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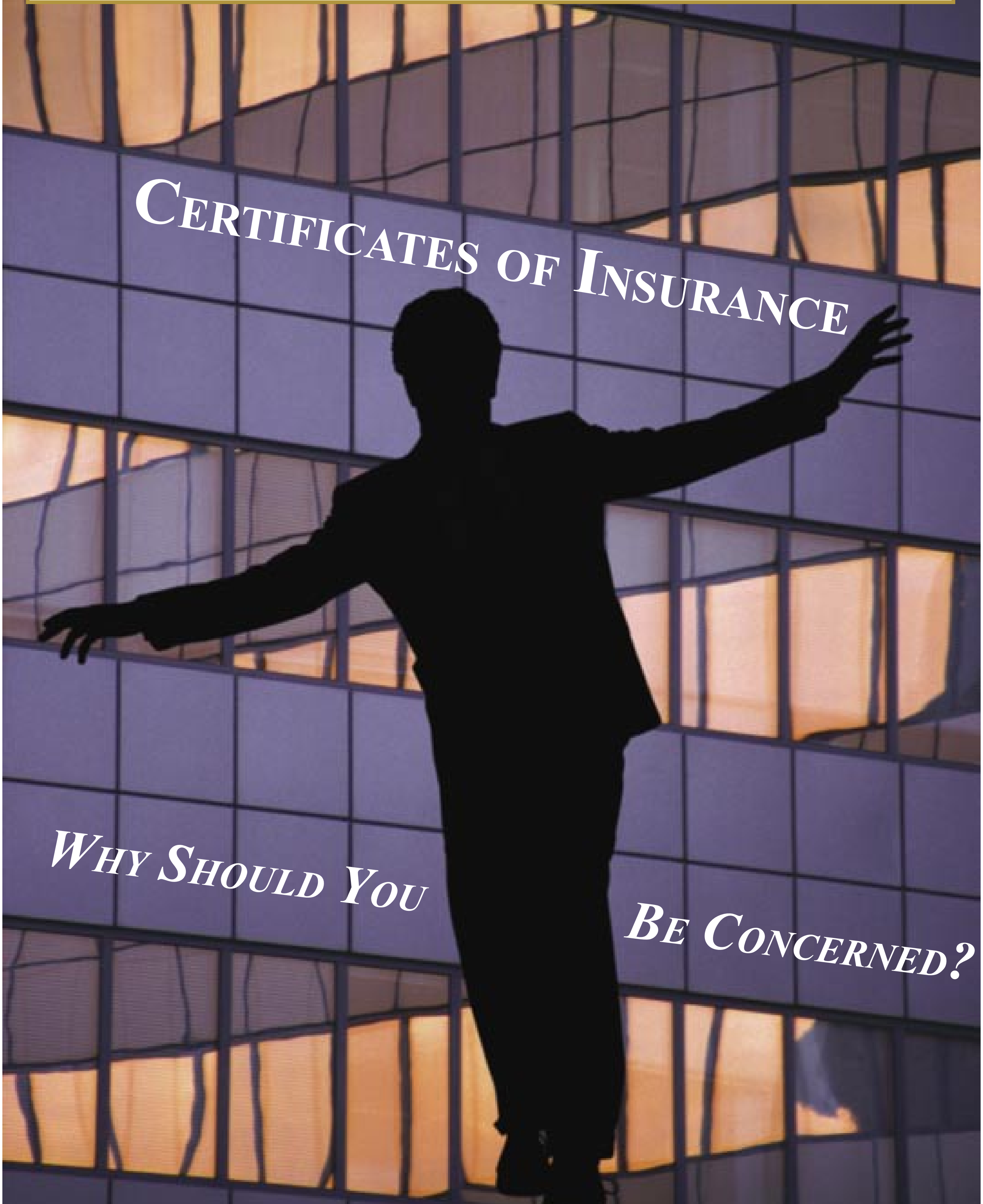
IN THE KNOW



CERTIFICATES OF INSURANCE

WHY SHOULD YOU BE CONCERNED?

