

SUCCESSFUL STRATEGIES FOR MANAGING RISK AND CLAIMS

CSC



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- Risk Management
- Claims Management
- Workers' Compensation
- Disability Management
- Business Intelligence
- Incident Reporting
- Loss Prevention
- Safety Programs

LEADING ORGANIZATIONS RELY ON RISKMASTER SOFTWARE FOR RMIS AND CLAIMS MANAGEMENT

Highly successful self-insured and claims management organizations are using technology to its fullest by integrating multiple processes including claims, risk management, safety and litigation. Equipped with leading-edge systems and tools, a growing number of organizations are expanding their capabilities with streamlined processing, advanced reporting, business intelligence dashboards and mobile technology. Here's a look at how these technology-backed strategies are supporting programs for a wide range of claims.

Property/General Liability

In the area of property and general liability claims, few organizations face more complex challenges than utility companies. One leading energy company, for example, needed a sophisticated tracking program that could cover millions of customers and hundreds of square miles of power lines and facilities. Because much of the information is obtained from third parties and combined with its own data, this company needed integrated claims and incident reporting. By tracking all incidents with CSC's RISKMASTER® and using the software as a billing system, the company streamlined reporting and doubled subrogation revenue in the first year. The company now collects \$6 million annually in claims subrogated to third-party insurers.

Vehicle Accidents

Managing large and diverse fleets of vehicles requires a consistent focus on safety — and immediate access to risk information. One growing Midwestern county is using RISKMASTER to manage that process for its fleet, which includes police, fire and heavy equipment. Vehicle accidents are reported on Web-based, electronic smart forms that present a list of questions to the user based upon the type of incident being reported. RISKMASTER smart forms are speeding the county's response to claims and helping to prevent future ones. The county also integrated RISKMASTER with its safety programs to ensure that all OSHA requirements are followed for each accident. Even better, the county eliminated common data-entry errors by pulling information directly from its personnel and fleet systems.

Integrated Disability Management

Facing rising costs, many organizations are looking for ways to get the most out of their return-to-work programs. One nonprofit healthcare system embarked on an ambitious, proactive approach to managing occupational and non-occupational work absences — but without the technology to support a truly integrated disability management program. Data on claims and work absences were fragmented across multiple systems for workers' comp, long- and short-term disability, and FMLA. The organization used the RISKMASTER Integrated Disability Management component to centralize management of workers' compensation, disability, FMLA, professional and

RISKMASTER delivers so much more than claims and risk management. It helps users:

- Gain more insight from data
- Make fast and accurate decisions
- Reduce deployment time and costs
- Increase efficiency
- Control legal expenditures.

RISKMASTER is designed specifically for:

- Self-insured organizations
- Risk retention groups and insurance pools
- Third-party administrators (TPAs)
- Healthcare systems
- Public entities.

general liability claims. It helped the organization reduce absences while improving retention. It lowered outstanding workers' compensation liabilities, and it cut FMLA approval time from 28 days to 5 days.

Workers' Compensation

With workers' compensation costs skyrocketing, a growing number of organizations are looking into managing their program in-house. One large regional health care organization was using RISKMASTER through a third-party administrator but wanted to manage its data in-house — and take full advantage of RISKMASTER's reporting capabilities. The organization used the new software to create color-coded injury triage reports that influence physician recommendations. The healthcare system reduced its claims volume by 50 percent, reduced lost-time cases by 73 percent and handled MMSEA compliance in-house. Now, in any given week, this organization of 27,000 employees averages only 6-8 people out on workers' compensation.

One thing all these organizations have in common is CSC's RISKMASTER, the leading independent claims and risk management information system (RMIS). RISKMASTER can be used in a RMIS-only configuration or with a full range of components that support all strategies for controlling costs and improving risk information.

RISK AND CLAIMS TRANSFORMATION

CSC's comprehensive RMIS transforms the management of risk and claims for better, more informed decisions. More than 15,000 risk and claims professionals rely on RISKMASTER for more than processing. Self-insured organizations, corporate claims departments and TPAs use RISKMASTER to take advantage of opportunities, mitigate future losses, improve efficiency and effectiveness, implement best practices, and streamline workflow across the enterprise.

