbody>
</table>

My favorite RMIS feature for Dmitri is my dashboard. There were special reports constructed form me that I am able to see as soon as i log on without running a report.

Oracle DB access from the web to run reports
Oracle Discoverer Reporting System (old system)
Our database guru Rob Sklar!
Report and dashboard features
Reporting and data analytics
Reporting Tool
Saving my searches as favorites.
System is easy to use
Triangle reporting
That all lines of our business are in one place.
The ability to have our insured’s use the system.
The ability to bring data together from many various sources to create meaningful and actionable reporting. Prior to our new arrangement, the ability to use data loads and balancing to monitor TPA performance and note challenges in an automated fashion.
The people supporting it
The reports library
The various analytical tools
Userablity

**STARS**

<table>
<thead>
<tr>
<th>Business objects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charts on frequency of claims and incurred claims amounts.</td>
</tr>
<tr>
<td>Cost and support</td>
</tr>
<tr>
<td>Easy access to reports and I love the “Form letters” feature</td>
</tr>
</tbody>
</table>

Flexibility
I can add pdf files to the computer file. When I receive letters I can scan them and attach them to the file so I do not have to pull a hard copy file to review past letters and I do not have to summarize them in the notes since I can attach the actual letter.

Notes feature
Program should be more intuitive and flexible
Enough to run benchmark reports and all kinds of internal data reports
Report features and look up.
Reports
| Speed of running reports and being able to generate different report formats at the same time (i.e. pdf and excel) |
| The ability to enter notes and document storage |
| The Reports that are already set up and ready to use. Faster than the Ad Hoc reporting and generally meets our needs. It would be nice if we could alter the pre-written reports to customize to our needs. |
| The system as a whole has been incredibly useful for us. I like having the Business Objects tool to really dig into our data and generate meaningful reports. |

**ViaOne**

- Ability to pull images off the individual claim files.
- Adjuster notes
- Being able to see what is happening in claim.
- Data collected reports and the capability to convert to excel
- Easy to look up employees by name for their information
- Easy to use. Could create reports for Senior Management quickly that were easy to produce and understand.
- For ViaOne it is the dashboard, but it's not flexible enough
- Location updates easy to do/use
- Payment categorization
- Real-time information about the claim.
- Report information. Case files with current file notes.
- Reporting functionality
- The ease in accessing information in the system
- The ease of use
- Time tracking
- To many things to mention! Real time; Fields available, ease of use etc.
- VIA One Osha - easy to log in the recordable cases and run the OSHA reports

**Webrisk**

- Interconnected database : legal entities, sites, policies, losses, contacts
- Single data base and its web based data collection tool
What features would you like to see RMIS providers develop in the future?

A “How-to” booklet on setting up reports.

A claim reporting form that can be used for all incidents allowing risk management to decide whether the incident turns into a claim and can be transmitted directly to carrier. It should also generate both consolidated reports showing both incidents and claim, and separate reports for incident and claim tracking. It needs to have a level of detail that will provide information necessary to provide risk control- mediate, prevent, and manage claims.

A cleaner user interface.

A program that interfaces a safety-based assessment product with a risk management product.

A readable scanning system of sorts so all of the information on a certificate of insurance does not need to be manually entered into the certificate module. It is entirely too time consuming. Given technology today, there has to be a way to simplify this process.

A RMIS system that both the carriers, clients and brokers can all use to manage data.

A smaller item: On the WC side, we need OSHA reportability and recordable determination (OSHA First Aid is different than WC first aid definitions), BLS reporting. Ease of use. Future predictions: Loss triangles, statistical trending,

Ability for end users to customize “on the fly” as opposed to having to use the RMIS consultant

Ability to adapt to other aspects of our risk management duties

Ability to easily move claims amongst locations when one closes/merges. Point in Time exposure reporting. Ease of upload of exposures by our staff instead of relying on provider. Online or wire transfer of funds for checkwriting.

Ability to run a detail report on payments made under a specific claim, with payments details to include payee, date of service, type of payment (detail description of medical, indemnity, or expense)

Ability to truly track contracts and bonds in a separate section as opposed to have to “make do” with a “claims type”.

Ability to use and track more trends and offer alternatives for reporting directly by supervisors

Ability to view documents in a claim.
Accuracy and consistency of information data

Add audio calls so that user can listen to the calls w/o them being provided separately, rather than just having a summary of the calls.

