



# 2020 RMIS REPORT

PUBLISHED BY  
**REDHAND ADVISORS**

WRITTEN BY  
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# 2020 RMIS REPORT

## “May you live in interesting times”

is a statement thought to have originated in China centuries ago. If so, it is highly ironic, given our current situation with COVID-19. With this as a backdrop, welcome to the 2020 edition of the RMIS Report.

The RMIS Report is the only independent review of the risk management information system (RMIS) market. The report encompasses independent RMIS providers and specialty technology providers to the solutions offered by insurance carriers, third-party administrators, and brokers. In addition to the vendor information contained in the report, you will find our expert analysis of the marketplace and insights from this year’s user survey. As in past years, our goal is to provide independent, unbiased, expert opinion and analysis to assist buyers and prospective buyers in better understanding the marketplace and what is available.

As time progresses, our definition of what constitutes a “risk management” information system is evolving before our eyes. Terms such as enterprise risk management (ERM); integrated risk management (IRM); environmental health and safety management (EHS); governance, risk management, and compliance management (GRC); and others are increasingly blurring the lines of the definition of RMIS. We continue to evaluate these new areas and how they relate to the traditional RMIS market, and we expect to continue to expand our view of RMIS to include these converging capabilities.



These certainly are interesting times. From a risk management perspective, COVID-19, like other disastrous events such as hurricanes, cyberterrorism, supply chain interruptions, and earthquakes, is yet another exposure to assess, analyze, and mitigate. We’re certain that many articles and studies will be conducted about how to prepare for and address the many impacts of the pandemic.

The RMIS is an ideal tool to help assess, evaluate, and aid in the mitigation of this and other risks and exposures. We have already seen the leading RMIS providers available today show how this is possible. We will include examples in this year’s RMIS Report. The RMIS is a mission-critical tool for today’s risk management professional—now, more than ever.

It is important to note that the RMIS Report does not rank the vendors or select a winner in any category. The scoring in the report is based on our own

experience and expert analysis and the feedback from the user survey. The final results are based on general criteria and weighting that we believe provide valuable insight into the solutions offered. The report should be used as only one tool in an evaluation process. To determine the right fit for an organization, the results should be compared to an organization’s specific needs and goals. Decisions should be based on a comprehensive vendor analysis that includes a needs assessment, system reviews, demonstrations, and reference feedback.

We have redesigned the report, including the profile pages to provide more details regarding each vendor. We believe that the changes will enhance your reading experience and provide more valuable information as your research the RMIS market.

We appreciate your interest in our research and hope you enjoy this year’s RMIS Report.

# RMIS REPORT

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## About The Authors



### Patrick J. O'Neill

FOUNDER & PRESIDENT,  
REDHAND ADVISORS

Patrick is the founder and president of Redhand Advisors. A widely respected thought leader in insure-tech with more than three decades of experience in risk and insurance management information systems and claims management systems, as well as workers' compensation and enterprise risk management solutions.

Based in Atlanta, Mr. O'Neill founded Redhand Advisors in 2015 to help organizations maximize their investment in risk technology and to develop and incubate innovative solutions to meet market needs.

Previously, he was president and chief operating officer of an insure-tech startup focused on workers' compensation and disability management technology solutions. Earlier, at Marsh, he was a founding member of the broker's Risk Management Information System business and held a series of leadership roles in that unit. During his tenure, he worked directly with hundreds of clients helping them implement and utilize the technology solutions.

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### David A. Tweedy, CMC MBA

SENIOR ADVISOR, REDHAND ADVISORS

David Tweedy brings over thirty-four years of risk technology and claims management experience to Redhand Advisors. He provides a wide spectrum of clients with risk information technology strategies creating premium solutions in this ever changing and growing area of risk management. He assists organizations including large multinational corporations, non-profits, colleges and universities and a variety of public entities, states and risk pools to assess their risk and enterprise risk technology needs. He also works with insurers and TPAs to help improve their risk and claims offerings.

David is an internationally recognized expert in the RMIS and claims management arena, having served in senior consultative roles for IBM Global Services, Deloitte, Marsh Risk Consulting, Bickmore Risk Services and Betterley Risk Consultants.

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# About The RMIS Report

The RMIS Report is a comprehensive review of the risk management information system (RMIS) market and vendors.

This year we enlisted an independent third party, Satrix Solutions (www.satrixsolutions.com), to administer the user survey research. They are experts in survey design, administration, reporting, and analysis. The partnership with Satrix provided a better survey experience as well as a reliable and rich survey data set for inclusion in the RMIS Report. The survey was independently administered and results calculated and verified before being published in the report.

As in the past the report is based on three key inputs:

**RMIS Users**—The authors invited more than 35,000 industry contacts to participate in the RMIS Report User Survey administered by Satrix to gather feedback on their RMIS usage and needs. We received 825 survey responses covering 30 RMIS providers. The information the respondents provided is kept confidential. The information was gathered between December 5th 2019 – January 24th 2020.

**RMIS Vendors**—The authors invited 30 RMIS vendors to our vendor request for information (RFI); 22 RMIS vendors responded. The vendor RFI submissions, along with our own industry experience and publicly available information, are used to update the vendor profiles. Additionally, report sponsors were given the opportunity to submit an executive briefing to the authors.

**Industry Expertise**—The authors have more than 70 years of combined RMIS experience to draw upon as they evaluate the market. The report is divided into two distinct sections based on the type of system provider—**independent RMIS vendors** and **bundled providers**. Within each section of the report, you will find an executive overview of the marketplace, detailed profiles for each vendor, and summary charts regarding their solutions.

The RMIS Report does not attempt to rank the vendors or determine a winner, and no one should assume a winner based on the results published. The RMIS Report is a guide to understanding the market and the vendors. The scoring of the vendor RFI and user survey results is based on general criteria and weighting that the authors believe provide valuable insight into the solutions offered. True rankings can be determined based on a specific organization’s needs and goals only.

The information displayed on the vendor profiles was gathered from the three key sources described above.

# Vendor Profile Legend

**General Information**  
Company and product overviews and other descriptive information were sourced from the vendor RFI responses and publicly available information. The information provided is related to the company’s RMIS business and not the company as a whole when the RMIS is part of a larger organization.

**Product Scores**  
The results displayed are based on the authors’ expert opinion combined with the responses to the user survey conducted. Survey recipients were asked to rate their satisfaction with various aspects of the system. The responses were combined with the expert opinion to derive scores for each category. Please note, the product scoring in this year’s report is not the same as in previous years. We have adjusted the scoring methodology to take user feedback and our own expert opinion into account.

**User Survey Results**  
The results displayed are based on the responses to the user survey conducted. Survey recipients were asked to rate their satisfaction with various aspects of the system and customer experience. The responses were used to derive scores for each category.

**ANNUAL REVENUE (In Thousands)**

\$ \$ \$ \$ \$ \$	< \$10mm
\$ \$ \$ \$ \$ \$	\$10mm – \$24mm
\$ \$ \$ \$ \$ \$	\$24mm – \$50mm
\$ \$ \$ \$ \$ \$	\$51mm – \$100mm
\$ \$ \$ \$ \$ \$	> \$100mm

**USERS**

👤 👤 👤 👤 👤	< 1,000
👤 👤 👤 👤 👤	1,001 – 2,500
👤 👤 👤 👤 👤	2,501 – 5,000
👤 👤 👤 👤 👤	5,001 – 10,000
👤 👤 👤 👤 👤	> 10,000

**CUSTOMERS**

🏢 🏢 🏢 🏢 🏢	< 100
🏢 🏢 🏢 🏢 🏢	101 – 250
🏢 🏢 🏢 🏢 🏢	251 – 500
🏢 🏢 🏢 🏢 🏢	501 – 1,000
🏢 🏢 🏢 🏢 🏢	> 1,000

**Captive and Pooling**

- Member portal
- Claims administration
- Policy/Program management
- Underwriting capabilities
- Exposure tracking
- Certificate management
- Inspection and Compliance audits for members
- Actuarial analysis

**Claims Administration**

- Lines of business supported
- Reserve analysis
- Incident tracking
- Check writing
- Utilization review
- Medical bill review
- Fraud detection
- Subrogation/Salvage tracking
- Adjuster tracking/performance management
- WC FROI/SROI
- EDI reporting
- CMS/MMSEA reporting
- ISO reporting

**Claims Management**

- TPA/Carrier data consolidation
- Adjuster notes access
- Return-to-work management
- Litigation management

**Enterprise Risk Management/ Governance, Risk and Compliance (ERM/GRC)**

- Compliance/Regulatory management
- Contract/Vendor management
- Business continuity planning
- Action planning
- Risk register
- Risk assessment
- Risk heat maps
- Issue/Incident management and remediation tracking
- Sarbanes Oxley (SOX) tracking

**Environmental, Health and Safety (EH&S)**

- Root cause analysis
- Corrective action tracking
- Inspection and Compliance audits
- OSHA tracking/reporting
- Incident reporting
- Training and Certification management

**Exposures**

- Exposure types supported
- Web collection of values/exposures
- Property/Asset values tracking
- Physical asset management
- Fleet management
- COPE tracking

**Policy and Insurance**

- Policy tracking/register
- Policy quotes
- Policy binding and issuance
- Policy billing
- Policy rating
- Policy erosion monitoring
- Deductible tracking
- Identification of coverage gaps and overlaps
- Graphical representation of coverages, limits and deductibles
- Certificate tracking
- Certificate issuance
- Experience modification calculation
- Bond and Contract tracking
- Premium allocation
- TCOR calculation

**Reporting**

- Ad-hoc reporting
- Graphical reporting
- “As-of” date reporting
- Report scheduling
- Report bursting
- Reports to PDF/Excel
- Loss triangles
- Dashboard capabilities
- External benchmarking
- Loss forecasting
- Business intelligence tools
- Advanced visualization tools
- Predictive modeling
- Statistical analysis
- KPI tracking and reporting
- Budget tracking
- Cash flow forecasting

**System Attributes**

- Security
- Ease of use
- Look and feel
- System platform
- Hosting/deployment options
- System uptime/availability
- System performance/speed
- Browser compatibility
- Third-party integration
- Single Sign-on/LDAP

**System Wide Functionality**

- Notifications and alerts
- Search capabilities
- Workflow/automation tools/business rules
- Document management
- Multi-currency/multi-language
- Mobile capabilities

# Getting closer to customers is vital to **increasing customer loyalty and minimizing churn.**

In times like these, it's essential that business leaders have a deep understanding of precisely what their customers need, how their solutions drive ROI, and where they should focus their efforts to enhance the customer experience.



Contact us to learn how we can help your organization adopt these customer experience programs to gather actionable customer insights that **boost satisfaction, retention, expansion, and value.**

Visit [satrixsolutions.com](https://satrixsolutions.com) to learn more.

p: 480.773.6120 | e: [info@satrixsolutions.com](mailto:info@satrixsolutions.com)



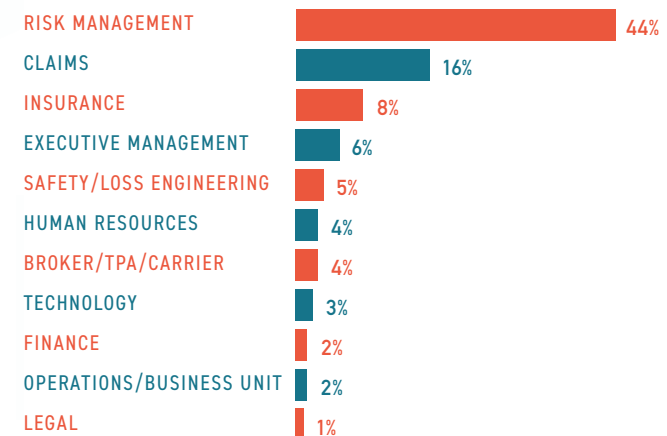
## RMIS Report User Survey Demographics

RMIS Report User Survey respondents represented various industries, organizational sizes, experience with the system, and roles within the organization and decision making process.

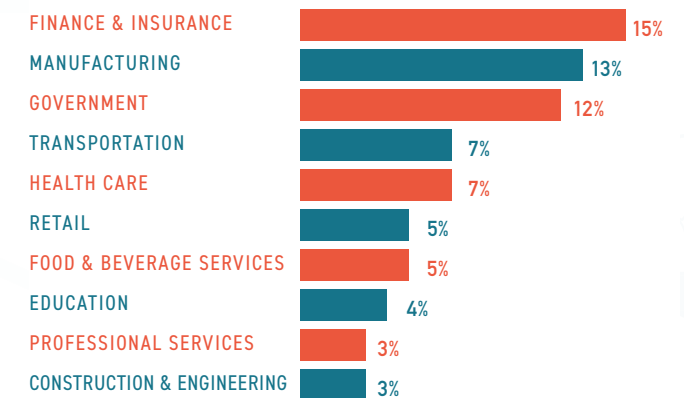
### NUMBER OF SURVEY RESPONSES



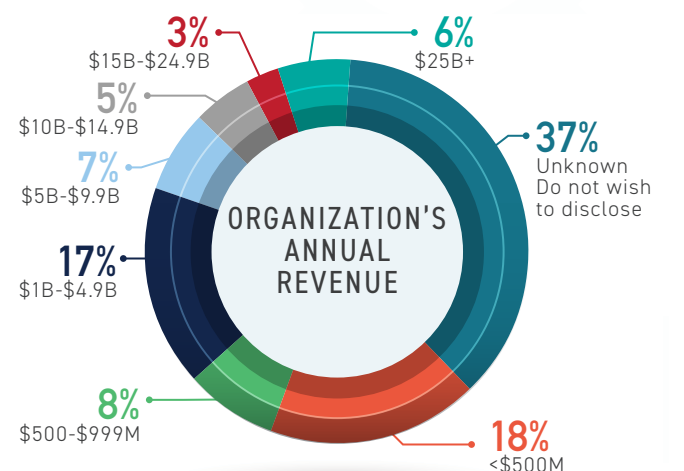
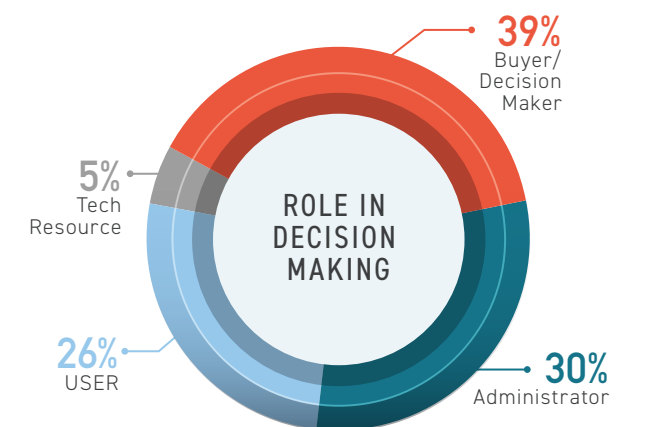
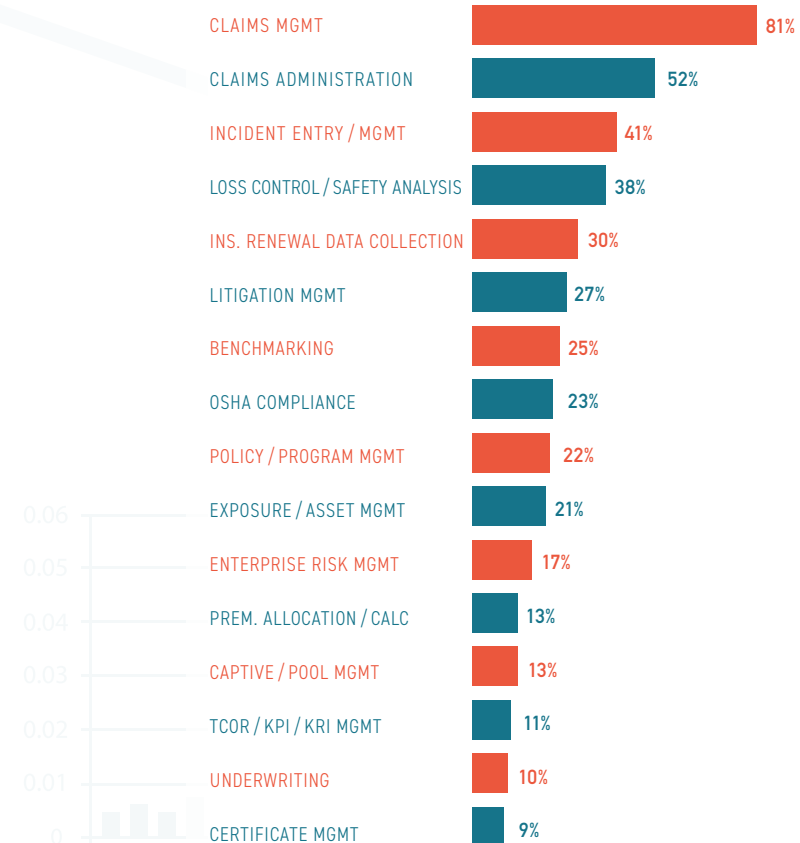
### ROLE THAT BEST DESCRIBES YOU