SUMMER 2005

Ken Ancona
Managing Director

Script from the M.D.

Twenty-seven years as a provider of risk management information systems … that's huge. Just think of all the changes in the RMIS vendor landscape—companies going out of business, companies merging or acquiring to survive, and still others changing their product model away from an RMIS focus. Amidst all this change, RSG has remained a constant and reliable business partner to our client community. Our customers place a high value on consistent delivery, vendor stability, best-in-class support services, and just plain old peace of mind. Our staying power was recognized once again in the May 23, 2005 issue of *Business Insurance*, where RSG was listed as one of the top three largest independent RMIS vendors. How does RSG maintain its top-three ranking?

An effective information system has three key components: software, technology, and service. RSG has the right blend of all three to generate the greatest benefit per RMIS dollar. It's the service component that differentiates RMIS vendors, and it's service that drives the largest benefit for your RMIS dollar. Service is intangible and hard to measure, but our clients have found that when a high level of support is diminished or not emphasized, you then realize its true value. The impact is obvious when an effective RMIS solution emphasizes software and technology over service, and common complaints we hear from our clients about other RMIS vendors include:

- Our data is not right, is questionable, and/or is not available in a timely manner.
- Our RMIS can't be configured to our specifications.
- Response time to our calls is too long, and we rarely talk to the same support person.
- Vendor support personnel do not take the time to really understand our needs.

This is the service component of an information system, and it must be delivered correctly to have an effective RMIS solution. When the quality of software and technology is comparable among vendors, service becomes the critical and differentiating factor. At RSG, service is our greatest asset. *What can we do for you?*

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RMIS Reporting

By Larry E. Pierce
Assistant Vice President
Hylant Group

At the Hylant Group, a regional insurance broker with offices in Ohio, we currently manage several accounts that utilize Hylant's RMIS consulting unit. Most of those accounts use RSG's Sigma Encore™, while we provide internal RMIS services for a few accounts. Risk management information systems have evolved over the years into highly sophisticated report generators, and RSG's Sigma Encore™ Reporting and Oracle® Discoverer are no exceptions. The reporting needs of our accounts, however, are for basic loss information that allows them to see where they have been, where they are today, and hopefully, where they will be tomorrow.

While these reporting needs are fairly basic, they differ from one account to the next. For one of our larger accounts, we provide a monthly spreadsheet that shows losses for each of the last 36 months for each department in the organization. The spreadsheet simply shows a claim count and incurred and paid values for monthly losses for each department, and then factors of the client's choosing are applied to the incurred value for allocation purposes. Another of our accounts generates detail or loss summary reports to satisfy information requests from various states relative to self-insured workers' compensation status. Common requests from our clients also involve loss detail reports sorted by policy period for renewal purposes.

While our clients' requests seem basic, our role going forward will be to provide them information that will broaden their horizons relative to their needs. Oracle® Discoverer will certainly allow us to provide unique spreadsheets that utilize the exception tool to highlight potential problem claims, loss descriptors, or locations. Although the evolution of RMIS is driven by a few accounts that consistently utilize the increased sophistication, it is important that simplicity is maintained so that those accounts who want basic information can easily obtain it.

RIMS 2005—Philly

By Kenneth C. Ancona, Managing Director

Attendance in Philadelphia, PA for the 2005 National Risk and Insurance Conference and Expo was much higher than expected. If you are a regular RIMS attendee, you'll recall that the conferences held in northern cities have not faired well due to poor weather (remember the snow in Chicago?). Philly brought us bright blue skies and very pleasant temperatures. People from across the globe liked Philadelphia's historical features and different venues, and they learned it is a great city in which to network and take care of business.

RSG was busy with several prescheduled meetings and accommodating the walk-up interest of attendees to view Sigma Encore™ and discuss our services. As at our 18th Annual Partners Conference in February, we demonstrated Sigma Encore™'s Oracle® version, specifically the significantly enhanced template reporting module and Oracle® Discoverer as our Business Intelligence tool. We also unveiled our revised Dashboard prototype, initially introduced at last year's RIMS. Reaction and comments were very positive; Dashboard will be rolled out to select clients in a beta mode in preparation for a general release.