Add loss prevention features that tie into the loss history. I would also like to see metrics provided from the RMIS.

Additional data limiting criteria / capabilities to add to triangle financial and frequency reporting.

Additional export options for PPT possibly; dedicated system option for self insureds.

Advanced Premium Allocation, Policy Mapping / Graphs

An APP for a smart phone

An easier Policy Section to see in which I can upload each Liability and Property policy with the excess for each shopping mall. Now the path (procedure) is not so immediate.

Analytics

Automate the calculation of the hours, days, weeks in the pending admissions so that we do not have to calculate the time manually. Automate the process of the update from the RMIS system into the TPA so that we do not have to enter in the claim data twice.

Automatic alerts and the ability to intersect our own reference data with our loss program data and better visualizations

Being able to automatically create charts using selected data, instead of having to create manually.

Being able to look at all documents placed in EDM

Benchmark sharing and critical analysis tools

Benchmarking metrics

Benchmarking of our data against the industry.

Better and easier to use reporting capabilities, including the ability for all levels of users to get reports out of the system.

Better applications to capture the COR, integrate real time data into claims process.

Better EDI transfer and if need be, printing of attached documents.
Better integration with third party data sources like National Flood maps, automatic address checking, etc.

Better interface between claims, safety, risk management, and Ops

Better mapping of exposures and warnings of extreme weather events that have the potential to impact our locations.

Better predictive modeling meaningful benchmarking improved graphics

Better report writing

Better RTW modules

Better system performance, tighter integration with tools we need to manager our claims, eclaims processing, ISO searches on payees, better checking on duplicate claims, payments and fraud detection, easier to use reporting and analytical tools

Built in statistical analysis

Can’t think of any as those that are out there would be a welcomed addition at any time!
Charts that can be exported so you can manipulate the formatting to your liking

Claim level quality review/audit tied to the claim file data

Compatibility with external programs (e.g., ability to push data into template documents, set up calendar reminders in Outlook, etc...)
Contract management to go along with certificate management integration with safety training providers

Custom reports that could be more easily generated by user.

Customizable triggers for early claim intervention

Data collection, such as SAP, payroll systems, Excel spreadsheets, etc.

Downloading documents/pictures that have been saved on the system as a group instead of individually.

Easier Data reporting, quick reports

Easier reporting

Easier ways to build queries
Efficient litigation management module.

Eliminate frequent changes of passwords!

Enhanced predictive tools

Even more flexibility; such as the ability to allow the user to configure the system.

Expansion of the fields in the report function

Faster report generation on a consistent basis.

Flexibility to tweak systems for individual users needs

Full integration of all data that comprises a claim file (full transactions and reporting for all vendors on one platform)

Global Dashboards

Graphs and more meaningful analytics that are customizable.

Have a more centralized risk/liability side the system seems to be set up for mainly WC clients. Develop more of a municipality-oriented system, not a commercial set up. We have one client with 18 departments so our client remains the same, but the department differs (departments are our clients)

Have insurance included in the system. Web based. Reporting more intuitive

Holistic approach that consolidates workflow between the client, TPA(s), insurers, and brokers.

I deal with workers’ compensation and I would like to see all insurance company systems (claim information, billing, recovery, SIU, legal, auditing, utilization review, safety, etc) available under one system.

I know e26 has some limited report running capability for the account managers. Perhaps you can open this up to the clients.

I need to develop more expertise in using the reporting tool. Enhancements to what we currently have are constantly being worked on. We have only been using the system for less than 2 years.

I would like a system for worker’s comp that required less data entry.

I would like to be able to add and/or change product lines/codes within the master system and it change it for each
claim posted to that code or product line.

I would like to see more ability to tab through fields. I would like to see a drag n drop option. (there is a modified version of drag n drop, but it isn’t as easy as a regular drag n drop feature) I would like to see the tasks have more options, such as recurring option, pop up option, assign to multiple people option.

I would like to see a better diary system for employers/clients.

I would like to see a time line with major events (like Claim Maps does) so an adjuster can see what happened in a continuous line from the date of injury to current. I think it would make it a lot easier to get up to date on a claim when you get assigned to it 3 or 4 years from the date of injury. And, with adjuster turnover, we know that happens all the time.