### PRIMARY INDUSTRY



### ORGANIZATION USAGE OF SYSTEM

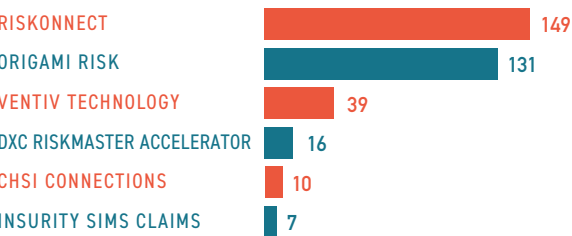




# Independent RMIS Providers

The independent RMIS market continues evolve at a rapid pace. Investment in the insurtech sector is fueling much of the activity. RMIS providers are natural targets for investment and growth as risk management continues to rise in importance in organizations. The industry had been underserved by investment for many years, but that is quickly changing.

## RMIS REPORT USER SURVEY RESPONSES



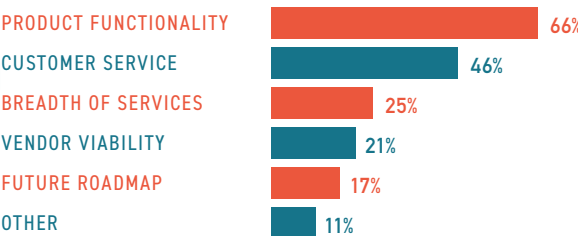
We can define the market by two distinct types of providers: global, all-encompassing providers and niche/specialty providers. While you would think that the all-encompassing vendors would dominate the niche vendors, that is not always the dynamic we see, and there are clients that are served well by the next tier of vendors.

The top-tier vendors, defined as the leaders in the 2020 RMIS Report overall ratings, continue to grow in market size as well as breadth and depth of functionality. Private equity (PE) investment supports many of these trends, allowing vendors to invest in new markets and capabilities. One of the reasons for the PE interest is the vast amounts of risk information that RMIS providers have access to. Another trend we are observing is the acquisition of specialty providers by RMIS vendors to enter adjacent markets or to add depth to existing capabilities. We expect that this trend will continue.

With that said, we have seen a significant uptick in the next tier of vendors and specialty providers entering the market. Fueled by technology and investment capital, these vendors serve markets and clients that may not otherwise be addressed. With the ability to interface with other technology platforms, we expect that many of these specialty providers will carve out niches that will continue to grow. We will continue to monitor these developments and include new vendors in the report as appropriate.

While vendors continue to add capabilities, it should only be one of the factors in evaluating RMIS systems. Customer service and delivery are important factors to consider and often one of the key differentiators. The providers all have different approaches to the customer service/implementation models, which we highlight in the report, but one size does not fit all.

## USER'S OPINION ON RMIS KEY DIFFERENTIATORS



## Vendor Updates

**Origami Risk**—Origami Risk continues to grow its capabilities and client base organically. The company continues to expand and deepen its offerings, specifically focusing on the areas of health care, ERM/GRC, and EH&S. Origami offers a single platform for all its solutions. In 2019 the company established operating divisions focused on risk solutions, the more traditional RMIS market, and core solutions focused on serving pools, TPAs/carriers, and large, self-administered WC plans.

**Riskconnect**—More than a year has passed since Riskconnect acquired Marsh ClearSight in late 2018. The focus has been on integrating systems to allow for a seamless experience across the different platforms and to allow each client base to take advantage of what the other platforms have to offer. Riskconnect continues to make acquisitions, strengthening its capabilities and expertise regarding offerings.

**Ventiv**—As we speculated in the report last year, Symphony Technology sold Ventiv in 2019. The sale to Tailwind Capital, which was reportedly the largest ever in the RMIS market, illustrates the interest level of PE investors in the RMIS market. The data extraction issues we noted in last year's report, with excessive fees and timeframes, continue to be an issue we observe in the market, with clients migrating from Ventiv's systems. Finally, Ventiv recently announced a new CEO, Salil Donde. Donde most recently served as co-chairman of Ventiv and has spent most of his career in the insurance space.

# RMIS Vendors Respond to COVID-19

The COVID-19 crisis has had a major impact on organizations and risk management professionals. Whether it's identifying an organization's exposures or supply chain impacts, tracking claims and incidents related to the pandemic, or identifying business interruption costs, the information necessary can be overwhelming.

The RMIS industry has quickly responded to support its clients during this crisis. All of the major vendors have released tools to support their clients in managing its impacts.

Riskconnect released several new features to help customers address risks related to the coronavirus pandemic in real time. These capabilities include a coronavirus tracker to track the spread of the virus in relation to an organization's business assets, claims workflow enhancements to help collect COVID-19 related incidents while maintaining existing intake processes, a stand-alone COVID-19 incident entry solution, and new safety audit and non-clinical rounding resources and checklists to assist healthcare professionals and hospitals in ensuring their facility is prepared to safely care for suspected and confirmed COVID-19 patients. These capabilities are made available at no extra charge to all Riskconnect and ClearSight customers.

Origami Risk developed several new solutions in response to specific challenges that its clients were facing related to COVID-19. Solutions include

impact data visualization of COVID-19 data, location status tracking, employee exposure tracking, and incident-based content by location. Additionally, Origami added functionality to help clients in the health-care industry, including new COVID-19 diagnosis codes, track required personal protective equipment fit-testing data, and access to links to industry resources without leaving the system.

Ventiv Technology is offering clients free access to Ventiv Analytics with global pandemic-related data embedded to help make faster decisions. Clients can track their property exposures in their portfolios against the impact of the spread of the virus.

These are just a few examples of how the RMIS market has responded to support the risk management community. Its response to support its clients has been admirably swift. It demonstrates how quickly these vendors can respond and bring new solutions to the market and why the RMIS continues to be an extremely relevant and valuable tool.



# Independent RMIS Provider Profiles

# APP Technologies

## Company Info

### Ownership

Privately held

**Founded |** 2003

### Headquarters & Locations

- Norwalk, CT

### Leadership

- Paul McLaughlin, President & CEO

### Contact

Paul McLaughlin  
203-803-1540 x120  
[paul.mclaughlin  
@apptechnologies.biz](mailto:paul.mclaughlin@apptechnologies.biz)

**Employees |** 10

### Top Industries

- Construction & Engineering
- Food & Beverage
- Manufacturing
- Professional Services
- Transportation

### Markets Served

- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- Exposure/Asset Management
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- RMIS

## Company Overview

APP Technologies, LLC was founded in 2003 with the mission of bringing exceptional claims software to the transportation industry. Our software was quickly embraced by a wide range of industries.

We've come a long way since then: our solutions are in daily use throughout North America and handle claims and risk scenarios across many industries and lines of coverage, including P&C, automobile, GL, workers' compensation, warranty, and more.

## Cloud Claims Product Information

Claims Cloud delivers flexible, dynamic tools to manage the entire claims lifecycle. Handle many lines of coverage from one system, including P&C, workers' compensation, automobile, and general liability.

## Incident Management Product Information

Incident Management System is an advanced claims and risk management software system built around the needs of self-insureds, third-party administrators (TPAs), and all companies that need to track losses and claims.

## Electronic First Report Product Information

Electronic First Report enables online, web-based first reporting for Incident Management System. Reports taken over the Internet reduce costs and reporting latency, giving stakeholders fast access to the critical facts of accidents..



# DXC Technology

## Company Info

### Ownership

Public Company

**Founded |** 2017

### Headquarters & Locations

- Austin, TX

### Leadership

- Mike Salvino, President & CEO
- Dmitry Loschinin, EVP

**Employees |** 350

### Top Industries

- Energy
- Insurance-Carrier and Self Insured
- Manufacturing
- Public Sector
- Retail

### Markets Served

- Captive/Pool Mgmt
- Certificate Mgmt
- Claims Admin
- Claims Mgmt
- EH&S
- Exposure/Asset Mgmt
- Healthcare RMIS
- Incident Mgmt
- Insurance Renewal Mgmt
- Litigation Mgmt
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Mgmt
- RMIS

## Company Overview

DXC Technology, formed as a result of the merger of CSC and HP Enterprise Services in 2017 has been a market leader for over 50 years. DXC's claims solution is used by numerous carriers and hundreds of self insureds. DXC's claims solution provides a comprehensive system to streamline companies entire claims and risk environment.

## RISKMASTER Accelerator Product Information

DXC Insurance RISKMASTER™ claims management system integrates multiple business functions into one cohesive solution to provide faster, smoother processes and more accurate, up-to-date data.

This browser-based software provides real-time analytics to help you spot trends and mitigate future losses. It gives your staff a highly efficient system that simplifies workflows and promotes best practices throughout your organization. It helps ensure your claimants receive first-class service, and it helps your management team track key metrics to control costs and improve performance.

## Product

**Initial Release |** 1982

### Customers



### Users



### Deployment

Client Hosted  
Web:

- Vendor hosted
- Third party hosted (Public Cloud)

### Security

### Certifications

SSAE16  
ISO 9001

### Hosting

Third party

## PRODUCT SCORES

Claims Management   Claims Administration   Captive Pooling



7.4



6.8



7.0

EH&S



4.9

Exposures



7.0

Reporting



5.4

Policy Insurance



6.0

System Attributes



7.1

System-wide Functionality



6.3

## USER SURVEY RESULTS

### Customer Experience



8.4

### Implementation Experience



7.4

### System Value



8.0

### System Satisfaction



8.0

## Company Info

### Ownership

Public Company

**Founded |** 1992

### Headquarters & Locations

- Johns Creek, GA

### Leadership

- Robin Raina, CEO/Chairman
- Sean T. Donaghy, Sr. VP of Finance
- John Graham Prior, Corp. Exec. VP of International

### Contact

Shayne Garner

[shayne.garner@ebix.com](mailto:shayne.garner@ebix.com)

**Employees |** 62

### Annual Revenue



### Top Industries

- Government
- Healthcare
- Manufacturing
- Retail
- Transportation

### Markets Served

- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- Environmental, Health & Safety (EH&S)
- Exposure/Asset Management
- Healthcare
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS

## Company Overview

Ebix goal is to be the largest FinTech company in the world that can converge all Insurance and Finance services. The company's technology vision is to focus on convergence of all insurance and financial exchange channels, processes and entities for seamless data flow. The company intends to do that by designing products and services that are pioneering and at least a few years ahead of its competition. The company believes that profitability and revenue growth must go hand in hand. We intend to do all this in a transparent and sincere manner, while ensuring a high level of satisfaction to all the entities that we deal with including our customers, employees, investors, and the society around us on whom we can have a positive influence.

## RiskEnvision Product Information

RiskEnvision is an enterprise level risk management information system (RMIS) designed specifically for the needs of risk managers as well as claims and insurance administrators. With a state of the art user interface and interactive dashboard analyses, RiskEnvision supports thousands of users across the globe in the areas of Worker's Compensation, Auto, General Liability, Professional, Product, and Specialty Lines of Coverage.

## Security Certifications

ISO 27001, SSAE 16 - SOC 2

**Last 3rd Party Assessment |** 4/19

## Customer Experience

### Support Hours

Monday to Friday  
8am to 6pm (EST)

### Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Phone
- User Manual
- Wizards/Contextual

### User Conference

Annually

### Client Advisory Council

Yes

## Product

**Initial Release |** 1992

### Current Release

5.0.4 6/1/2019

### Release Schedule

5.0.5 3/31/2020

### Implementation Time

4-8 Months

### Product License

Per module

### Customers



### Users



### Deployment

On-Premise  
Private Cloud  
Public Cloud

### Hosting

3rd Party hosted  
Vendor hosted  
Client hosted

**Data Encryption |** Yes

### Browsers

- Internet Explorer
- Microsoft Edge
- Google Chrome
- Mozilla Firefox

# Insurity

## Company Info

### Ownership

Private held

**Founded |** 1985

### Headquarters & Locations

- Hartford, CT

### Leadership

- Chris Lafond, CEO
- Michele Shepard, CRO

**Employees |** 850

### Annual Revenues



### Top Industries

- Finance & Insurance
- Government
- Insurance carriers
- Risk Pools
- TPA's

### Markets Served

- Claims Admin
- Claims Mgmt
- Policy/Program Mgmt

## Company Overview

Insurity has enabled property & casualty insurers to modernize their enterprise and achieve their business goals through our complementary suites of core processing applications and data integration and analysis components.

## Claims Decisions Product Information

A comprehensive, customizable claims administration system that can handle virtually all lines of standard and complex P&C business, including specialty and workers' compensation lines.

## ClaimsXPress Product Information

ClaimsXPress gives insurers a quick and efficient way to simplify claims administration, configured to fit their preferences.

## Policy Decisions Product Information

Policy Decisions is a modern, core platform that supports the full policy lifecycle for highly automated or heavily underwritten products on one platform, serving all user types for all distribution channels.