Also featured were Certificates of Insurance through our business partner ConfirmNet.com. As a link from Sigma Encore™, you can launch the browser-based CertTrack application to issue certificates required of your company as well as track certificates you request. This offering supports RSG's mission to provide a full-function RMIS to our client community.

Next year RIMS is in Hawaii. You can bet RSG will be *there*, and we look forward to seeing our customers who make the trek across the Pacific. We will keep you posted on our booth location and what you can expect RSG to feature next April.

Certificates of Insurance—Why Should You Be Concerned?

By Jennifer Madsen, COO—ConfirmNet Corporation

The process of tracking certificates of insurance can be overwhelming, time consuming, and annoying. Nevertheless, is there any benefit from doing so? If not, why request them? Take into account the following:

Tracking certificates can be as simple as confirming that your organization has received a certificate from any vendor or as complicated as evaluating all elements of your risk management program. This includes confirmation that the vendor's insurance matches your organization's contractual requirements. The receipt of a certificate only informs the recipient that the vendor may have insurance. Without a process or system to identify if a certificate is compliant and meets all necessary requirements, organizations may be exposing themselves to unnecessary risks. Organizations increase the possibility for errors if they fail to rigorously and systematically monitor the insurance standards of their clients. Failing to track certificates of insurance of their vendors, suppliers, service providers, subcontractors, and other indemnitors increases the risk of insurance claims and costly lawsuits.

Consider some case studies that illustrate the importance of implementing a comprehensive certificate management solution.

Case Study #1

A large home-furnishing company was not in the practice of requesting or tracking certificates of insurance from their subcontractors. Their workers' compensation insurance carrier conducted an annual premium audit that resulted in a substantial six-figure additional premium. The company did not track nor keep on file certificates of insurance for each subcontractor. The work comp carrier treated the subcontractors, including those who did not provide certificates, as employees, and consequently included their payroll under the company's workers' compensation insurance policy. To add further insult, the company had suffered a claim by one of their subcontractor's employees for a serious injury incurred while at a jobsite. Consequentially, the claim was processed under the company's workers' compensation policy. The claim affected the company's loss record and experience modification factor, which affected future premiums under this policy for a minimum of three years.

After implementing a certificate tracking solution, the company is now confident that the processing of all certificates of insurance against all subcontractors is complete and meets their minimum requirements. Certificates and all resulting correspondence are available to auditors at anytime. Since then, no surprises.

Case Study #2

A trucking company was utilizing independent truckers to haul coal from a local coal company. The trucking company hired independent truckers who were responsible for their own insurance. One such trucker had picked up a load of coal from the coal company and was proceeding to haul the load when an accident resulted in the death of a third party. The trucker was at fault. The resultant lawsuit was against the trucker, who had not met the insurance requirements. In addition, a lawsuit against the trucking company and the coal company were filed. The coal company had requested a certificate from the trucking company, but it had not verified that the trucking company was indeed tracking or requesting insurance certificates from their independent truckers. The trucking company had also requested, but not verified, receipt of the certificates from the independents.

It is now the coal company's policy to have their trucking companies provide them a list of all the independent truckers and their corresponding evidence of insurance. As in the first case study, with the implementation of a tracking program, the coal company and trucking company now know that the independent truckers, and other subcontractors, have adequate insurance.

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Certificates of Insurance—Why Should You Be Concerned?

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Case Study #3

A large property management company was manually requesting and reviewing certificates from its vendors. However, when a property manager needed the services of a vendor, they had difficulty determining which vendors the corporate landlords/owners approved. The property management company and their managers knew that corporate-approved vendors met all insurance requirements with an active, current, and compliant certificate of insurance. Property managers, often needing the services of a vendor quickly, would resort to calling a vendor in the phone book without verifying corporate approval. In one such case, a vendor made plumbing repairs without corporate approval. The property manager did not have the knowledge or expertise to request or review a certificate of insurance from the vendor. The vendor's repair job was inadequate and consequently caused flooding that resulted in extensive damage. The property management company attempted to subrogate against the vendor's insurance, but discovered that the vendor was uninsured. If the property manager had had access to a system that documented and tracked certificates and status of all vendors, the property manager could have easily determined who could be called for repairs. This would have prevented paying for the resulting damages.