RISKMASTER is integrated browser-based software used by North American self-insured organizations and third-party administrators to manage and analyze risk and claims. It consolidates multiple business functions into one cohesive system to provide accurate, up-to-date reports and dashboards to risk managers and safety and operations personnel. Built with Microsoft technology, RISKMASTER integrates with specialized tools for tracking incidents; processing property, liability, workers' compensation and disability claims; reviewing medical bills; and managing outside legal costs. No other package integrates so many functions from the same vendor on the same platform. RISKMASTER's advanced service-oriented architecture (SOA) also eases integration with other enterprise software.

Processing Efficiency

From risk management and claims administration to policy processing and litigation management, RISKMASTER automates the entire processing environment. The system is designed to accommodate current and future event and claims-handling needs, as well as ever-changing industry standards and regulations. And, it can be tailored to an organization's processes without modification. Licensees choose core processing functionality or expanded components for more business value.

Options for deployment include in-house implementation, CSC hosting or a mix.

RISKMASTER includes automated features such as business rules, automatic diaries and system utilities that generate required documentation and notifications for claims, events, policy information and funds. Users set criteria based on business requirements to automate time-consuming processes involved with claims handling. RISKMASTER integrates with MS Office programs allowing users to generate form letters in Microsoft Word at the touch of a button.

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Personalized Configuration

RISKMASTER allows organizations to define their own business rules, processing flow, documents, reports and more, without modifying system code. Using a time-tested process of gathering configuration requirements, rules and other options, CSC's experienced implementers can quickly configure the system to each organization's requirements.

Data Expansion and Acceleration

RISKMASTER's advanced architecture streamlines the exchange of data between risk managers, claim adjusters, attorneys and safety managers, allowing them to efficiently process, manage and analyze critical claims data from across the operation. The RISKMASTER portal integrates with other Web-based systems and third parties. As a result, a client's configuration can include a full range of integrated components for advanced business intelligence, medical bill review, legal cost management, claims evaluation, fraud detection and policy management.

RISKMASTER History

The current version, Web-based RISKMASTER X, was introduced in 2006. Our seventh release, RISKMASTER Xr7, was made available in 2011.

RMIS Technology Cycle	Products	Delivery Methods (WAN, LAN, Citrix, Web Native)	Years Offered	Notes
Mainframe	RISKMASTER		RISKMASTER offered DOS version from 1983-1994	
Early Client-Server (16 Bit)	RISKMASTER Win	LAN	1995-1998	CSC was the first RMIS vendor to release a 16-bit application.
Late Client-Server 32-bit	RISKMASTER World	LAN	1998-2004	CSC was the first RMIS vendor to release a 32-bit application.
Web	RISKMASTER X	Web	2006-present	CSC was one of the first RMIS vendors to release a Web version.



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COMPONENTS AND FEATURES

Business Analytics

The reporting capabilities of RISKMASTER Business Analytics are unmatched by any other off-the-shelf reporting system. Forecasting formulas may be entered within the report and may also contain the filters necessary for end users to choose several options via drill-down functionality in which to view, save and send the appropriate data. From loss triangles with the ability to reformat on the fly according to organization hierarchy, claim type, status, etc., to forecasting model formulas as best designed by each organization, the system is extremely robust and capable of handling complex reports. Additionally, these reports may be designed by business users without the involvement of IT resources or CSC.

Graphing and charting are also integral to RISKMASTER Business Analytics. Reports including graphs are supported by easy drag-and-drop functionality and also allow for both charts and traditional table views within the same preview and printed report.

Another important component of the RISKMASTER Business Analytics reporting suite is dashboard reporting. This tool allows for user interactivity in a visually pleasing format that can include maps, dials/gauges, charts, graphs and other images. Dashboards can be designed for specific users to help them better analyze data that is critical to their unique role. Dashboards can be automatically refreshed with real-time connectivity to the database for the most current information. Various deployment options are available and include email, company intranet, MS PowerPoint or MS Word, etc.

Legal Solutions Suite

RISKMASTER users can work strategically with outside counsel to manage legal expenses and optimize outcomes, while ensuring efficiency and consistency. Available Web-based modules include law firm evaluation and benchmarking, electronic case assignments, e-billing, automated bill review, guideline monitoring, budgeting, planning, results tracking, document management and reporting.

Integrated Disability Management

Modules can be added seamlessly to effectively manage all aspects of claims, including work-related and non-occupational disabilities. The Workers' Compensation component can be combined with the optional Non-Occupational Disability module, which includes both Short-Term and Long-Term Disability, as well as FMLA. The Case Management module lets nurses, examiners and bill analysts share information that assists in the appropriateness of care, creating a collaborative automated workflow.