Company Info

Ownership | Privately held

Founded | 2009

Headquarters & Locations

- Chicago, IL
- Atlanta, GA
- Denver, CO
- Philadelphia, PA
- Salt Lake City, UT
- London, UK

Leadership

- Bob Petrie, CEO
- Earne Bentley, President, Risk Solutions
- Chris Bennett, President, Core Solutions
- Jonathan Nichols, President, Shared Services

Contact

Earne Bentley  
(404) 425-9655  
ebentley@origamirisk.com

Employees | 305

Annual Revenues



Top Industries

- Finance & Insurance
- Government
- Healthcare
- Manufacturing
- Transportation

Markets Served

- Captive/Pool Mgmt
- Certificate Mgmt
- Claims Admin
- Claims Mgmt
- ERM/GRC
- EH&S
- Exposure/Asset Mgmt
- Healthcare
- Incident Mgmt
- Insurance Renewal Mgmt
- Litigation Mgmt
- Loss Control/Safety
- OSHA Compliance
- Policy Billing
- Policy/Program Mgmt
- RMIS
- Underwriting

Company Overview

Origami Risk is a leading provider of integrated SaaS solutions for the risk, insurance and compliance industry—from insured corporate and public entities to brokers and risk consultants, insurers, TPAs, and risk pools. Our solutions for RMIS, GRC, EH&S, Core Policy and Claims, and Healthcare Risk Management are highly configurable and completely scalable. Origami delivers a full suite of solutions from a single, secure, cloud-based platform accessible via web browser, or any mobile device. With our unique service model and highly configurable solution, our expert team implements and provides ongoing support to align with clients’ strategic organizational priorities.

Origami Risk Product Information

Highly configurable and completely scalable, Origami delivers a full suite of risk management, safety, GRC and insurance core system solutions from a single, secure, cloud-based platform. Analytics, workflow and automation, reporting and dashboards are all configurable and accessible within the application without the need for a third party solution. Serving as a command center for the effective management of all risk (including Healthcare), insurance claims and policy administration, EH&S and GRC activities, Origami Risk delivers a seamless user experience that includes award-winning data aggregation and reporting, intuitive data analytics tools, rules-based decision support solutions, and the ability to automate almost any process. Applications include: Risk Management Information System (RMIS) Governance, Risk and Compliance (GRC) Environmental, Health & Safety (EH&S), Healthcare Risk Management, Insurance Policy Administration, Insurance Claims Administration, Insurance Billing.

What’s New

In 2019, Origami continued to expand our single-version SaaS platform by investing heavily in new Healthcare; Carrier; and Governance, Risk, and Compliance features while still expanding on our core functionalities. A new and improved dashboard experience was delivered along with improved reporting tools, user friendly data transformation processes, and enhanced industry specific standards built in collaboration with our clients. Origami continues to diversify its product to serve each client across all industries specifically and uniquely.

What’s Coming

In 2020, Origami will continue to grow and expand our unique solutions for the following markets:

- Healthcare, Insurance Carriers, Governance, Risk and Compliance, Environmental, Health and Safety
- Delighting clients is always our ultimate goal, soon in addition, expect more enhancements that help our satisfied clients in all markets to streamline their workflows and harness the full power of their data.

PRODUCT SCORES

Claims Management Claims Administration



9.5

8.4

Captive Pooling ERM/CRC



7.9

7.6

EH&S Exposures



8.8

8.9

Reporting Policy Insurance



8.1

8.2

System Attributes System-wide Functionality



8.5

8.7

Customer Experience

Support Hours

Monday to Friday  
7am to 8pm (CST) and (GMT)

Support Offered

- Dedicated Account Representative
- Email
- Online help
- Phone
- Screen “tips” or mouse overs
- Video tutorials
- Website
- Wizards/Contextual Help

User Conference

Every 18 months

Client Advisory Council

Yes

Product

Initial Release | 2009

Current Release | SaaS

Release Schedule

Every 10 - 12 weeks

Implementation Time

3-12 Months

Product License

Subscription

Customers



Users



Deployment

SaaS  
Public Cloud

Hosting

3rd Party hosted - AWS

Data Encryption | Yes

Browsers

- Browser agnostic

Service Methodology

Origami’s approach to client service is to align the optimal team with each client based on a number of factors including experience, industry and location. Each client’s dedicated service team is available to them via phone or email to answer questions, provide further training or to respond to issues that may arise. We strive for service continuity. Members of the same team that implement the client also provide ongoing support. This ensures that each client has a dedicated team that knows them and their business, how they use the system today, and understands their plans for tomorrow. It also eliminates the knowledge loss typically experienced in the handoff from implementation to ongoing support.

Implementation Methodology

Origami’s unique implementation methodology emphasizes speed, accuracy and flexibility. We have completed well over 100 full implementations in the last 12 months alone. The specific approach we take to an implementation is largely dependent upon the size and complexity of the project, but our success is founded on an agile project management approach using iterative processes to configure the system to the client’s unique needs.

Technology Overview

Origami is deployed in AWS within a Virtual Private Cloud on Windows Server 2019 instances and uses the MS SQL Enterprise 2019 database. Origami was built on the ASP.NET MVC framework and uses C#, HTML 5, JavaScript, CSS, JQuery. Origami uses Microsoft Visual Studio for development.

Security Certifications

ISO 27001, Safe Harbor, NIST, HIPAA, EU-U.S. Privacy Shield, Swiss-U.S. Privacy Shield, SSAE 18 SOC 1 Type II and SOC 2 Type II

Last 3rd Party Assessment

11/19

USER SURVEY RESULTS

Customer Experience



8.8

Implementation Experience



8.4

System Value



8.6

System Satisfaction



8.8



**ONE** version

**ONE** service team

**ONE** integrated approach to risk

**ONE** very satisfied client base

**ONE** sure thing  
in a sea of  
*uncertainty*



**ORIGAMI RISK**



Risk Managers



Healthcare



Workers' Comp  
Compliance



Brokers



TPAs



Risk Pools



Carriers



GRC

# PCIS

## Company Info

### Ownership

Private held

### Founded | 2011

### Headquarters & Locations

- New York, NY
- Valencia, CA

### Leadership

- Georgette Loizou, EVP
- Nicolle Suvada, VP Professional Services
- Liza Girdhar, VP Technical Services

### Contact

Michael A. Loizou  
212-405-1625  
[michael.a.loizou@pcisvision.com](mailto:michael.a.loizou@pcisvision.com)

### Employees | 30

### Annual Revenue

not disclosed

### Top Industries

- Business & Consumer Services
- Finance & Insurance
- Government
- Professional Services
- Transportation

### Markets Served

- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- ERM/GRC
- EH&S
- Exposure/Asset Management
- Incident Management
- Insurance Renewal Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

## Company Overview

PCIS is a privately owned and operated Insurtech in the risk, claims, and policy management space serving Tier 1 Carriers to small self-insureds. PCIS has served hundreds of customers and has delivered over \$250 million in software and services over the course of its history. PCIS excels in handling complex insurance operations in configurable ways, including tackling complicated conversions when others won't. The roots of the company stem from Claims Management for large carriers; therefore, the flagship product ClaimsVISION RMIS reflects a depth in insurance knowledge, especially with regard to payment processing, compliance, and policy management that is unique in the industry.

## ClaimsVISION RMIS Product Information

ClaimsVISION® is a highly automated multi-line claims & risk management system. This SaaS deployed system boasts industry-leading dashboards, built-in workflows, and a touchless state and federal compliance toolset designed to streamline managing risk, while offering end-user friendly data analytics.

- Rapid Implementations
- Proprietary 50 State No Touch FROI/SROI Edi Reporting
- Proprietary Authority and Financial Approval Hub
- Advance Analytics, Claims Scoring, & Integrated BI Platform
- COI Management
- Automated safety, loss, analytics processing
- Pre-Integrated for Medicare Reporting, Imaging, Payroll, OFAC, ODG.

## Security Certifications

SSAE 16 - SOC 2, NIST, HIPAA, EU-U.S. Privacy Shield, SSAE 18

## Last 3rd Party Assessment | 10/19

## Customer Experience

### Support Hours

Monday to Friday  
8am to 8pm (EST)

### Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Other
- Phone
- User Manual
- Wizards/Contextual Help

### User Conference

Quarterly

### Client Advisory Council

No

## Product

### Initial Release | 2015

### Current Release

7.12.1 Released  
Dec 20th, 2019

### Release Schedule

Quarterly

### Implementation Time

3-10 Months

### Product License

One time fees,  
Monthly subscription

### Customers



### Users



### Deployment

Hosted, On-Premise  
SaaS

### Hosting

3rd Party hosted -  
Webair  
Client hosted

### Data Encryption | Yes

### Browsers

- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox





# **VIEW RISK LIKE NEVER BEFORE**

Get the unobstructed view  
of risk you've always  
wanted but have never  
been able to see.

Until now.

1.770.790.4700 • SALES@RISKCONNECT.COM • WWW.RISKCONNECT.COM

Company Info

**Ownership**  
Private Equity backed,  
Thoma Bravo, Riskconnect  
founders and employees

**Founded |** 2007

**Headquarters & Locations**  
• **Atlanta, GA**  
• Amarillo, TX, Dallas, TX,  
Chicgo, IL  
• London, UK, Belfast, UK  
• Sydney, Australia  
• Ahmedabad, India

**Leadership**  
• Jim Wetekamp, CEO  
• Teri McEvily, CFO  
• Andrea Brody SVP, CMO  
• Jim Haas SVP, Sales

**Contact**  
Andrea Brody  
770-790-4700  
[andrea.brody@riskconnect.com](mailto:andrea.brody@riskconnect.com)

**Employees |** 500

**Annual Revenues**  
\$ \$ \$ \$ \$

**Top Industries**  
• Finance & Insurance  
• Healthcare  
• Manufacturing  
• Retail  
• Transportation

**Markets Served**  
• Captive/Pool Mgmt  
• Certificate Mgmt  
• Claims Admin  
• Claims Mgmt  
• ERM/GRC  
• EH&S  
• Exposure/Asset Mgmt  
• Healthcare  
• Incident Mgmt  
• Insurance Renewal Mgmt  
• Litigation Mgmt  
• Loss Control/Safety  
• OSHA Compliance  
• Policy/Program Mgmt  
• RMIS

Company Overview

Riskconnect is the leading integrated risk management software solution provider. Our technology empowers organizations with the ability to anticipate, manage, and respond in real-time to strategic and operational risks across the extended enterprise. Riskconnect is the largest RMIS solution provider on the market with over 900 customers across six continents and more than 500 employees worldwide. RMIS is part of Riskconnect’s Integrated Risk Management solution that integrates and correlates both insurable and non-insurable data to deliver a comprehensive end-to-end-view of risk across the organization.

Riskconnect & ClearSight Product Information

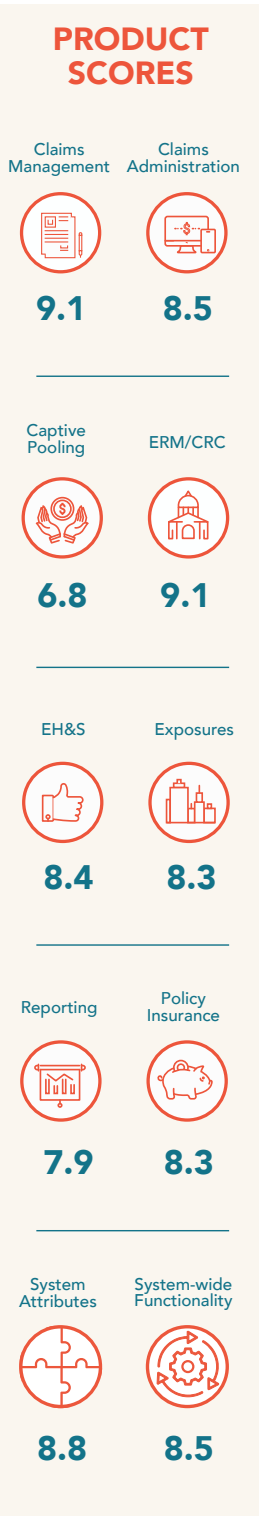
With the acquisition of Marsh ClearSight, Riskconnect is the largest RMIS provider in the market today. Riskconnect RMIS and ClearSight RMIS are fully supported and continue to be enhanced to align with the expansive needs of the market. Riskconnect RMIS and ClearSight RMIS are integrated through a single sign-on and shared data model so that customers can take advantage of the capabilities each solution has to offer without the need to migrate. Through this integration, Riskconnect RMIS customers have access to ClearSight’s robust claims administration capabilities and ClearSight customers have access to a full range of GRC capabilities such as Enterprise Risk Management and Third- Party Risk Management.

What’s New

- CS access to Riskconnect’s GRC Suite, including capabilities for ERM, Vendor RM, Audit and Compliance.
- A predictive analytics WC Severity Model that identifies potentially adverse claims early in their lifecycle.
- An intuitive event reporting tool specific to the long-term care market.
- An enhanced safety audit feature that improves visibility into safety hazards and identifies potential and recurring issues.
- New WC benchmarking model that compares a company’s performance in managing claims against peers and best-in-class performers in other sectors.

What’s Coming

- Out of the box dashboards and reports based on industry best practices.
- Self-service intake portal builder.
- Out of the box workflows New Predictive Models - Auto Liability and HPL (Hospital Professional Liability) RPA into claims admin processes.



Customer Experience

**Support Hours**  
Monday to Friday  
7am to 8pm (EST)  
After-hours emergency support

**Support Offered**  
• Dedicated Account Representative  
• Email  
• Helpdesk  
• Online help  
• Phone  
• Video tutorials  
• Website

**User Conference |** Annually

**Client Advisory Council**  
Yes

Product

**Initial Release |** 2007

**Current Release**  
RK 2019.4 and CS 19.1

**Release Schedule**  
RK - Fall, Winter, Spring  
CS Bi-annually major releases  
Monthly minor releases

**Implementation Time**  
3-9 Months

**Product License**  
Annual Subscription/Support



**Deployment**  
SaaS

**Hosting**  
3rd Party hosted

**Data Encryption |** Yes

**Browsers**  
• Chrome  
• Microsoft Edge  
• Mozilla Firefox

Service Methodology

Riskconnect offers a dedicated Customer Success team that is a new model implemented this year. It is designed to go beyond customer support and into pro-actively assisting customers with roadmap definition on expansion of usage, overall solution adoption and continued value from usage of the solution. From one-on-one customer care to traditional help-desk support and beyond, we are there when and how customers need us.

Implementation Methodology

Riskconnect’s methodology balances speed with control while accommodating our client’s priorities, technical needs and time. This is a lean, agile practice that prevents waste, minimizes risk and adds value for our clients through collaboration and engagement. Each implementation project moves through four stages: Plan, Build, Deploy and Close. Within each of these stages are the processes and techniques we utilize to properly plan, document, execute and test our work.