Solutions

Certificate tracking solutions empower organizations to enforce efficient tracking processes. Solutions should include one of the following:

- A subscription to an ASP tracking solution. The subscription allows your organization to utilize their technology to conduct your own tracking.
- Purchase, install, and maintain third party software to conduct your own tracking.
- Contract a complete outsourced certificate tracking solution. The outsourced, fully integrated solution conducts all activities associated with your certificate management and vendor compliance.

In evaluating the optimal solution for your organization, consider these questions:

- If you are currently tracking certificates, what problems are you having with your current certificate tracking method? Training, access, location?
- Does the solution provide all of the required features necessary while accurately monitoring insurance coverage, limits, insurance company rating, renewal dates?
- Does the solution handle correspondence, certificate storage and retrieval?
- Do you have the resources dedicated to tracking certificates even with software?
- Do you want to be in control of day-to-day decisions regarding vendor compliancy?
- Is your hardware able to store large amounts of data over time?
- Is your board of directors confident they are free from exposure to loss?

It is critical to implement a comprehensive certificate tracking solution to minimize potential liability exposures. Avoid putting your organization at risk of litigation, higher insurance rates, business interruptions, and financial losses that could jeopardize the health of your company and shareholder value. Focus on the benefits of a well-managed certificate tracking solution.

Some of the benefits of a well-managed certificate tracking solution are:

- Minimize the chance of assuming unintended risk.
- Enforce uniform standards throughout your organization.
- Protect insurance programs from claims generated by business partners.
- Improve risk management awareness.
- Improve quality of information to management and your field offices by providing a centralized certificate management system.

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Certificates of Insurance—Why Should You Be Concerned?

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Remember, the process of tracking incoming certificates of insurance is not only beneficial but also supports risk management. You are going to request certificates of insurance, so why not reduce your margin for exposure and monitor the insurance standards of your customers, vendors, suppliers, service providers, subcontractors, and other indemnitors? Tracking certificates of insurance decreases the risk of costly lawsuits and insurance claims.

Employee Spotlight: Rob Rosenstein

By Meredith A. Randall, Director of Product Development and Support—Atlanta

Rob Rosenstein is a Product Manager in the RSG-Atlanta Corporate Development and Support group. Due to his strong technical skills, Rob's duties expand beyond a typical product manager. His responsibilities include writing Sigma Encore™ business requirements; working with application developers to create software that meets the needs of the user community; writing test scripts; managing projects; and training RSG staff on the use, implementation, and support of new product offerings.

Drawing upon Rob's MIS education and risk management experience, he has been instrumental in the creation of the new RSG Oracle® risk management data model. Rob understands the relationships between claims, locations, exposures, policies, assets, vendors, payments, adjuster notes, and property. Additionally, he knows the nuances that differentiate types of report dates, states, lost time, reserve categories, payment aggregation, and more. In addition to defining the business rules and data relations of the business model, Rob has coded the scripts to manage the Oracle® tables and views for our clients' databases.

Rob excels at using report writers. He was the reigning RSG champion in producing ParaRisk reports. He quickly adapted that experience to Oracle® Discoverer. He mastered Discoverer and excelled in both report creation and in configuration of the user interface. Rob devised the RSG solution to point-in-time reporting for Discoverer. He has added numerous performance-enhancing solutions to the standard RSG Discoverer environment. He also makes it as easy as possible for RSG staff to maintain the Discoverer End-User Layer when our risk management data model expands or is enhanced. Rob stays on top of the latest Discoverer enhancements from Oracle® and will lead our upgrade to the web version of Discoverer as soon as Oracle® releases a version that handles the complex sub-queries our clients need for point-in-time reporting.