Media Content Management

This component provides browser-based document management and a single point of access to notices of loss, medical bills, police reports and other documents. Scanning documents directly to the appropriate folders and immediately capturing, delivering and storing recorded statements minimize the use of paper documents.

Policy Management

RISKMASTER policy management tools include rating, online policy management, premium accounting and management reporting. Underwriting and accounting



RISKMASTER's customizable dashboards can refresh automatically with current data for real-time analysis.

functions cover multiple lines of business, including voluntary and assigned risk, workers' compensation, general liability, auto liability and physical damage, property, builder's risk, and crime and discovery. This component is designed specifically for self-insured organizations, pools and specialty insurance carriers.

OFAC Compliance

Compliance with Office of Foreign Assets Control (OFAC) regulations is hassle-free with the OFAC Compliance component. CSC maintains the OFAC list; our RISKMASTER clients simply send names to be searched through CSC's Web services.

Advanced Medical Bill Review

Our alliance with StrataCare provides a powerful option for innovative national workers' compensation bill review software, StrataWare®. RISKMASTER and StrataWare work together to boost claims processing efficiency by promoting greater accuracy and consistency in reviewing medical bills. The integration of claims automation with electronic bill review optimizes cost savings and streamlines the bill review process.

Data Tools

A full range of data management tools are available.

- Data Director accurately moves claims data from legacy systems into RISKMASTER.
- Data Extractor System selectively extracts claims in a format that can be delivered to a third party.
- Data Import System easily imports data directly into RISKMASTER without the need to re-key.
- Entity/Code Cleanup Utility merges duplicate entities and their associated records, as well as duplicate codes.
- Rules Scripting Engine enables programmatic design of workflow or business rules in Visual Basic.

RISKMASTER HOSTING

Having CSC host RISKMASTER eliminates interruptions to business operations, reduces costs and removes distractions from core competencies. Hosting clients get immediate, secure access to all data and functions without the added cost of supporting an IT infrastructure. An Internet connection is all that's required to stay current on the newest release.

Hosting services clients have access to a collaborative window into their environments through a customer portal and standardized activity reports. And every CSC client is protected by heightened security standards and technologies that reduce the risk of compromised data. CSC's state-of-the-art hosting facilities provide applications maintenance and support, operations management and disaster recovery. Services include regular system backups stored at a secure, remote location for access anytime, anywhere. Real-time server monitoring, performance and transaction monitoring, and annual SAS 70 external audits assure data security. CSC can tailor a secure hosting solution to meet the needs of any sized organization.

When Hosting Is the Answer

RISKMASTER hosting is ideal for organizations with:

- Limited or no dedicated IT support
- Inadequate or older technology that minimizes business opportunities
- Delayed or abandoned implementation of key software enhancements that could improve efficiency and effectiveness
- No in-house service level agreement or guaranteed support levels to ensure that business runs flawlessly and that support is available when needed
- Security issues and potential threats to data integrity.

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World-Class Infrastructure and Services

CSC clients around the world depend on our robust, reliable and scalable network architectures, and CSC professionals who know the technology and the software. Our data center and network infrastructure are:

- Equipped with the latest hardware, software and networking technologies
- Staffed by personnel with an average tenure of more than 10 years working with CSC's solutions and technology
- Supported by system experts around the clock
- Easily accessible via the Internet over dedicated data lines, giving our clients full access to all data and functions.

Data Security

CSC's hosting services are built on a secure foundation. To reduce the risk of compromised data, every CSC client is protected by core security technologies and services:

- Regular system backups stored at a secure, remote location for access anytime, anywhere
- Real-time server monitoring around the clock 365 days a year
- Performance and transaction monitoring
- Annual SAS 70 Level II external audits to verify the security of the hosting environment.

Higher Standards for Business Management

- 24x7 monitoring for immediate support
- 100 percent database management
- Automatic upgrades to new releases
- Additional support during growth periods
- Contractual service level agreements defined and strictly followed
- Standardized reporting of hosting center activity
- Customized interfaces for data entry and import

ADDITIONAL RISKMASTER SERVICES

Data Conversion

CSC's data conversion services, data interface programming and data verification reviews are designed specifically for insurance, risk and claims data professionals. We can help these users identify and correct critical errors commonly found in claims databases. We evaluate data migrations and investigate legacy system changes to facilitate EDI compliance.