Technology Overview

Riskconnect RMIS and ClearSight RMIS are now part of Riskconnect’s FoundationOne platform. Designed to accelerate time-to-value for customers with a common user experience and blended ecosystem of new and available capabilities, FoundationONE is an integration framework that integrates independent component assets, data, workflow and business processes across the RMIS platforms as well as GRC solutions.

Security Certifications

ISO 27001, SSAE 16 - SOC 2, HIPAA, SSAE 16 - SOC 1, SSAE 18 Type II audited, SOC1, SOC2, ISO, PCI compliant, ISAE 3401

Last 3rd Party Assessment

09/19

USER SURVEY RESULTS

Customer Experience

 7.0

Implementation Experience

 7.2

System Value

 7.2

System Satisfaction

 7.4



## **HOW MUCH RISK IS IN YOUR BLIND SPOT?**

The most dangerous risks to your organization are lurking where you can't see them.



Riskconnect is the only platform that unifies both insurable and noninsurable risk data across silos, giving you a unique, 360-degree view of risks across your entire enterprise.

**FIND OUT MORE:**



**CONTACT US**

1.770.790.4700

[SALES@RISKCONNECT.COM](mailto:SALES@RISKCONNECT.COM)

[WWW.RISKCONNECT.COM](http://WWW.RISKCONNECT.COM)



# Ventiv Technology

## Company Info

### Ownership

Private Equity-Tailwind Capital

**Founded |** 1994

### Headquarters & Locations

- **Atlanta GA**
- Chicago, IL
- Livonia, MI
- San Ramon, CA
- Artesia, CA
- Roseville, CA
- UK
- France
- Germany
- The Netherlands
- Spain
- Hong Kong
- Australia
- India

### Leadership

- Salil Donde, CEO
- Steve Cloutman, Managing Director, International

### Contact

James Dickinson  
704-756-3225  
[jim.dickinson@ventivtech.com](mailto:jim.dickinson@ventivtech.com)

**Employees |** 450

### Top Industries

- Government
- Healthcare
- Manufacturing
- Professional Services
- Transportation

### Markets Served

- Captive/Pool Management
- Certificate Management
- Claims Administration
- Claims Management
- ERM/GRC
- EH&S
- Exposure/Asset Management
- Healthcare
- Incident Management
- Insurance Renewal Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

## Company Overview

Our people, software, and innovative solutions empower organizations to achieve optimal results from their risk, insurance, and claims programs. Through the depth and breadth of our software solutions, global capabilities, and domain expertise, we are the proven leader in supporting virtually every type of industry and the largest and most complex companies in the world. Ventiv Technology, Inc. proudly partners with over 540 organizations and 350,000 users in more than 40 countries.

## Ventiv Product Information

**Ventiv IRM:** Improve and simplify the evaluation, mitigation, and monitoring of risk. Stay ahead of changing expectations with powerful, built-in analytics, business intelligence, and reporting. **Ventiv Claims:** The most feature-rich core-administration solution empowers examiners to focus completely on claim resolution. **Ventiv Policy:** Streamline every policy process, from underwriting to renewal. **Ventiv Billing:** Manage the entire billing workflow for any product or service. **Ventiv Digital:** Enterprise data intake with powerful mobile capabilities. Support any risk, insurance, or claim process that requires notifications, requests for information, or assessments.

## Security Certifications

Safe Harbor, ISO 27001, EU-U.S. Privacy Shield, SSAE 16 - SOC 1, HIPAA18

**Last 3rd Party Assessment |** 12/19

## Customer Experience

**Support Hours**  
24/7

### Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips"
- User Manual
- Video tutorials
- Website
- Wizards/Contextual Help

**User Conference**  
Annually

**Client Advisory Council**  
Yes

## Product

**Implementation Time**  
3-9 months

**Release Schedule**  
2-3 per year

**Product License**  
License by job function

### Customers



### Users



**Deployment**  
On-Premise (Ventiv Claims only)  
SaaS  
Hosted  
Private Cloud

**Hosting**  
Vendor hosted  
Client hosted

**Data Encryption |** Yes

### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

## PRODUCT SCORES

Claims Management   Claims Administration   Captive Pooling   ERM/CRC



8.3



8.3



5.9



7.5



7.6



8.9



7.3



8.0



7.8



7.5

## USER SURVEY RESULTS

### Customer Experience

7.4

### Implementation Experience

7.2

### System Value

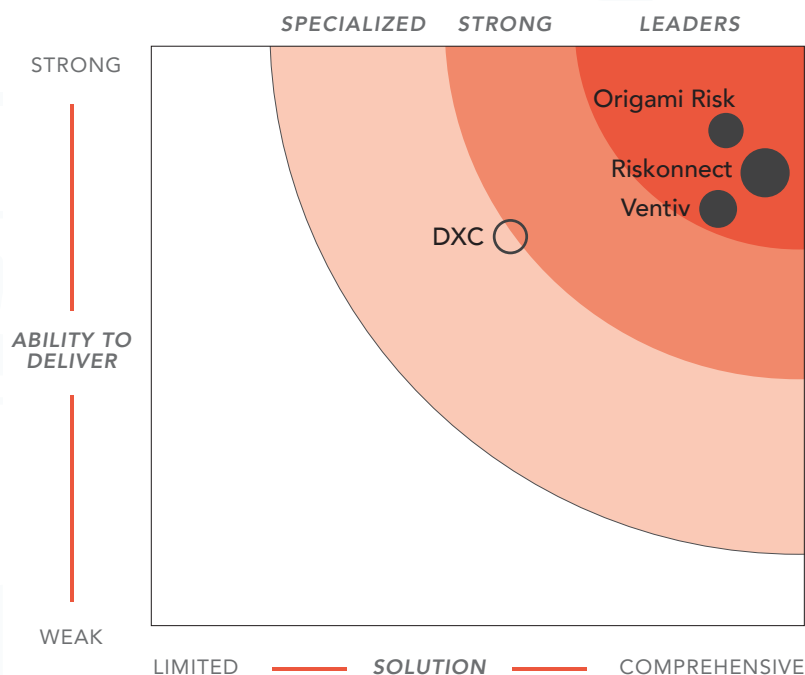
7.0

### System Satisfaction

7.4

# Providers at a Glance: Independent RMIS Providers

## OVERALL RATINGS



### LEGEND

- Solid circles represent vendors that had sufficient user survey results and the author's had direct up-to-date knowledge
- Open circles represent vendors that the authors had limited information available to provide results for "Solution"
- Gray circles represent vendors that limited user survey results were available to provide results for "Ability to Deliver."

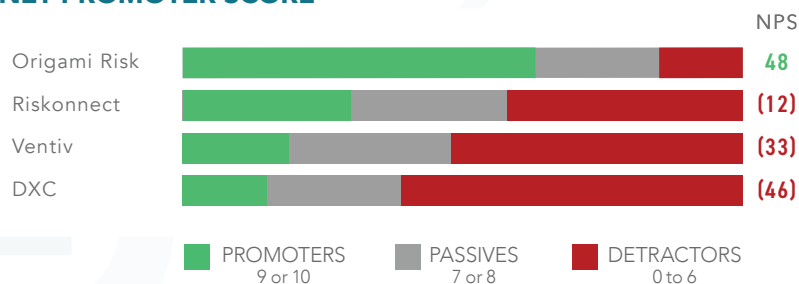
## SYSTEM CAPABILITIES

	DXC	Origami Risk	Riskconnect	Ventiv
CLAIMS MGMT	●	●	●	●
EH&S	●	●	●	●
EXPOSURES	●	●	●	●
POLICY & INSURANCE	●	●	●	●
REPORTING	●	●	●	●
CLAIMS ADMIN	●	●	●	●
ERM / GRC	○	●	●	●
CAPTIVE POOLING	●	●	●	●

- VERY STRONG
- STRONG
- ABOVE AVERAGE
- AVERAGE
- BELOW AVERAGE
- WEAK
- N/A

The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

## NET PROMOTER SCORE



The Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or colleague in the industry? (Scale: 0 - Not at all likely to 10 - Extremely Likely)." Only vendors with sufficient user feedback are included.

# Specialty RMIS Provider Profiles



## Company Info

### Ownership

Private Equity backed

### Founded | 2010

### Headquarters & Locations

- Henderson, NV
- Denver, CO

### Leadership

- Chris Stites, CEO
- Lee Mashore, CS&PO
- Richard Mathis, CTO

### Contact

Lee Mashore  
702-803-5500  
[lee@chsitech.com](mailto:lee@chsitech.com)

### Employees | 30

### Top Industries

- Finance & Insurance

### Markets Served

- Captive/Pool Management
- Claims Administration
- Claims Management
- Insurance Renewal Management
- Loss Control/Safety
- Policy/Program Management
- RMIS
- Underwriting

## Company Overview

CHSI Technologies is the leading developer of cloud hosted enterprise practice management systems for small insurance companies, self-insured groups, public entities, captives, and risk retention groups. Our product, the CHSI Connections Management System is an innovative and comprehensive software solution that contains client relationship management, policy administration, premium billing, claims management, reporting and portals for policy holders and brokers.

## CHSI Connections Product Information

CHSI Connections is a policy administration system that includes modules for account management, underwriting, claims, billing, renewal applications and portals.

## Security Certifications | SSAE 16 - SOC 1

## Last 3rd Party Assessment | 6/19

## Customer Experience

### Support Hours

Monday to Friday  
6am to 6pm (PST)

### Support Offered

- Community Forums
- Dedicated Account Representative
- Helpdesk
- Online help
- Phone
- Screen "tips"
- User Manual
- Website

### User Conference

Annually

### Client Advisory Council

Yes

## Product

### Initial Release | 2005

### Current Release

SaaS

### Release Schedule

Bi-monthly

### Implementation Time

1-6 Months

### Product License

Subscription

### Customers



### Users



### Deployment | SaaS

### Hosting

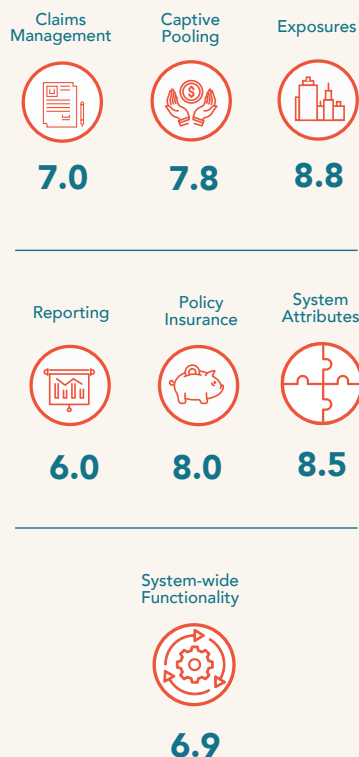
Vendor hosted -  
Microsoft Azure

### Data Encryption | Yes

### Browsers

- Microsoft Edge
- Google Chrome

## PRODUCT SCORES



## USER SURVEY RESULTS

### Customer Experience



### Implementation Experience



### System Value



### System Satisfaction



# Crossmark Risk Solutions

## Company Info

### Ownership

Privately held

**Founded |** 2013

### Headquarters & Locations

- Roseville, CA

### Leadership

- David Glende,  
President and CEO

### Contact

Dave Glende  
916-837-7380  
[dave@crossmarkrisk.com](mailto:dave@crossmarkrisk.com)

### Annual Revenues



### Top Industries

- Finance & Insurance
- Government
- Public Entity Risk Pools

### Markets Served

- Captive/Pool Mgmt
- Certificate Mgmt
- Claims Mgmt
- Loss Control/Safety
- RMIS

## Company Overview

CrossMark solutions are specifically built to address the requirements of risk pools and the business/operations model that pooling uses. Our solutions match the needs of your pool and don't introduce irrelevant capabilities such as those designed for commercial carriers, brokers, and agencies.

### Public Entity Risk Pools and Corporate Risk Management Product Information

CrossMark Public Entity Risk Pools Solutions enable public entity risk pools to leverage existing and future technology to decrease cost of coverage through proactive risk management while improving member service and operational efficiency.

CrossMark Corporate Risk Management Solutions are available across the spectrum of today's devices including desktop, mobile and tablet. CrossMark is an on-premises solution, deployed in a Windows environment with Microsoft SQL Server, SharePoint, Exchange, Dynamics 365, Outlook, and the standard Office suite.

In addition, CrossMark Portal supports single-sign on in a multi-vendor solution environment using industry standard protocols including WS-Federation using SAML2 or SAML via ADFS.

## Customer Experience

### Support Hours

Monday to Friday  
8am to 5pm (PST)

### Support Offered

- Email
- Online help
- Phone
- User Manual
- Wizards/Contextual Help

### User Conference

No

### Client Advisory Council

No

## Product

**Initial Release |** 2014

### Implementation Time

3-18 Months

### Customers



### Users



### Deployment

Hosted  
On-Premise  
Private Cloud

### Hosting

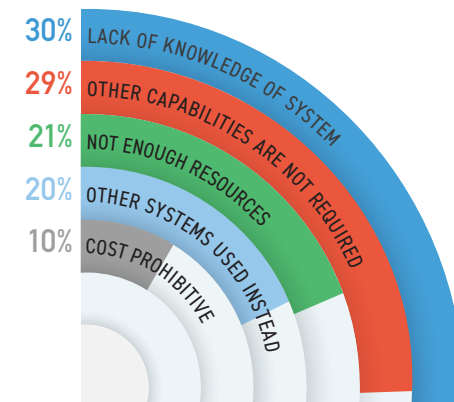
3rd Party hosted

# The Case for a RMIS Consultant

I will admit that this article will seem a bit self-serving. After all, we are RMIS consultants. Our goal is to convince risk managers who are considering a replacement or enhancement of their risk/claims information system to use us to assist in the process.

I've been writing comparative reviews of RMIS since the 1980s. Over that time span, I've had many well-meaning risk managers thank me for this independent report, citing it as the reason they chose a particular vendor and system. Although that is gratifying to some degree, I worry they may have not optimized the system they just purchased. They may have left much on the table because the vendor will give them what they ask for . . . but not necessarily what they need.

## REASON NOT UTILIZING A RMIS SYSTEM



We understand that some may consider us an extra cost in an already expensive venture. But, as I'll demonstrate, the opposite is usually the case. Here are the top reasons having an independent RMIS consultant by your side will pay great dividends at the end of the project.

**1. RMIS projects are typically complex and expensive, and lengthy.** Many RMIS projects are complex with many moving parts. It's time- and personnel-intensive. If there are many data sources, departments, and other systems to connect with, that increases the complexity. Risk managers are time-pressed professionals. Managing a process that can take anywhere from 6 to 24 months is hard on the risk management staff. Independent consultants can fill that need and streamline the process.