Rob's Oracle® Discoverer expertise and his intimate knowledge of our data model make him invaluable to the RSG staff as they upgrade clients to our Sigma Encore™ 4.2 Oracle® version. Judah Doreson from RSG-Schaumburg remarked: "I just wanted to let you know how pleasant it's been working with Rob. He is very helpful. I'm always confident that I'll get the information I need from him and that any work he is doing for me will be done well and quickly."

Rob is known throughout RSG as an outstanding instructor. He has trained most of the RSG staff and some of our clients in the use of Oracle® Discoverer. He regularly teaches at the annual RSG Partners Conference and is a frequent contributing author to *In The Know*. He earned praise from RSG-Corte Madera Branch Manager John Thurman after a Discoverer training session for RSG staff and clients: "Rob did a superb job training everyone and also fixing numerous issues to make the reporting environment more user-friendly."

Rob joined RSG in April 1996 as part of the RSG-Atlanta Operations branch. He immediately assumed responsibility for the ParaRisk client base. A few years later, he transferred into the Corporate Development and Support group to be the ParaRisk Product Manager. Rob acquired extensive experience in the variety of self-administration needs of our clients. From there, his responsibilities grew to include creating several features within Sigma Encore™ such as Exposures, Policy, and Property.

Earlier this year, a new joy entered Rob's life. His first child, a daughter, was born February 7. Rob's greatest pleasure is making Jordyn Ashley laugh.

Tracking Lost and Restricted Days in Sigma Encore™

By Ralph Hooper, Account Manager—San Francisco

One of the most effective and powerful uses of Sigma Encore™ is to track and manage temporary total disability lost days and temporary partial disability restricted days. Despite the oft heard lament that accurate accounting and analysis of this time is nearly impossible, a conscientious effort to enter this data (whether directly in Sigma Encore™ by risk management or in a TPA system by the adjuster and then into Sigma Encore™ via regular load) can yield excellent intelligence and control.

The following article presents a methodology for managing and reporting on lost and restricted days in Sigma Encore™. For the purposes of this presentation, we will presume that work comp data is being loaded from a TPA system into Sigma Encore™ at regular intervals (daily, weekly, or monthly).

Each self-contained temporary total disability (TTD) or temporary partial disability (TPD) period (start date to end date) will be referred to here as a segment and is displayed in Sigma Encore™ on grids similar to the Claim Search Result Grid and to the financial transaction grids.

Displaying Accurate Lost Days

However data enters the system, accuracy is critical. For TTD claims, the most accurate place to find start and end dates is not in a special system entry form, but in TTD payment records. Each check references a payment begin date and payment end date. RSG abstracts these dates and amounts from all payments tied to appropriate TTD pay codes and stores this data in a custom TTD table. While these date ranges appear in Sigma Encore™ on the individual payment records, a more meaningful display is presented in a special TTD Segment Grid that can be accessed within the claim record.

TTD Segments

TTD Start Date	TTD End Date	Lost Days	Check Amount
2/17/2003	3/2/2003	14	728.00
3/3/2003	3/16/2003	14	728.00
3/17/2003	3/30/2003	14	728.00
3/31/2003	4/13/2003	14	728.00
Total:		**56**	**2,912.00**

Capturing Accurate Restricted Days

A more daunting task is the capture of temporary alternate work (TAW) data for TPD claims. If a TPA is handling the claims, that TPA's system will require a screen or series of screens on which the adjuster enters critical TAW data. Just as important is a close collaboration between RSG and the TPA to map the TPA TAW data fields to matching fields in Sigma Encore™.

The important TAW data items include the following:

Date Released to TAW	*Date employee is released by doctor to restricted work*
TAW Offer Date	*Date employer offers employee restricted work*
TAW Start Date	*Date employee begins restricted work*
Anticipated TAW End Date	*Adjuster's projected estimate of TAW End Date*
Cumulative TAW Days	*Calculation of TAW days within the current TAW segment*
TAW End Date	*Last day of employee restricted work within current TAW segment*
Reason Exiting TAW	*Reason employee's current restricted work assignment ends*
Work Restrictions	*Specific medical/physical restrictions preventing employee from performing normal work*
TAW Assignment	*Description of restricted work*

As this data flows into Sigma Encore™ in the regular load process, it is captured and stored in a custom table and displayed in a TAW Segment Grid. Often, an employee may be on TAW at different time intervals, and these are captured in multiple segments. The specific claim ID and specific TAW Start Date defines each TAW segment.