I would like to see email addresses for the adjusters and nurses listed in the claims. Currently you can get this information only if you use Outlook. Often, it is difficult to find this information.

I would like to see some sort of adjuster diary so I know when they are going to follow up on a claim, so I am not bugging them for an update.

I would like to see the system more user friendly with better technological support and training.

ICD-9 or soon ICD10 codes!!!

I’m not sure. Any time I think of something I’d like to see, my RMIS vendor is usually one step ahead of me and already has it.

Images in the files. I hear they are working on this option soon.

Imbedded calculation of business interruption estimate. Better linkage to other application systems. EASY and INEXPENSIVE module for effectively managing certificates of insurance.

Increase the intelligent content offered in the RMIS in order to allow the user to correlate this content with his data, for instance: cat modelling?

Industry-based, geography-based premium rate, loss ratio and trend benchmarking

Integration with internal client reporting systems

It would be nice be able to have double acess so that two people can work in there

Making reports
Mechanism that allows entry of notes or diary functions for CLIENT oversight, separate and distinct from the TPA Adjusters. Working in retail many years, one other item that could be incorporated into a RMIS system would be a Loss Prevention function that allows the capture of Shoplift, Robbery, Employee theft related incidents. I have seen separate systems, but never one combined with RMIS.

MMSEA 2007 Section 111 data warehousing. For each claim submitted to Medicare warehouse (1) claimant is a Medicare beneficiary (2) the acknowledgement from CMS that the claim was submitted and received by them (3) any ongoing updates.

Mobile applications

More alerts related to reporting to excess carriers, state authorities, etc.

More back-end access to our data.

More benchmarking; more local GIS mapping features

More features for ERM and BCM
More intuitive systems with drop down menus that provide for easy creation of reports and also provides ability to view key data in claims quickly.

More linkage with actuarial sciences and predictive modeling

More subrogation features
Most RMIS users I’ve talked to seem to use very few of the product features.

Multi Line estimating on our custom part

Natural events mapping

Need to be able to provide a secure web-based product that can be hosted anywhere.

No suggestion at this time since I am not yet using all the functionality of the current system

Not having to go through the Oracle option for some of my reports. The Oracle option isn’t compatible with the newest JAVA version, which caused problems and delays. Provide “lists” that are easy to obtain/download for user reference... for example, a Pay Code List showing every possible Pay Code with a definition for each.

Not really a feature but an attitude. Be willing to listen to the feedback of their customers and make improvements based on that.
Open to the idea of integrated services - this is as much about third party services, as it is about integration with other internal systems where the idea is about department silo busting, and aiming to get one version of the facts - for example finance and risk managers share and use a lot of the same information, and yet systems tend to be separate.

Support for mobile devices.

OSHA recordkeeping and OSHA recordable determination

Our RMIS provider is constantly developing features to the program.

Predictive alerts.

Predictive analysis functions

Predictive analytics - we’ve heard it’s coming but don’t see it within the system

Property Values collection work flow

Provide more ability for the client to upload data effectively and efficiently. Providing ICD codes for the diagnosis. Not all claims adjusters do this.

Report Module Reports can also be custom More of a google search for claimant, if not found give closest name found.

Reporting has to get easier and easier. AND those reports have to be accessible to all users without costing a small fortune on the user license.

Reporting. I would like to see more ad hoc reports. The templates offered are very good; however, I would like to be able to select my own data points to develop specialized reports.

Right now - just fix the issues they have

Robust mobile capabilities / e-mail interface between outlook and RMIS

Scanning

Simplified process for data changes.

So far, with what we are doing, it is sufficient.

Sophisticated policy reports, benchmark reports, graphs

Sophisticated systems that can perform loss limit reports as well as provide dashboards that are flexible, meaningful and downloadable.
Standard data accuracy & quality functionality

Still easier interfaces with other internal/external business systems.

The ability to add your notes to a claim file behind a firewall so that everything could be seen by the Risk Management department in one location versus multiple locations

The ability to aggregate industry data, even if at a price.

The ability to break reporting up into divisions so we can create ‘tool boxes’ that we can distribute to our upper management to create benchmarks and inter-company goals/competitions

The ability to communicate with other systems that manage the Medicare Compliance. Also to be able to communicate with ISO software so all the info flows through the RMIS. Form letters. The ability to create sup-folders for attachments and diaries. More complete company driver information tab. More detail to the litigation tab.