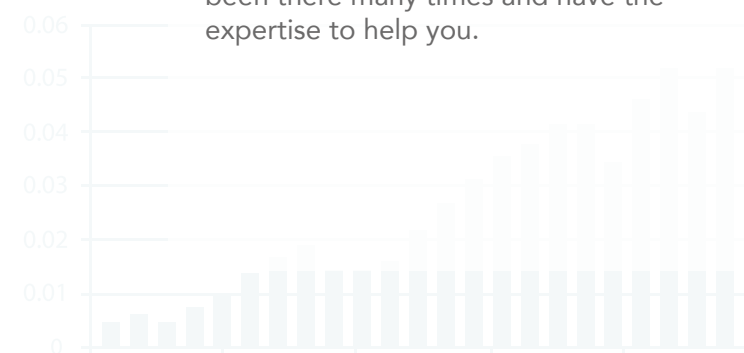
**2. RMIS vendors are not subject-matter experts in risk management.** The vendors are experts on designing and installing risk and claims management software. However, most of their sales and technical staff are not subject-matter experts (SMEs) in claims, safety, risk management, and business consulting. They have a product/service to sell, and they frequently do not take the time to do a necessary business needs analysis from the perspective of SMEs prior to a sale. That means critical needs may not be identified, and the client will miss an opportunity to deal with it early in the process rather than having to go back and do an expensive retrofit a few years from initial installation.

**3. RMIS vendors are biased.** Vendors are also not independent and objective. They have a vested interest in selling their product even though there may be a better fit from an available competitor.

**4. You already have a regular job.** I alluded to this earlier. Risk and claims managers are typically extremely busy. Overseeing a RMIS upgrade or replacement is a time-consuming process. Why not let the experts oversee and manage the process?

**5. You will probably spend more on the project without a consultant.** When we get involved with a client who is frustrated with their current system, in many cases the problem is that the RMIS wasn't initially implemented correctly. It missed critical needs or business processes. Either no or little business process analysis was conducted during the important initial stages of a system selection. The result is frustration and added expense. If a consultant was involved up front, that risk is significantly mitigated and results in a less expensive system purchase as well as a satisfied client.

At Redhand Advisors, we appreciate your downloading our RMIS Report and hope you have found it effective. We are committed to helping you maximize the use of your existing system or, if necessary, helping you select a new system. We've been there many times and have the expertise to help you.



## Questions to Ask Before Switching Systems

Only after you have answered these questions can you make an informed decision about how to proceed.

**What business objectives and priorities are you hoping to achieve today and into the future?**

The first step in any potential change is to determine what outcomes you are trying to achieve. Too often, people start with the solution and work backward into what it can accomplish.

**Have you clearly identified your needs and system requirements?**

What processes does the system need to support? Does the system need to integrate with other systems? What are the required outputs?

**What are the main drivers for switching systems?**

Are there gaps in what your system is doing today versus what you are trying to achieve?

**Have you tried to address the shortcomings with your current vendor?**

Needs change over time, and your system must continue to evolve to meet these needs.

**Does your organization have the bandwidth and resources to switch systems?**

It takes significant investments of time, money, and people to successfully switch systems.

# Bundled RMIS Providers

The bundled risk/claims management information system, by definition, is available only to clients of the particular TPA, insurer, or broker—hence the name, bundled. Both submarkets tend to concentrate on the core, traditional functions of the RMIS: claims management, safety analysis, data analytics, loss analysis, and benchmarking.

Our user survey and interviews/demos with the leading providers support this focus on core competency. Our findings also included the following observed trends:

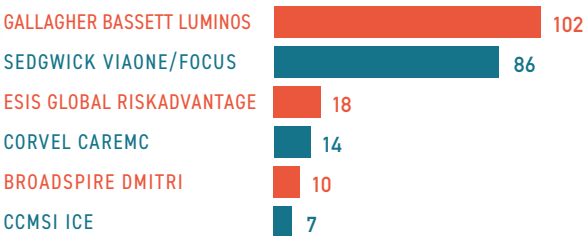
- Continued reliance on proprietary software rather than a private-label system option
- Overall improved customer satisfaction versus the independent RMIS providers

We will discuss these findings within each subindustry of the bundled providers.

## Third-Party Administrators

Functionally, the TPA systems continue to enhance their RMIS in accord with customer feedback. But they’ve also generally improved across the board in customer satisfaction. In fact, they outscore the independent RMIS providers in customer satisfaction in five key areas.

### RMIS REPORT USER SURVEY RESPONSES



There has been one other significant change since our last report.

Sedgwick, the largest TPA, continued its acquisition-oriented strategy by acquiring York Risk Services in the fall of 2019. That also means that it acquired York’s RMIS, called FOCUS, a private-labeled RMIS from Origami Risk. We have asked Sedgwick how they plan on using FOCUS beyond the existing customer base from York but have not received a response. FOCUS joins ViaOne (Sedgwick’s primary customer facing RMIS). We hope to be able to report on Sedgwick systems more fully in next year’s issue.

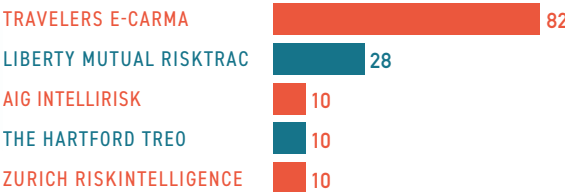
Gallagher Bassett (GB) continues to offer the most highly rated TPA RMIS from both service and functionality perspectives. Luminos is also a private-labeled RMIS (from Origami). However, GB has greatly augmented Luminos with impressive data analytics, case management, key performance indicators, incidents tracking, and medical bill review tools. GB has a large and dedicated staff to oversee Luminos and its large client base.

CorVel’s system is unique in the TPA space in that it is a comprehensive claims administration, claims management, and RMIS rolled into one. Most TPAs have underlying claim systems with an RMIS facing the customer. But CorVel’s CARE MC/Edge system has grown over the past twenty years to be a one-stop system for all of its professionals: adjusters, nurse case managers, bill reviewers, and other workers compensation specialists. It does focus upon workers compensation but also includes the liability claims areas. During the last few years, the Edge system has expanded to include a risk manager view (the RMIS portion).

## Insurers

Insurers have continued to listen to their clients and improve functionality and customer service.

### RMIS REPORT USER SURVEY RESPONSES



The Travelers continues to be the dominant insurer-based RMIS in the industry. eCARMA is now fully deployed on a new, more advanced platform. The company has added more customer-demanded widgets, enhancing the ability to generate meaningful data analytic reports. Also, each particular client can easily generate their view on the home screen with all of the dashboards that are critical for their success. The risk analyzer function enables better benchmarking for insureds and against the entire Travelers’ database. Like GB, Travelers has a large and well-trained professional consulting group to aid their policyholders.

Liberty Mutual’s RiskTrac is unique in the bundled RMIS industry because it serves Liberty policyholders as well as Helmsman (TPA) clients. For the past few years, Liberty has focused on building out its client portal modernization to include policy, billing, safety, and claims through RiskTrac. We are pleased to see Liberty make such investments in its client-facing systems. The company already offers a strong RMIS, and continued investment will make it even better.

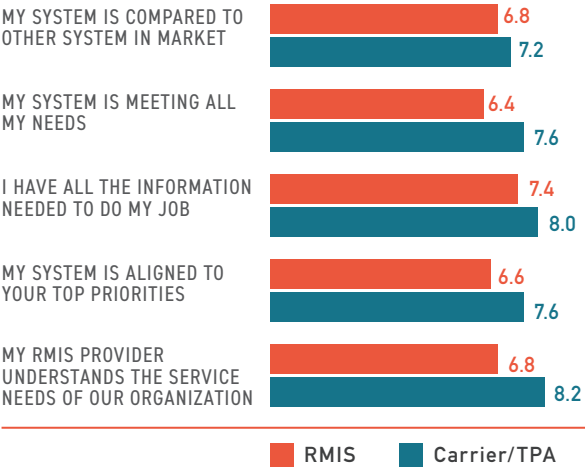
## Brokers

For many years, the largest brokers owned and operated the top-tier independent RMIS systems. But over the last few years, they all exited the market, selling off the RMIS systems to PE investors. Lately we have seen a different approach by brokers of all sizes, offering bundled solutions to their clients. In many cases, private-labeling an independents RMIS provider systems and offering as a service to enhance their service offering as brokers. We expect that we will see more of these types of offerings and will cast a wider net on the brokers in subsequent years.

## Concluding Remarks

As mentioned earlier, we observed a discernable difference between how clients/insureds saw their RMIS providers across the following critical service issues. You can see that the bundled scores were better on each question.

### SURVEY FEEDBACK



We believe that the main reason for this is that the insurers and TPAs are concentrating on what they do best: claims management. The independent RMIS systems have far more moving parts. Some of the independent vendors have acquired other systems over the years, which can affect their scores.

But one thing is certain: pleasing clients is the most important factor in evaluating an RMIS. That will never change no matter how many “bells and whistles” there are.



# Maximize your investment Minimize your risk

Redhand Advisors provides consulting services to help organizations develop strategies and implement systems that build business value and drive performance. Specializing in risk, insurance and health information management with deep RMIS experience our offerings

Technology strategy and insights  
System planning and design  
System analysis and selection  
Implementation services  
Process improvement/best practices  
System optimization  
Project management



# Insurer RMIS Provider Profiles

## Company Info

### Ownership

Public Company

**Founded |** 1919

### Headquarters & Locations

- New York, NY

### Leadership

- James P Gouin, CIO
- Alan Louison, Senior Information Officer
- Joseph Jordan, Associate Information Officer

### Contact

Joseph Jordan  
(973) 390-3786  
[Joseph.Jordan@aig.com](mailto:Joseph.Jordan@aig.com)

**RMIS Employees |** 50

### Top Industries

- Construction & Engineering
- Manufacturing
- Oil & Gas
- Retail
- Transportation

### Markets Served

- Claims Mgmt
- Exposure/Asset Mgmt
- Incident Mgmt
- Insurance Renewal Mgmt
- Litigation Mgmt
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Mgmt

## Company Overview

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

## IntelliRisk Product Information

IntelliRisk® offers unique risk management capabilities, including detailed claims analysis, customizable metrics, and data driven global insights for primary line claims.

## Customer Experience

### Support Hours

Monday to Friday  
3am to 8pm (EST)

### Support Offered

- Email
- FAQs
- Helpdesk
- Online help
- Phone
- Quick Start Guides
- Screen "tips" or mouse overs
- User Manual
- Video tutorials
- Website

### User Conference

Yes

### Client Advisory Council

Yes

## Product

### Implementation Time

1-10 days

### Deployment

On-Premise

### Hosting

Vendor hosted

**Data Encryption |** Yes

### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer

## USER SURVEY RESULTS

### Customer Experience

 **8.0**

### Implementation Experience

 **8.0**

### System Value

 **7.2**

### System Satisfaction

 **7.6**

## PRODUCT SCORES

Claims Management



**7.6**

EH&S



**7.1**

Exposures



**7.3**

Reporting



**7.0**

Policy Insurance



**6.9**

System Attributes



**8.0**

System-wide Functionality



**6.9**

# The Hartford

## Company Info

### Ownership

Public Company

**Founded |** 1999

### Headquarters & Locations

- Hartford, CT

### Leadership

- Christopher J. Swift, Chairman and CEO
- Doug Elliot, President
- Beth Costello, CFO

### Contact

Cathy Leonard  
860-547-8269  
[cathy.leonard@thehartford.com](mailto:cathy.leonard@thehartford.com)

**RMIS Employees |** 18

### Top Industries

- Business & Consumer Services
- Construction & Engineering
- Finance & Insurance
- Manufacturing
- Professional Services

### Markets Served

- Captive/Pool Management
- Claims Administration
- Claims Management
- Environmental, Health & Safety (EH&S)
- Healthcare
- Incident Management
- Insurance Renewal Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

## Company Overview

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds. The Hartford sells its products primarily through a network of independent agents and brokers, and for more than 30 years has been the only nationally endorsed direct auto and home insurance program for AARP's nearly 38 million members. The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens. For more information about The Hartford, visit our About Us page on [Thehartford.com](http://Thehartford.com).

## TREO | Track Risk. Explore Opportunities.<sup>SM</sup> Product Information

TREO, a RMIS solution, was designed to simplify claims management by enabling the power of data and analytics; creating transparency, highlighting proof points and identifying the root causes of cost drivers. TREO facilitates the right balance of technology, people and time. The combined experience helps risk professionals focus their energy and resources on the right claim drivers to achieve a greater understanding of cause of loss and effectively manage the cost of risk.

## Security Certifications

SSAE 16 - SOC 2, SSAE 16 - SOC 1

## Last 3rd Party Assessment

12/13/19

## PRODUCT SCORES

Claims Management



8.0

Reporting



7.6

System Attributes



9.2

System-wide Functionality



7.4

## USER SURVEY RESULTS

### Customer Experience



9.2

### Implementation Experience



8.4

### System Value



8.0

### System Satisfaction



8.8

## Customer Experience

### Support Hours

Monday to Friday  
7:30am to 6pm (EST)

### Support Offered

- Community Forums
- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- User Manual
- Video tutorials
- Website

### User Conference

Bi-Annually

### Client Advisory Council

Yes

## Product

**Initial Release |** 1999

### Current Release

Dec-19

### Release Schedule

Bi-monthly

### Implementation Time

10-15 days

### Customers



### Users



### Deployment

On-Premise

### Hosting

Client hosted

**Data Encryption |** No

### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

# Liberty

## Mutual Insurance

### Company Info

#### Ownership

Privately held

**Founded |** 1983

#### Headquarters & Locations

- Boston, MA

#### Leadership

- Christopher Woodman,  
Director Engineering

#### Contact

Heather McMinn  
(603) 245-0889  
[heather.mcminn@libertymutual.com](mailto:heather.mcminn@libertymutual.com)

#### Top Industries

- Construction & Engineering
- Finance & Insurance
- Manufacturing
- Professional Services
- Retail

#### Markets Served

- Claims Management
- Incident Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS

### Company Overview

Since 1912, we've grown our organization into the fifth largest global property and casualty insurer - based on 2018 gross written premium - by maintaining our commitment to the belief that progress happens when people feel secure. At Liberty Mutual Insurance we work hard every day to support our customers and our people, so they can protect their families, build their businesses and invest in their futures.

### RISKTRAC Product Information

RISKTRAC is a secure web-based risk management information system that provides access to current and historical views of your claims inventory. From reports and alerts to advanced data analysis tools, RISKTRAC enables you to track and trend claims activity with ease. You'll get a rich set of analytical tools that help you to identify key cost drivers and uncover emerging claim trends.

### Customer Experience

**Support Hours**  
24/7

#### Support Offered

- Email
- Helpdesk
- Live instructor-led webinars
- Online help
- Phone
- Printable reference guides
- Quick start guides
- Screen "tips" or mouse overs
- Video tutorials
- Website

**Client Advisory Council**

Yes

### Product

**Initial Release |** 1983

#### Current Release

Release 7.8.33  
January 18, 2020

#### Customers



#### Users



#### Deployment

Hosted

#### Hosting

Vendor hosted

**Data Encryption |** Yes

#### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer

### USER SURVEY RESULTS

**Customer Experience**

**8.4**

**Implementation Experience**

**8.2**

**System Value**

**8.0**

**System Satisfaction**

**8.6**

### PRODUCT SCORES

Claims Management   EH&S   Exposures   Reporting



**8.6**



**7.1**



**6.4**



**7.8**

Policy Insurance



**6.4**

System Attributes



**8.3**

System-wide Functionality



**7.9**





# Managing risk can be challenging. But it doesn't have to be complicated.

You can simplify the process with e-CARMA® from Travelers RMIS. This risk management information system gives you the risk data and analytics you need to assess loss information and analyze trends to better manage your risks.