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Tracking Lost and Restricted Days in Sigma Encore™

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TAW Segments

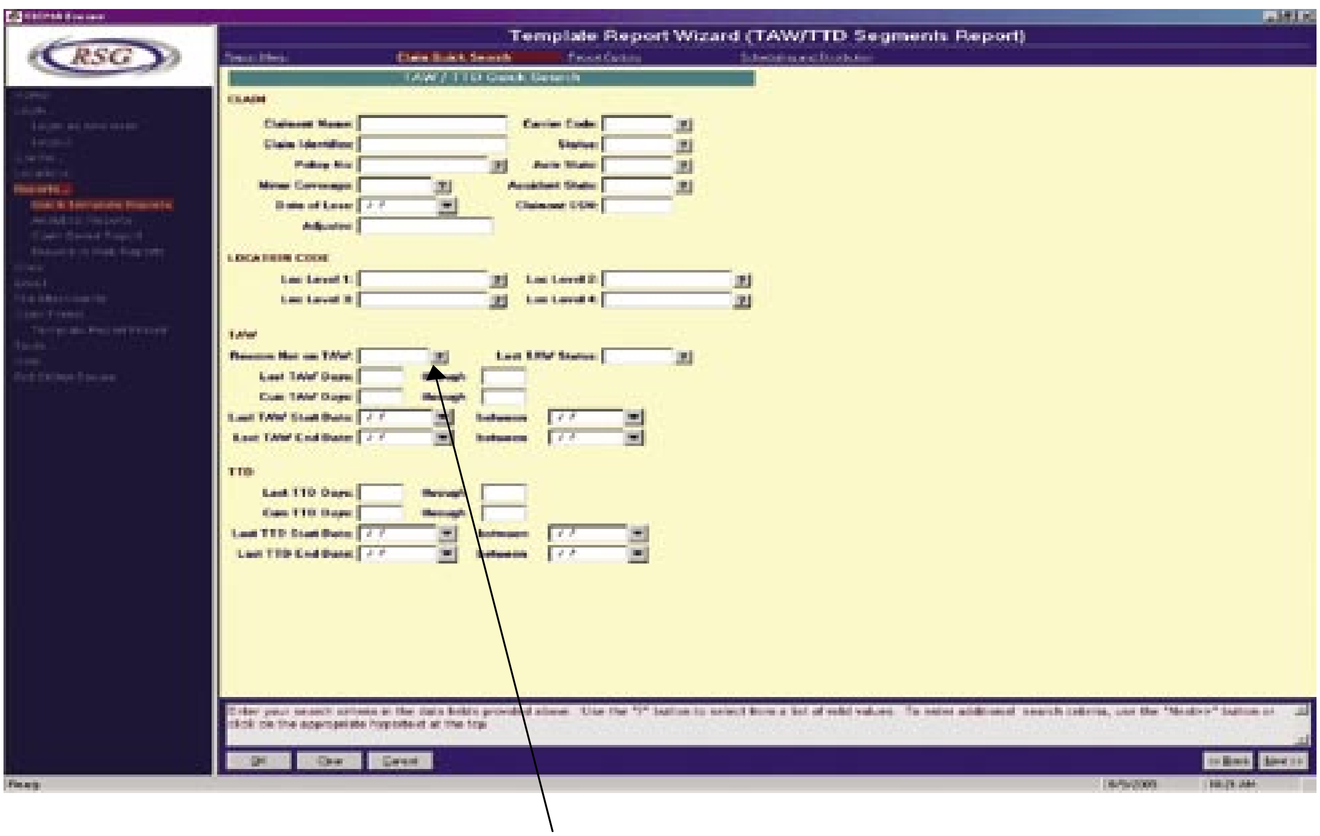
Date Released to TAW	TAW Offer Date	TAW Start Date	Ant. TAW End Date	Cum. TAW Days	TAW End Date	Reason Exiting TAW	Work Restrict.	TAW Assignment
3/18/2005	3/18/2005	3/21/2005	4/1/2005	12	4/1/2005	Return to Full Duty	Lift up to 5 lbs.	Light Lifting
4/29/2005	4/29/2005	5/2/2005	5/13/2005	12	5/13/2005	Return to Full Duty	Lift up to 5 lbs.	Light Lifting
Total				**24**				