CSC's data services team can convert historical data, consolidate data from multiple databases and integrate desktops with mainframes. CSC also offers data warehousing, benchmarking and reporting as an outsourced RMIS solution.

Using a comprehensive toolset of more than 200 programs and methods, CSC evaluates data, workflow processing and integrity of claims adjudication. CSC pioneered industry-wide data specifications and standards, complementing ANSI, ACORD, IAIABC, OSHA, PRDP, RIMS and other industry data requirements.

RISKMASTER Implementation and Training

CSC's implementation services can help licensees install, customize and integrate their RISKMASTER systems. We conduct training at client locations or at CSC facilities. Our tailored services deliver:

- Faster implementation
- Less risk
- Minimal impact on company resources
- Predictable costs
- Optimal system utilization
- Fast user training.

ARCHITECTURE AND TECHNICAL SPECIFICATIONS

Reduced Time and Costs of Deployment

Deployment of an application is a key component of the total cost of implementation. The cost, in both time and resources, and the difficulty are further increased by the distribution of system users. RISKMASTER is the only fully Web-enabled claims management and RMIS solution available today. Users need only a Web browser to access the RISKMASTER system. The application itself is installed on a server, which greatly reduces the time, cost and IT resources needed for deployment. RISKMASTER utilizes Microsoft .NET architecture, an off-the-shelf, industry-standard application that alleviates the need for special training. RISKMASTER is certified on Microsoft Windows Server, SQL Server Database Manager and Oracle Database Manager. Organizations can perform many configurations to RISKMASTER

that do not preclude them from the migration path. Instead, the configurations are managed as control switches within the system, allowing for continued migration.

Architecture

Presentation Layer — complete Microsoft .NET framework

Business Services Layer — based on standard XML Web services

Application Layer — provides application-specific functionality and domain object support to the business services layer

Database Layer — provides database services to the application layer, with the following specifications:

- ASP.NET/AJAX front-end UI
- Data/objects exposed through WCF Services
- Business logic contained primarily in C# Application Libraries
- PowerViews stored in database repository and rendered through Virtual Path Provider (VPP)
- Overall architectural design driven by MVC Design Pattern

Server Requirements and Recommendations

	REQUIRED (maximum 25 concurrent users)	RECOMMENDED (maximum 65 concurrent users)
System	Dual P4 2.1 GHz or higher (Virtual Server Support with 2 Processors Assigned)	Dual Xeon 3 GHz or Higher
Memory	2 GB RAM or greater	4 GB RAM or greater
Hard Disk	40 GB	80 GB with Raid
Note: The amount of drive space RISKMASTER X requires for application files is approximately 1 GB (this does not include file storage for attachments).		
Operating System	Windows Server 2003 SP2/ Windows Server 2003 R2 SP2 (32-bit ONLY), Windows Server 2008 SP2 (32-bit or 64-bit), Windows Server 2008 R2	Windows Server 2008 R2
Internet Connection	T1	T1+
Protocol	TCP/IP	TCP/IP
LAN Speed	100 Mbps Ethernet	1000 Mbps Ethernet
WAN Speed	1.54 Mbps throughput	1.54 Mbps throughput or >
Mail Server (usually separate hardware)	SMTP/POP3	SMTP/POP3
Web Servers	IIS 6.0/IIS 7.0/IIS 7.5	IIS 6.0/IIS 7.0/IIS 7.5

TALK TO CSC

CSC helps organizations improve productivity, increase flexibility, and meet claims and risk management goals. For more information about RISKMASTER, call 800.345.7672 or send an email to inforequests@csc.com.



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About CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 50 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

About CSC in Financial Services

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world.

We bring more choices to the industry. We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners.

Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients. More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.

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RISKMASTER TECHNOLOGY HIGHLIGHTS

- Complete Microsoft IIS solution: Microsoft Visual Studio 2008
- Internet Explorer 7, 8, 9 support
- Microsoft SQL Server 2005 and 2008 support
- Oracle 10g, 11g
- Adobe Acrobat 9 support
- Microsoft Office 2003, 2007, 2010 support
- Microsoft .NET framework 3.5 SP1
- Windows Communication Foundation based on WS standard, which allows for non-Microsoft platform interoperability
- ASP.NET
- C#
- XML/XSLT
- AJAX
- JavaScript