It also offers you flexible reporting, customized solutions and personalized support from a RMIS consultant who can help you get the most out of e-CARMA.

**Visit [travelers.com/rmis](https://travelers.com/rmis) to learn more.**



[travelers.com](https://travelers.com)

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Company Info

Ownership  
Public Company

RMIS Founded | 1980

Headquarters & Locations

- Hartford, CT
- Los Angeles, CA
- Irvine, CA
- Walnut Creek, CA
- Chicago, IL
- Alpharetta, GA
- St Paul, MN
- Richardson, TX
- Philadelphia, PA
- Pittsburgh, PA
- Charlotte, NC

Leadership

- Michael Strietelmeier  
Vice President, RMIS
- Les Samsel, Senior Director,  
RMIS Consulting Group
- David Lanza, Senior Director,  
Operations
- Pam Gregory, Senior Director,  
Development

Contact

Mike Strietelmeier  
(860) 277-9182  
mstriete@travelers.com

RMIS Employees | 128

Top Industries

- Food & Beverage
- Healthcare
- Manufacturing
- Retail
- Wholesale

**Company Overview** – We are an insurance company that cares. Travelers takes on the risk and provides the coverage you need to protect the things that are important to you — your home, your car, your valuables and your business — so you don’t have to worry. We have been around for more than 160 years and have earned a reputation as one of the best property casualty insurers in the industry because we take care of our customers. Our expertise and focus on innovation have made us a leader in personal, business and specialty insurance and the only property casualty company in the Dow Jones Industrial Average.

e-CARMA® Product Information

Travelers e-CARMA is a risk management information provider combining customer-focused tools and services designed to meet the objectives of our customers. Evaluating risk, managing a risk portfolio, or measuring outcomes, e-CARMA connects service, data management, online analysis and information delivery tools to a highly customized user experience. As part of our standard services, a team of risk management professionals provide training, customized solutions and consultative services. e-CARMA integrates claim, managed care, risk control, policy, customer specific, billing and exposure information in a highly secured and controlled database that is re-certified annually. e-CARMA is designed with direct involvement of our customers which results in an intuitive, customer-centric experience.

What’s New

A full release of a newly reimagined e-CARMA including:

- A modernized technology infrastructure that supports rapid development
- Simplified customer navigation
- Highly interactive and dynamic data analysis functionality
- Customized page views

Additional new capabilities included:

- Workforce Factors
- Property Management
- Claim Watchlist

What’s Coming

Plans for 2020 include:

- Customer Scorecard
- Claimant Level Reporting
- Self Administration Utility
- Claim Reporting Analysis
- Loss Limitation Analysis



Customer Experience

Support Hours

Monday to Friday  
7am to 8pm (EST)

Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Online help
- Phone
- Screen “tips” or mouse overs
- User Manual
- Video tutorials
- Virtual Training
- Wizards/Contextual Help

User Conference

Every 18 Months

Client Advisory | Yes

Technology

Initial Release | 1981

Current Release

e-CARMA 3.0 April 2019

Release Schedule

Monthly

Implementation Time

1-3 Months

Customers | 1000+

Users | 1000+

Deployment

Hosted

Hosting

Client hosted  
OSHA Reporting - 3rd party vendor

Data Encryption | Yes

Browsers

- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

Service Methodology

A dedicated RMIS Consultant is assigned to an account for the duration of the relationship. The RMIS Consultant is the main contact for the customer’s risk management information and data requirements. RMIS Consultants will learn the customers organization and support a variety of RMIS services:

- Conduct an initial data needs analysis and overview
- Perform system access onboarding
- Design a customized organization code structure
- Establish an optimal training schedule
- Identify trends and help build custom reports for advanced analytics
- Provide ongoing consultative services as requirements change

Implementation Methodology

Implementation milestones are monitored by service team management. Functionality delivery starts on Day 1. Full product implementation and training is completed in collaboration with the customers schedule. Typically, system implementation, including training is completed within 30 days.

Technology Overview

In 2019, Travelers e-CARMA implemented a technology platform and framework that positions us to deliver contemporary risk management solutions now expected by customers. The new experience is completely customizable and personalized to the information needs of the individual. The data environment provides for external data integration capabilities and rapid database expansion. The cloud-based service architecture allows for ready expansion to additional capability engines and a measure of platform independence. The D3 compliant U/X components will be available across workstation, tablet and mobile platforms to create a consistent and visually professional experience.

Security Certifications

SSAE 16 - SOC 2, SSAE 16 - SOC 1

Last 3rd Party Assessment

4/1/18

USER SURVEY RESULTS

Customer Experience

9.4

Implementation Experience

9.0

System Value

9.0

System Satisfaction

9.2

Markets Served

- Claims Management
- Enterprise Risk Management (ERM)
- Environmental, Health & Safety (EH&S)
- Exposure/Asset Management
- Governance, Risk and Compliance (GRC)
- Healthcare
- Incident Management
- Insurance Renewal Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting



# Zurich

## Company Info

### Ownership

Zurich Insurance Group Ltd.

**Founded |** 1912

### Headquarters & Locations

- Schaumburg, Illinois

### Leadership

- Kathleen Savio, CEO  
Zurich North America

### Contact

Scott Myers  
[scott.myers@zurichna.com](mailto:scott.myers@zurichna.com)

### Top Industries

- Agriculture
- Construction
- Technology

### Markets Served

- We are a leading commercial P&C insurance provider serving the global corporate, large corporate, middle market, crop, specialties and programs sectors. We also serve individual customers in the retail, affluent and corporate markets.

## Company Overview

Zurich Insurance Group (Zurich) is a leading multi-line insurance group with more than 140 years' experience serving customers in global and local markets, including over 100 years in North America. Zurich North America has helped businesses in many industries protect against risk and reach their potential across more than 215 countries and territories.

Through member companies in North America, Zurich provides property-casualty insurance to mid-size and large companies, including multinational corporations. Zurich empowers our teams to help customers and distributors seize opportunities and achieve strategic objectives. Together, we're helping customers build more resilient businesses as well as reinforcing stronger, more resilient communities.

## RiskIntelligence Product Information

Zurich RiskIntelligence is a powerful web-based system that provides daily updates of claims and loss information. Zurich RiskIntelligence features include - Daily adjuster notes, Visualization of the factors driving your claims costs, More than 100 report format combinations, Ability to capture, analyze and report the risk information most meaningful to your business. Zurich RiskIntelligence delivers a suite of features providing varying levels of complexity and scope to empower your business to help you take control of your total cost of risk.

## Customer Experience

### Support Hours

Monday to Friday  
7am to 6pm (CST)

### Support Offered

- Dedicated Analyst
- Hotlines
- Mailboxes

## Product

**Initial Release |** 1999

### Browsers

- Google Chrome
- Internet Explorer

## USER SURVEY RESULTS

### Customer Experience

 **90**

### Implementation Experience

 **8.2**

### System Value

 **8.0**

### System Satisfaction

 **8.0**

## PRODUCT SCORES

Claims Management



**8.2**

EH&S



**7.3**

Exposures



**6.9**

Reporting



**8.0**

Policy Insurance



**6.5**

System Attributes



**8.7**

System-wide Functionality

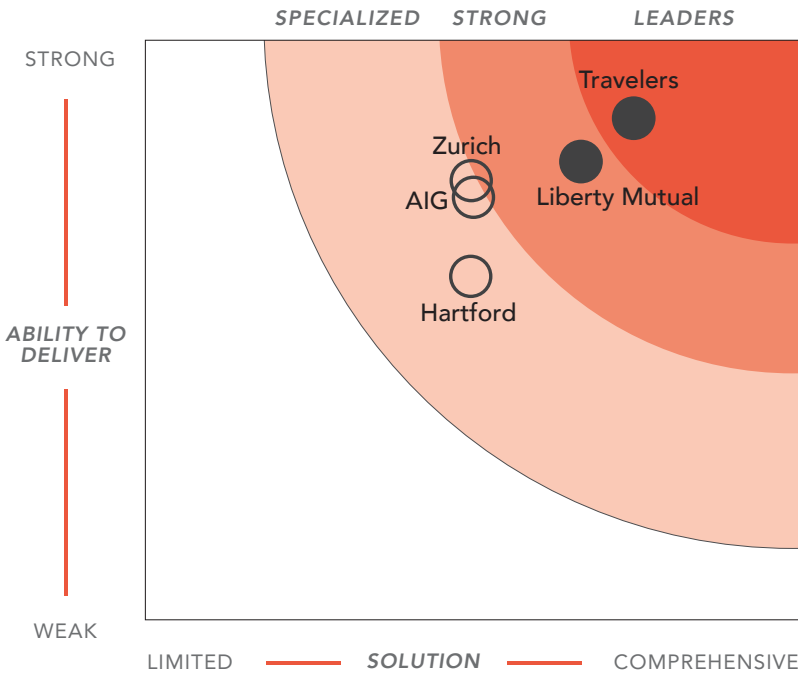


**7.7**



# Providers at a Glance: Insurer RMIS Providers

## OVERALL RATINGS



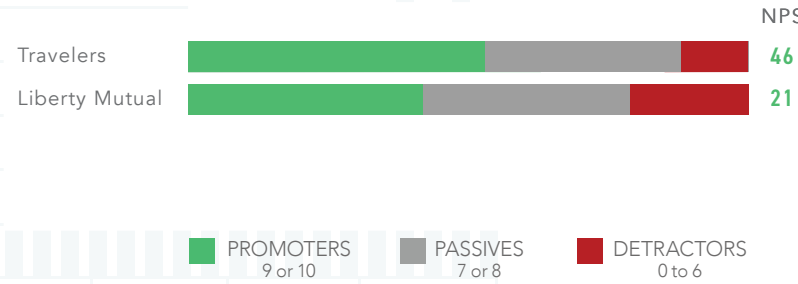
## SYSTEM CAPABILITIES

	AIG	Hartford	Liberty Mutual	Travelers
CLAIMS MGMT	●	●	●	●
EH&S	●	●	●	●
EXPOSURES	●	●	●	●
POLICY & INSURANCE	●	●	●	●
REPORTING	●	●	●	●

- VERY STRONG
- STRONG
- ABOVE AVERAGE
- AVERAGE
- BELOW AVERAGE
- WEAK
- N/A

The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

## NET PROMOTER SCORE



The Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or colleague in the industry? (Scale: 0 - Not at all likely to 10 - Extremely Likely)." Only vendors with sufficient user feedback are included.



The background is a solid orange color with a white grid pattern. Various white icons are scattered across the page, including gears, a bar chart with an upward arrow, a person silhouette, a clock, a line graph, and a donut chart. A large, faint line graph with three data points is also visible across the bottom half of the page.

# Third Party Administrator RMIS Provider Profiles

## Company Info

### Ownership

Public Company  
Crawford

**Founded |** 1978

### Headquarters & Locations

- Atlanta, GA

### Leadership

- Danielle Lisenbey,  
President & CEO

### Contact

Joel Raedeke  
(224) 361-1882  
[joel.raedeke@choosebroadspire.com](mailto:joel.raedeke@choosebroadspire.com)

**RMIS Employees |** 75

### Top Industries

- Healthcare
- Manufacturing
- Professional Services
- Retail
- Transportation

## Company Overview

Broadspire has provided workers' compensation claim services, for over a century; liability claim services since 1941. The Broadspire brand was launched in 2003. In 2006, Broadspire was purchased by Crawford & Company, the world's largest independent provider of claims management solutions to insurance companies and self-insured entities. Atlanta-based Crawford, founded in 1941, combined the two companies' third party administrator experience and expertise to provide clients with an unmatched depth of claims and medical management services.

## DMITRI Product Information

DMITRI is an information system that assists in consolidating property values, claims, policy, and exposure information and provides the tracking and management reporting capabilities to enable the user to monitor and control the overall cost of risk. DMITRI combines the ability to gain overall knowledge and immediate insights into claim programs with a rich library of risk intelligence tools, allowing users to view the different dimensions of their claims. Users can select, display, print and distribute financial and loss reports important to proactively managing the cost of risk.

## Customer Experience

### Support Hours

Monday to Friday  
8am to 5pm  
(local time)

### Support Offered

- Community Forums
- Email
- Phone
- Screen "tips" or mouse overs
- User Manual
- Website
- Wizards/Contextual Help

### User Conference

Yes

### Client Advisory Council

Yes

## Product

**Initial Release |** 2010

### Implementation Time

2 days–3 months

### Customers



### Users



### Deployment

Hosted  
SaaS

### Hosting

Vendor hosted



## Company Info

### Ownership

Employee owned  
CCMSI Holdings, Inc.

**Founded |** 1996

### Headquarters & Locations

- Danville, IL

### Leadership

- Bryan Thomas, CEO
- John Kluth, CFO
- Rod Golden, COO
- Skip Brechtel, CIO

### Contact

Kristin Meeker  
217-649-4179  
[kmeeker@ccmsi.com](mailto:kmeeker@ccmsi.com)

### Top Industries

- Education
- Government
- Healthcare
- Professional Services
- Transportation

### Markets Served

- Captive/Pool Management
- Claims Administration
- Claims Management
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management
- RMIS
- Underwriting

## Company Overview

CCMSI is one of the largest, independent TPAs in the country. we assist our clients with self-insured property and casualty claims management – including workers' compensation, liability and property coverage. For more than 30 years, we've successfully administered individual and group self-insured programs for thousands of companies and have achieved a 98% retention rate that's unparalleled in our industry. We've done it by remaining true to our values: Transparent, Candid, Innovative, Proactive, Consistent, Flexible.

## CCMSI's iCE Product Information

iCE is CCMSI's proprietary RMIS system. iCE is a powerful claim analysis and reporting tool that makes accessing your data as transparent as it sounds. With iCE, you can view all of your claims by type, date-of-loss or a long list of powerful, user-defined filters. Or drill down to view any claim in detail, including the adjuster's notes and bill images. With iCE, you'll know everything we do. And our paperless document management has helped companies realize substantial cost savings by eliminating the cost of printing, mailing, and storing documents, enabling adjusters to close claims sooner, expediting the bill paying processes, and preventing the loss of important documentation caused by natural disasters.