Monitoring the Accuracy of TAW and TTD Segments

Being able to view chronological TTD and TAW segments provides an excellent overview of lost and restricted time on a per claim basis. But is this data accurate, and how can risk professionals catch duplicate or overlapping segments without reviewing every individual claim? The answer lies in comprehensive template reports that Sigma Encore™ users can run at will or that the system can schedule and e-mail to a prescribed audience at regular intervals.

TAW/TTD Quick Search Panel

A critical component of lost or restricted day reporting is the ability to filter data based on claim, location, and TAW/TTD data items. Let's take a look at this special Sigma Encore™ Quick Search Panel.



We'll start with the Reason Not on TAW pick list, which allows the user to return claims where the claimant has not been offered TAW (for a variety of reasons, each represented by a code and description). Last TAW Status refers to the open or closed status of the last (most recent) TAW segment. The user can return a group of current, open TAW segments, perhaps further filtered by jurisdiction state or other location designation.

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Tracking Lost and Restricted Days in Sigma Encore™

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Last TAW Days (or Last TTD Days) refers to the total days of the last/most recent TAW or TTD segment. It might be useful, for example, to isolate any recent TTD segments that exceed a specified number of days. On the other hand, Cumulative TAW (or TTD) Days encompasses total days of all segments within a claim. This comes in handy when seeking to determine if any claimants have exceeded a 90-day TAW cumulative limit.

Another way to filter lost or restricted day segments is by start date or end date. For example, clients often request a report based on TAW segments that ended during a recent interval of time, such as the past week or month.

TAW or TTD Segment Report

The most common TAW or TTD report is a segment list, arranged by location and claim ID and TAW or TTD Start Date. A user might request all open TAW segments or segments that ended during the past seven days, or both. For example:

Sample TAW Segment Report
Run on 6/8/2005

Location	Claim ID	Claimant	Date of Loss	TAW Start	TAW End	Cum. TAW Days	Adjuster
Corporate	TEST-001	Smith JJ	3/31/2005	4/1/2005		69	Jones J
Corporate	TEST-002	Walters M	4/6/2005	5/9/2005	6/3/2005	26	Jones J

Exception Report

A useful variation on this report lists all segments that appear to violate specified business rules, or lists flawed or incomplete segments that violate the very practices and procedures that make this lost and restricted day system work:

a) TAW Cumulative Days greater than a specified number (such as 90)
b) TAW or TTD End Date earlier than TAW or TTD Start Date
c) Missing TAW or TTD Start Date
d) TAW/TTD Start Date or End Date existed previously; now deleted or erased
e) TAW or TTD End Date greater than date the data loaded into Sigma Encore™
f) Overlapping Segment—new segment begins before previous segment has ended
g) Duplicate TAW or TTD Start Dates
h) TAW Missing Data—fields such as Date Released to TAW or TAW Offer Date not populated

TTD lost days tracking works fairly painlessly due to the absolute need for accurate data entry on TTD payment checks. Some inaccurate or missing data will occur, but regular running of TTD segment and exception reports will keep this at a minimum.

As indicated earlier, the issue is more vexing with restricted day data. It requires consistent, accurate, knowledgeable data entry and careful, regular running and reviewing of TAW segment and exception reports. But the rewards are quite compelling.

Quote

"It is of the utmost importance in the decade ahead to practice ethical business. When you see something wrong, speak up about it. It is the only way to have a clear conscious and sleep at night."