The ability to easily send large claims files electronically.

The ability to include or attach documents such as invoices, medical reports / records, first report of injury, etc

The ability to make certain customizations yourself

The ability to see a copy of the actual invoice or bill.

The asset collection system they custom built for u

Update correspondence on outstanding cases

Use of a product called “tableau”

What does the near-term future hold for RMIS provider and RMIS Users? Dave Tweedy responds... Bundled vendors will continue to pour resources into their existing products and improve them. I am aware of several high profile TPAs and insurers that are contemplating major overhauls and improvements to their systems. The reason? Their RMIS is the one thing that touches the client every day. As such, it is a great marketing tool. It is also a frequent differentiator when risk managers are considering moving a program from one insurer to another. I have heard risk managers lament the loss of IntelliRisk or eCARMA when moving away from AIG or Travelers to another company because they lose access to those fine systems.

The unbundled marketplace will be extremely competitive in the coming years. The emergence and dominance of the public cloud vendors, Origami and Riskonnnect, continue to rock the industry as the larger vendors, CS STARS and Aon, seek to reclaim the initiative. I look for DAVID Corp to make a significant move due to Dorn’s leadership. Up and
coming new claims administration firms like APP and Systema will continue to expand and grow. Systema’s strategic 
alliance with the veteran Risk Sciences Group is very interesting as it combines the best of claims administration 
(especially in California WC) and high level data analytics and reporting prowess of RSG.

Look for more data analytics, predictive modeling, business intelligence reporting, and benchmarking analysis from both 
bundled and unbundled vendors. And we may see some acquisitions and mergers in the coming year, too.

All in all, I can’t wait until next year with the comprehensive RMIS Review. ■
### Glossary

<table>
<thead>
<tr>
<th>TERM</th>
<th>DEFINITION</th>
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<tbody>
<tr>
<td>Logic</td>
<td>Relates to the logical flow of screens on a task as well as the use of space on the screen</td>
</tr>
<tr>
<td>Ease of Use</td>
<td>Relates to the ease of use (or lack thereof) of a system</td>
</tr>
<tr>
<td>Flexibility</td>
<td>Shows how capable the software is to respond to different queries and functional requests</td>
</tr>
<tr>
<td>Reliability</td>
<td>Mainly shows how consistent the software platform is in terms of remaining “available” with little, if no, downtime</td>
</tr>
<tr>
<td>Analytical</td>
<td>Depicts the ability of the software to handle a multitude of analysis from standard to ad hoc and dashboard reporting capabilities</td>
</tr>
<tr>
<td>Reports Robustness</td>
<td>Comments on the ability of the software to provide a variety of standard, ad hoc, dashboard and business intelligence related queries</td>
</tr>
<tr>
<td>Data Conversion</td>
<td>Measures the ability of the vendor to convert data from alternate sources to the existing system</td>
</tr>
<tr>
<td>General Services/Help Desk</td>
<td>Measure how well the vendor services its clientele</td>
</tr>
<tr>
<td>User Conference</td>
<td>Measures how well the vendor’s User Conference is received</td>
</tr>
<tr>
<td>Custom Programming and Interface</td>
<td>Measures how well the vendor handles custom requests and interfaces with client systems</td>
</tr>
<tr>
<td>Claims Administration: Scalability</td>
<td>Measures the ability of the claims administration software to handle larger, more complicated client opportunities, like insurers or TPAs</td>
</tr>
<tr>
<td>Claims Administration: Workflow</td>
<td>Measures how well the claims software mirrors the logical business workflow of a claim department</td>
</tr>
<tr>
<td>Insurance Management</td>
<td>Shows how well the software handles insurance and risk management related analysis (certificates of insurance, exposure analysis, etc.)</td>
</tr>
<tr>
<td>Data Management Services</td>
<td>Measures the vendor’s ability to aggregate disparate sources of data into one uniform database</td>
</tr>
<tr>
<td>Data Analytics</td>
<td>Measures the process of inspecting, cleaning, transforming, and modeling data with the goal of highlighting useful information, suggesting conclusions, and supporting decision making</td>
</tr>
<tr>
<td>Predictive Modeling</td>
<td>Measures the software’s ability to create a model to try to best predict the probability of an outcome from the data it has access to.</td>
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