**Security Certifications |** SSAE 16 - SOC 1

**Last 3rd Party Assessment |** 12/1/2019

## Customer Experience

### Support Hours

Monday to Friday  
7am to 5pm (CST)

### Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Online help
- Phone
- Screen "tips" or mouse overs
- User Manual
- Video tutorials
- Website
- Wizards/Contextual Help

**User Conference |** No

### Client Advisory Council

No

## Product

**Initial Release |** 1996

### Current Release

12/17/2019

### Release Schedule

Quarterly

### Implementation Time

10 Days–3 months

**Deployment |** Hosted

### Hosting

Vendor hosted

**Data Encryption |** Yes

### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

# CorVel Corporation

## Company Info

### Ownership

Public Company

**Founded |** 2000

### Headquarters & Locations

- Irvine, California

### Leadership

- Gordon Clemons, Chairman
- Michael Combs, President and CEO
- Brandon O'Brien, CFO
- Dave Brown, Chief Claims Officer

### Contact

Diane Blaha  
630-874-7300  
diane\_blah@corvel.com

**RMIS Employees |** 200

### Top Industries

- Government
- Healthcare
- Manufacturing
- Retail
- Transportation

### Markets Served

- Claims Administration
- Claims Management
- Enterprise Risk Management (ERM)
- Healthcare
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- RMIS

## Company Overview

CorVel is a national provider of industry leading risk management solutions to employers, third party administrators, insurance companies and government agencies. We specialize in applying advanced communication and information technology to improve healthcare management. Nationwide, our associates work side by side with our customers to deliver innovative, tailored solutions to manage risk and keep our customers ahead of their costs.

## CareMC Product Information

CorVel's proprietary claims management system has been developed and supported by our in-house, full time information systems division. We have invested millions of dollars into the development of our integrated system that offers tremendous cost and time-saving benefits. Unlike most industry platforms, we do not rely on data feeds from third parties that can delay critical information. Our system is highly codified and supports our claims and medical management teams by supplying extensive, real-time information to enable faster intervention and improved outcomes for injured workers. Our claims system also provides our clients with complete program visibility to keep you connected throughout the entire claims process.

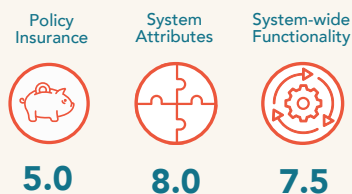
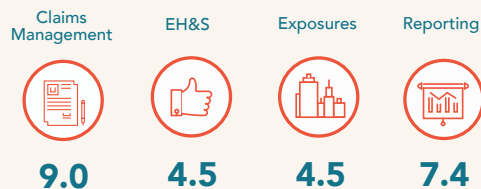
## Security Certifications

SSAE 16 - SOC 2, SSAE 16 - SOC 1

## Last 3rd Party Assessment

10/31/2018

## PRODUCT SCORES



## USER SURVEY RESULTS

### Customer Experience



### Implementation Experience



### System Value



### System Satisfaction



## Customer Experience

### Support Hours

Monday to Friday  
8am to 5pm  
(local time)

### Support Offered

- Dedicated Account Representative
- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- User Manual
- Video tutorials
- Website

### User Conference

Annually

### Client Advisory Council

Yes

## Product

**Initial Release |** 2000

### Release Schedule

Monthly

### Implementation Time

2-6 months

### Customers



### Users



**Deployment |** Hosted

### Hosting

Vendor hosted

**Data Encryption |** Yes

### Browsers

Internet Explorer



# ESIS, Inc.

## Company Info

### Ownership

Privately held, Chubb

**Founded |** 1953

### Headquarters & Locations

- Philadelphia, PA

### Leadership

- Keith Higdon, President
- Annette Sanchez, SVP Sales
- Carl Sutter, SVP Partnership Services
- Paul Holden, SVP CIO

### Contact

Paul Holden  
678.795.4220  
[paul.holden@esis.com](mailto:paul.holden@esis.com)

**RMIS Employees |** 24

### Top Industries

- Construction & Engineering
- Healthcare
- Retail
- Transportation

### Markets Served

- Claims Management
- Environmental, Health & Safety (EH&S)
- Healthcare
- Incident Management
- Litigation Management
- Loss Control/Safety
- OSHA Compliance
- RMIS

## Company Overview

ESIS®, Inc. provides a full range of risk management services, including workers compensation, general liability, automobile liability, products liability, professional liability, and integrated absence management. In addition to claims management, ESIS also offers one of the industry's broadest selections of pre- and post-loss services. We help our clients achieve their risk management goals through our collaborative approach, strategic claim management, outstanding execution, and ability to transform data into actionable insights.

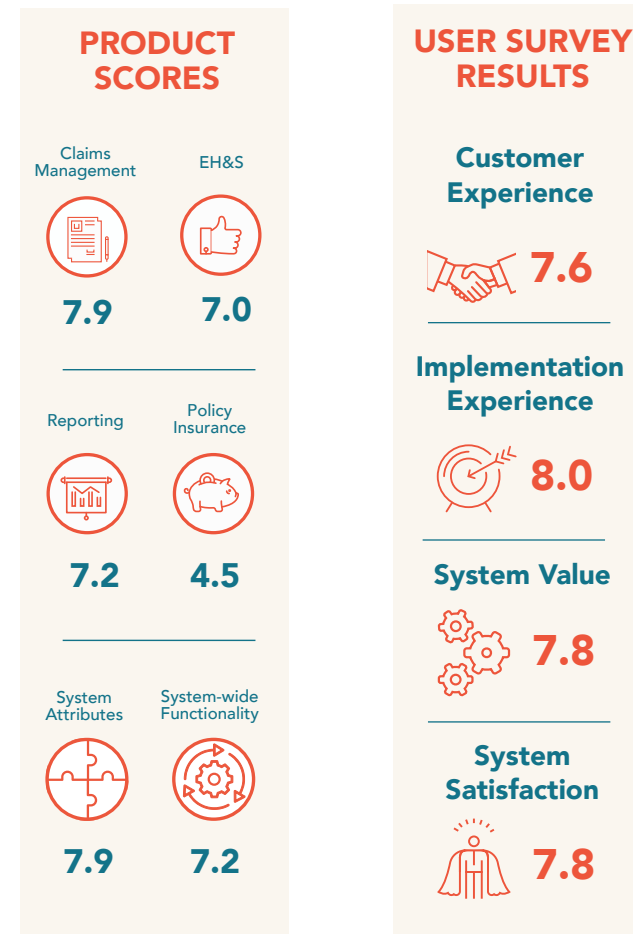
## Global Risk Advantage (GRA) Product Information

Global Risk Advantage (GRA) is a proprietary risk management tool designed to provide comprehensive loss data combined with real time display of claim activities. GRA enables users to customize the presentation of their data, and receive timely notifications of key data changes. GRA's predictive scores provide insight into claims that may merit increased attention.

## Security Certifications

SSAE 16 - SOC 1, ESIS' data center is ISO 22301

**Last 3rd Party Assessment |** 4/2/2019



## Customer Experience

### Support Hours

Monday to Friday  
7am to 7pm (EST)

### Support Offered

- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips" or mouse overs
- User Manual
- Website

### User Conference

Annually

### Client Advisory Council

Yes

## Product

**Initial Release |** 1999

### Current Release

2019.12.01

### Release Schedule

Quarterly

### Implementation Time

2 months

### Customers



### Users



### Deployment

Private Cloud

### Hosting

Vendor hosted

### Data Encryption

N/A

### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

# LUMINOS *lights your way*

**LUMINOS** lights your way to better outcomes through innovative analytic capabilities and the most robust RMIS platform in the TPA industry.



The GB Luminos team was challenged to develop a customized user experience that reflects the Allianz value-proposition and commitment to the domestic marketplace. We're certain Luminos' **dynamic interactive dashboards, robust reporting capabilities and modular functionality** bring tremendous insights to our customers and separates Allianz from the competition. The **cross-functional collaboration** between our organizations - from implementation, IT, Account Management and Operations - has been a true partnership and enables us to bring a **powerful suite of services** to those that matter most - our customers.

- **Jack Hipp** Vice President, North America Claims  
Claims Portfolio Steering & Strategy Allianz Global Corporate & Specialty®



To learn how LUMINOS can bring brighter insights to your program, visit us at [gallagherbassett.com](http://gallagherbassett.com)



Company Info

**Ownership**  
Public Company  
Arthur J. Gallagher

**Founded |** 1963

**Headquarters & Locations**  
• **Rolling Meadows, IL**

**Leadership**  
• Scott Hudson, President and CEO  
• Mike Hessling, CEO North America  
• Russ Pass, EVP Product and CIO  
• Jennifer Turner, SVP Product Management - Luminos

**Contact**  
Jennifer Turner  
630-694-5274  
[Jennifer\\_turner1@gbtpa.com](mailto:Jennifer_turner1@gbtpa.com)

**RMIS Employees |** 140

**Top Industries**  
• Captives  
• Carrier  
• Food & Beverage  
• Manufacturing  
• Public Entities  
• Retail  
• Transportation

**Markets Served**  
• Captive/Pool Management  
• Claims Administration  
• Claims Management  
• Enterprise Risk Management (ERM)  
• Environmental, Health & Safety (EH&S)  
• Exposure/Asset Management  
• Healthcare  
• Incident Management  
• Litigation Management  
• Loss Control/Safety  
• OSHA Compliance  
• Policy/Program Management  
• RMIS  
• Underwriting

Company Overview

Gallagher Bassett is the premier global provider of risk and claims management services. The purpose of GB’s over 6000 claims professionals is to help people, teams, and companies face unexpected loss and uncertain futures, with confidence, by providing expertise, innovation, quality, and exceptional service that delivers superior outcomes..

LUMINOS Product Information

With Luminos, GB has married together the industry’s gold standard in SaaS with GB’s unmatched perspective as a global claims management leader. LUMINOS is your single, global portal into the total picture of your risk management program. With stunning clarity wherever you focus, from individual claims to data trends. Illuminating whatever it takes to let you more accurately assess, and control, your total cost of risk.

What’s New

- Medical Bill Review KPI Dashboard
- On-line Interactive Report, Widget and Data Dictionary user guides
- Legal Scorecard
- Enhanced broker capabilities, including new “cross client” search, dashboard and reporting features
- UK product expansion
- Claim Strategy Dashboard
- Reporting and Dashboards – enhanced reporting and dashboard self service capabilities via improved custom ad hoc features for creating summary reports and custom, client defined widgets. New reports and new widgets added to the standard library.

What’s Coming

- Industry Vertical Modules
- Enhanced Carrier Policy Solutions
- Litigation Management
- Expanded Mobile capabilities
- Additional Medical Management/Managed Care analytics
- Enhanced Reporting and Dashboards
- Employee Management Module
- COVID-19 Exposure Tracking functionalities
- FNOL API integration
- International Expansion

PRODUCT SCORES



Customer Experience

**Support Hours**  
Monday to Friday  
Based on Client Time Zones

**Support Offered**  
• Dedicated Account Representative  
• Email  
• Helpdesk  
• Phone  
• Screen “tips” or mouse overs  
• User Manual  
• Video tutorials

**User Conference |** Annually

**Client Advisory Council**  
Yes

Product

**Initial Release |** 2015

**Current Release**  
SaaS

**Release Schedule**  
Monthly

**Implementation Time**  
Basic: 1 Day  
Moderate - Complex: Custom

**Customers |** 

**Users |** 

**Deployment**  
SaaS

**Hosting**  
3rd Party hosted

**Data Encryption |** Yes

**Browsers**  
• Apple Safari  
• Google Chrome  
• Internet Explorer  
• Microsoft Edge  
• Mozilla Firefox

Service Methodology

Our Account Managers provide the front line support for our clients. They receive regular Luminos training and go through certifications on the product. They are backed up by the Help Desk and the Luminos Team.

Implementation Methodology

GB has expanded the Luminos training and implementation staff with numerous tenured RMIS professionals to align with the growth of our organization. GB Luminos Implementation Managers work closely with clients to develop detailed specifications and project plans to meet and exceed client expectations.

Technology Overview

Luminos is a combination of products provided by Origami Risk and proprietary products rendered by Gallagher Bassett and our TPA service model. Origami is deployed in AWS within a Virtual Private Cloud on Windows Server 2019 instances and uses the MS SQL Enterprise 2019 database. Origami was built on the ASP.NET MVC framework and uses C#, HTML 5, JavaScript, CSS, JQuery. Origami uses Microsoft Visual Studio for development.

**Security Certifications**  
ISSAE 16 - SOC 2, NIST, HIPAA, EU-U.S. Privacy Shield, FSIMA Compliant

**Last 3rd Party Assessment**  
4/11/19

USER SURVEY RESULTS

Customer Experience

 7.8

Implementation Experience

 8.0

System Value

 8.4

System Satisfaction

 8.2

# Helmsman Management Services LLC

## Company Info

### Ownership

Privately held—Liberty Mutual

**Founded |** 1983

### Headquarters & Locations

- Boston, MA

### Leadership

- Christopher Woodman,  
Director Engineering

### Contact

Heather McMinn  
(603) 245-0889  
[heather.mcminn@libertymutual.com](mailto:heather.mcminn@libertymutual.com)

### Top Industries

- Communication
- Entertainment
- Manufacturing
- Retail
- Services

### Markets Served

- RMIS
- Claims Management
- Incident Management
- Loss Control/Safety
- OSHA Compliance
- Policy/Program Management

## Company Overview

Helmsman Management Services LLC is a wholly owned subsidiary of Liberty Mutual Insurance, one of the nation's largest property and casualty insurers. We offer the strength of a carrier and flexibility of a TPA as we manage auto, general liability, property, and workers compensation claims to the best possible outcome.

## RISKTRAC Product Information

RISKTRAC is a secure web-based risk management information system that provides access to current and historical views of your claims inventory. From reports and alerts to advanced data analysis tools, RISKTRAC enables you to track and trend claims activity with ease. You'll get a rich set of analytical tools that help you to identify key cost drivers and uncover emerging claim trends.

## Customer Experience

**Support Hours**  
24/7

### Support Offered

- Email
- Helpdesk
- Live instructor-led webinars
- Online help
- Phone
- Printable reference guides
- Quick start guides
- Screen "tips" or mouse overs
- Video tutorials
- Website

**Client Advisory Council**  
Yes

## Product

**Initial Release |** 1983

### Customers



### Users



**Deployment**  
Hosted

**Hosting**  
Vendor hosted

**Data Encryption |** Yes

### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer



## Company Info

### Ownership

Private Equity  
The Carlyle Group

**Founded |** 1969

### Headquarters & Locations

- Memphis, TN

### Leadership

- David A. North,  
President and CEO

### Contact

Leah Cooper  
423-893-5310  
[Leah.Cooper@sedgwickcms.com](mailto:Leah.Cooper@sedgwickcms.com)

### Top Industries

- Healthcare
- Manufacturing
- Public Sector
- Retail
- Transportation

### Markets Served

- Captive/Pool Mgmt
- Claims Admin
- Claims Mgmt
- Incident Mgmt
- Loss Control/Safety
- SHA Compliance
- Policy/Program Mgmt
- RMIS

## Company Overview

Sedgwick is a leading global provider of technology-enabled risk and benefits solutions. Our approach to delivering quality service in areas such as workers' compensation, liability, property, disability and absence management goes far beyond just managing claims—we aim to simplify the process and reduce complexity, making it easy and effective for everyone involved. With the recent acquisition of York Risk Services Group, Sedgwick has further enhanced its position as a global industry leader.

## ViaOne & FOCUS Product Information

Sedgwick's viaOne® suite of tools provides clients and their employees with 24/7 real-time access to information in our proprietary claims management system. Featuring customizable home pages, dashboards, reports and system alerts, viaOne provides multiple ways to view claim information, stay up to date on progress and connect with our team. Our tools and resources empower clients and injured or ill employees to remain active and aware during their journey toward recovery.

FOCUS, was York's (acquired by Sedgwick in 2019) dynamic and fluid Risk Management Information System. FOCUS is the one tool Risk Managers need to understand everything going on with their insurance program – day-to-day and long-term. FOCUS' powerful, yet easy-to-use customer interface lets users instantly transform volumes of data into useful information that can be understood at a glance. Dashboards, graphical information, analytics and reports let Risk Managers monitor and measure the key performance indicators that matter to them.

## Customer Experience

**Support Hours**  
24/7

### Support Offered

- Email
- Helpdesk
- Knowledge base
- Online help
- Phone
- Screen "tips" or mouse overs
- Video tutorials

**User Conference**  
Yes

**Client Advisory Council**  
No

## Product

**Initial Release |** 2000

**Current Release**  
Weekly releases

**Implementation Time**  
3 months

**Deployment**  
Hosted  
SaaS

**Hosting**  
Vendor hosted  
Amazon Web Services (FOCUS)

## USER SURVEY RESULTS

**Customer Experience**

 **7.6**

**Implementation Experience**

 **7.8**

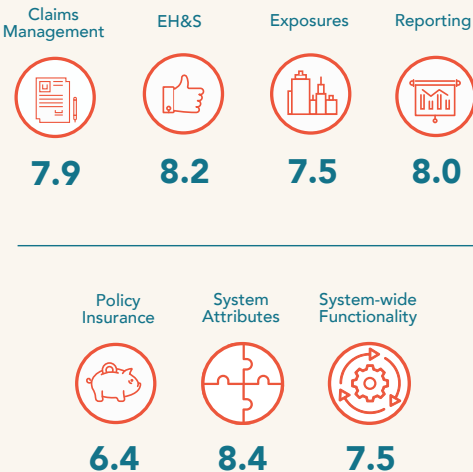
**System Value**

 **7.8**

**System Satisfaction**

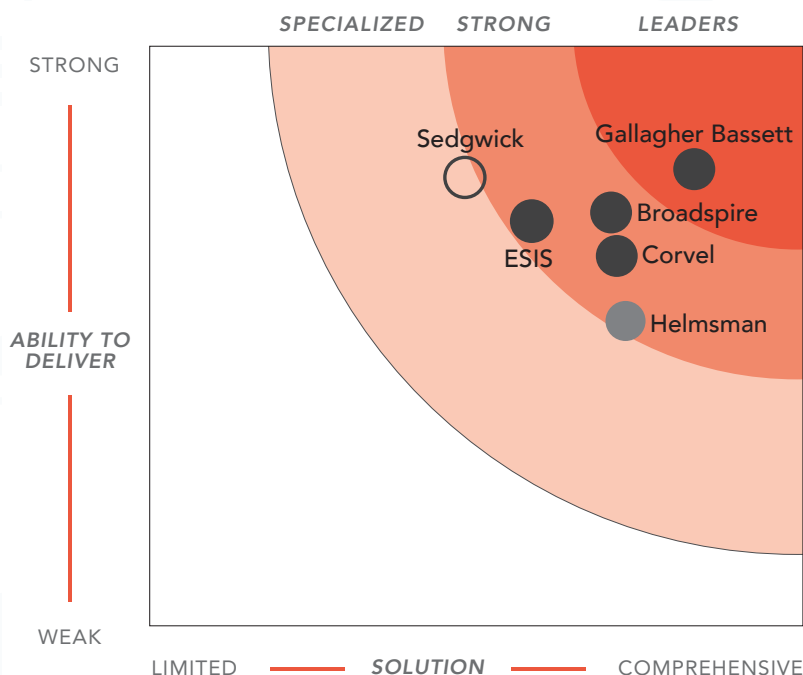
 **7.6**

## PRODUCT SCORES



# Providers at a Glance: Third Party Administrator Providers

## OVERALL RATINGS



### LEGEND

- Solid circles represent vendors that had sufficient user survey results and the author's had direct up-to-date knowledge
- Open circles represent vendors that the authors had limited information available to provide results for "Solution"
- Gray circles represent vendors that limited user survey results were available to provide results for "Ability to Deliver."

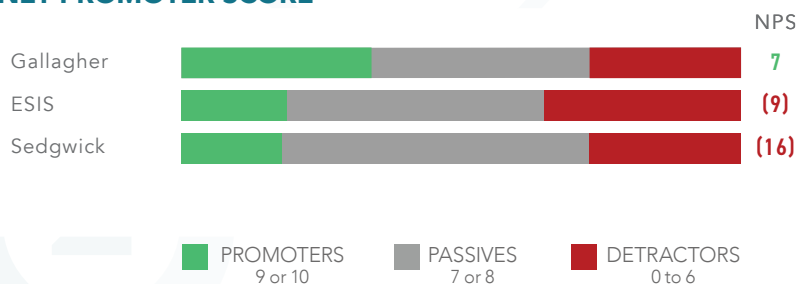
## SYSTEM CAPABILITIES

	Broadspire	CorVel	Gallagher Bassett	Sedgwick
CLAIMS MGMT	●	●	●	●
EH&S	●	●	●	●
EXPOSURES	●	●	●	●
POLICY & INSURANCE	●	●	●	●
REPORTING	●	●	●	●

- VERY STRONG
- STRONG
- ABOVE AVERAGE
- AVERAGE
- BELOW AVERAGE
- WEAK
- N/A

The results displayed are based on the composite results of the Vendor RFI scoring and User Survey results.

## NET PROMOTER SCORE



The Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or colleague in the industry? (Scale: 0 - Not at all likely to 10 - Extremely Likely)." Only vendors with sufficient user feedback are included.



# Experience the power of LUMINOS

**LUMINOS** Powerful next generation technologies allow our clients, carriers and brokers to focus on total cost of risk reduction.



I have found Luminos to be one of the **best tools** in our toolbox for injury prevention and reduction. Luminos enables our Safety Consultants to **customize safety training** based on client losses and to better allocate our resources.

- Miguel Lopez, Risk Compliance Consultant, Avitus Group

Luminos provides us with the **ability to manage our Total Cost of Risk**. We are using the Enterprise Risk Management solution and there has never been a time when the importance of managing all aspects of risk has been more relevant, especially for a **Global Fortune 500 Specialty Retailer**.

- Vice President, Enterprise Risk Management, Global Insurance and Claims



**GALLAGHER BASSETT**  
GUIDE. GUARD. GO BEYOND.



To learn how LUMINOS can bring brighter insights to your program, visit us at [gallagherbassett.com](http://gallagherbassett.com)

# Broker RMIS Provider Profiles



# Willis Towers Watson

## Company Info

### Ownership

Public Company

**Founded |** 2019

### Headquarters & Locations

- London, UK
- New York, Paris, Miami, Mexico City, Sydney, Singapore

### Leadership

- Adam Garrard
- Alexis Faber
- Jeremy Brooks
- Neal Hunt

### Contact

Jeremy Brooks  
+44 (0) 203 124 8750  
[Jeremy.Brooks@willistowerswatson.com](mailto:Jeremy.Brooks@willistowerswatson.com)

### Top Industries

- Education
- Health Care
- Professional Services
- Real Estate
- Transportation

### Markets Served

- Captive/Pool Management
- Certificate Management
- Claims Administration
- Exposure/Asset Management
- Incident Management
- Insurance Renewal Management
- Loss Control/Safety
- Policy/Program Management
- RMIS

## Company Overview

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. Together, we unlock potential. Willis Towers Watson and Riskconnect entered into a Strategic Partnership to deliver a Willis Towers Watson RMIS solution for their clients. The RMIS hub is one of several found within the Willis Towers Watson Client Portal, Risk Intelligence Central.

## Risk Intelligence Central Product Information

Risk Intelligence Central is a highly flexible and seamless risk management portal. It enables you to automate routine tasks; streamline your workflows; make smarter, faster decisions; whilst reducing mistakes and risks – all at the touch of a button. And, with its extensive suite of applications, it's ready to support you, as your organisation grows, changes and adapts. It comprises a user friendly and highly intuitive, integrated suite of risk management applications, insights, core analytical tools and a collaborative workspace. It's all designed to enable your organisation to collect, store, share, manage and analyse your risk – all in one central place. Risk Intelligence Central gives you access and complete control of exactly what you need, exactly when and where you need it. And whatever happens, you'll always have one version of the truth, 24/7.

## Security Certifications

SSAE 16 - SOC 1, SSAE 16 - SOC 2, SSAE 16 - SOC 3

**Last 3rd Party Assessment |** 2/1/2020

## Customer Experience

### Support Hours

24/7

### Support Offered

- Helpdesk
- User Manual
- Email
- Website
- Video tutorials

### User Conference

No

### Client Advisory Council

Implementing in 2020

## Product

**Initial Release |** 2018

### Release Schedule

Enhanced regularly based on client feedback.

### Deployment

Variety of solutions

### Hosting

Vendor hosted  
3rd Party hosted

**Data Encryption |** Yes

### Browsers

- Apple Safari
- Google Chrome
- Internet Explorer
- Microsoft Edge
- Mozilla Firefox

# Measuring the Return on Investment in a Risk Management Information System

Before investing in a risk management information system (RMIS), it's important to estimate the return on investment (ROI). Whether it's your first RMIS or you're contemplating switching systems, the costs of these systems can seem very high. Determining the ROI will help quantify the business case for the investment.

ROI is a common metric used for evaluating, approving, and measuring the success of any significant investment, including software purchases. Research indicates that many companies do not measure the ROI for software investments, but evidence shows the benefit in doing so. There are many ways to calculate the ROI, but the basic formula is the following:

$$\text{ROI} = \frac{\text{investment gains over a given time period} - \text{cost of investment over same time period}}{\text{cost of investment over same time period}}$$

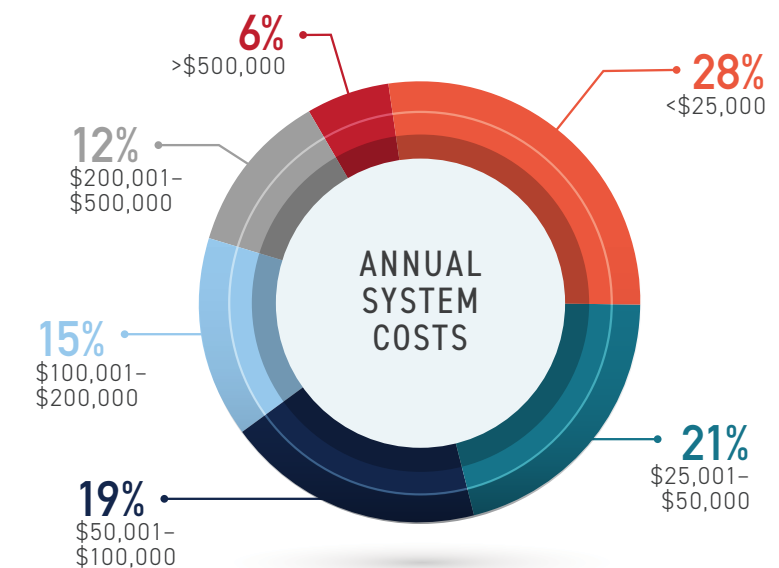
The first steps in estimating the ROI are reviewing the business's processes, performing a thorough needs analysis, and understanding your organization's total cost of risk. That foundation will provide the insights to determine the potential gain from an investment in an RMIS. The gain from an investment in an RMIS will vary by organization, but you can break down areas for gains into three broad categories:

**1. Risk Management/Administrative Costs** — An RMIS can improve and automate your risk management functions. A review of the needs assessment that you already should have performed is a good

place to start to identify areas where an RMIS can help. From process improvement to increased productivity, an RMIS can save significant time in administrative costs.

**2. Risk Transfer Costs** — A significant portion of a company's total cost of risk is spent on risk transfer. An RMIS should improve the quality of the information that is available to make decisions and provide to underwriters. Better information leads to better decision making. You can evaluate retention levels, policy limits, and credit levels using historical data and what-if scenarios to make the best decisions for your organization.

**3. Retained Risk Costs** — Having risk information at your fingertips gives you the ability to improve the results of your company's retained risk cost. Evaluating your loss data and exposures to make informed decisions about areas in which to focus claims management and safety efforts can reduce retained claims costs and improve safety effectiveness, which in turn will reduce your overall costs and prevent risks.



In addition, an RMIS may allow you to do things that you previously could not do. These new capabilities offer a value that should be included in any potential gain. An example from implementing an RMIS is the potential for greater visibility of the risk management function to senior management and throughout the organization. Although it is difficult to measure these types of benefits, they should be factored into the decision-making process.

The cost of the investment should include the following:

- Direct costs of the software, hardware, and services used to implement the RMIS
- Ongoing software maintenance and support multiplied by the number of years you are going to measure the ROI; typical ROI calculations for software investments range from three to five years
- Indirect costs of implementing and supporting the system; this includes internal costs of administering the system for your organization

With all of this information, you are ready to calculate the ROI for the system investment. The ROI should be compared to other investment options, including doing nothing at all. Determining your ROI is helpful in not only the decision-making process but also potentially measurement of the success of the implementation and utilization of the software in years to come. You should use the ROI targets that you identify in the business case to measure the effectiveness of the RMIS.

Risk management is about more than just insurance and risk avoidance; it's also about improving risk awareness throughout the organization. When purchasing an RMIS, it should support the goals of your risk management program, provide a measurable and significant ROI, and help manage the total cost of risk.

# Final Thoughts

Thank you for downloading the 2020 RMIS Report. We hope you find the report an informative and helpful tool in understanding the RMIS marketplace.

Our primary goal in the RMIS Report is to provide system- and vendor-related information to a widely diverse reading audience. We want to educate our readers on this constantly evolving marketplace. We do not seek to name a winner in the various categories we track. Each organization has unique needs and priorities that many vendors can address. One size does not fit all.

To make an informed decision, a careful needs assessment and business process review must be performed. The RMIS Report can then be used as a tool to provide information on the market and the solutions that may meet your requirements. This information will help risk management professionals make an informed RMIS decision. Although it may not be rocket science, selecting a system is a challenging process requiring due diligence and collaboration across an organization. As RMIS consultants, we are available to help.

We’d like to especially thank our sponsors and all vendors who submitted updates on their solutions. We hope more vendors will become part of the expanded study next year.

We also would like to thank Satrix Solutions and [pv] designworks our partners in producing the report. And finally, thank you our readers and everyone who completed the user survey.

Cordially,



Pat O'Neill



Dave Tweedy

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