—Roger Boisjoly, engineer against launching space shuttle Challenger

Client Spotlight: Golden Corral Buffet & Grill

By Chavigny Reynolds, Account Manager—Atlanta

Golden Corral Buffet & Grill is a family style restaurant providing one of the finest buffets available. The first restaurant opened in Fayetteville, NC in 1973, providing a comfortable dining atmosphere for the family.

The RSG relationship with Golden Corral began in September 2004, when Golden Corral selected Crawford & Company as their TPA and RSG as their RMIS vendor. Within two months, RSG had created a consolidated RMIS database consisting of GAB historical data and data from The Littleton Group. The process included conversion of historical transaction data, creation of consolidated coding schemes, data scrubbing, data verification, and exception reporting. As part of these data conversions, RSG systematically handled the Crawford & Company takeover of GAB claims in Golden Corral's Sigma Encore™ RMIS database and helped coordinate the takeover activities between GAB and Crawford.

Within a short time, RSG had tailored a Sigma Encore™ solution to meet Golden Corral's RMIS requirements by adding custom data fields specific to Golden Corral, creating several customized management reports, and training Golden Corral in how to get the most out of their new RMIS.

IT personnel from Golden Corral and RSG worked together to create a custom interface to feed data into Golden Corral's allocation system. The data conversions and customized Sigma Encore™ enhancements provide Golden Corral with a value-added RMIS tailored to their needs that allows them to effectively view and analyze their loss information.

In April 2005, RSG worked with Golden Corral to create an industry group presentation at RIMS in Philadelphia that focused on executive summary reporting. Rob Sklar, Account Manager in RSG's Mahwah office, created a powerful presentation providing examples of executive graphing, which several RSG clients are currently using.

Golden Corral and Crawford have cultivated a true partnership with professional resources focused on Golden Corral's success. Charlotte Peedin, Director of Risk Management for Golden Corral, has been so impressed with the smooth transition to Crawford TPA and RMIS services that she stated, "Not only are we realizing savings in our claim management and managed care programs, but the transition—not only with Crawford but with RSG and our data transfer—was smoother than we could have imagined."

RSG looks forward to strengthening our partnership with Golden Corral while continuing to push the bar for measuring success higher and higher.

Frequently Asked Questions

By Thea H. Kozar, Senior Product Manager—Atlanta

Q: In order to accurately produce OSHA Recordkeeping Reports, what are various types of lost/restricted days captured in the standard Oracle® data model versus Nomad?

A: The following lost/restricted days are available:

STATUTORY LOST DAYS
SISDAT processing is designed to track statutory days lost. Substantial research in the past indicates that if branches apply the processes outlined in the SISDAT Procedures Manual, there should be no problems with the data. Statutory days lost do not include waiting periods unless/until indemnity payments are issued for the waiting period. Statutory days lost do not include weekends, other days where work is not scheduled, or days lost during which a salary continuation program applied.
Oracle® Source: SCD_CLAIM_OTHER_PIT.STATUTORY_LOST_DAYS
Nomad Source: CLAIM.CTL_LOST_DAYS

ACTUAL LOST DAYS
The number of actual days the claimant missed work, regardless of indemnity payments, state/federal reporting periods, guidelines, and/or waiting periods. In other words, the number of days the claimant was not at work when they otherwise would have been, if not for the injury/illness.
Oracle® Source: SCD_CLAIM_OTHER_PIT. ACTUAL_LOST_DAYS
Nomad Source: None

OSHA LOST DAYS
The number of days the claimant was off work, according to the federal government OSHA guidelines.
Oracle® Source: SCD_CLAIM_OTHER_PIT. OSHA_LOST_DAYS
Nomad Source: Special Coding Field 8
Note: RSG populates OSHA_LOST_DAYS_EST_CD from CLAIM.CTL_LOST_ESTIM

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Frequently Asked Questions

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LOST DAYS FLAG
If any of the current to-date values for any of the _LOST_DAYS fields above are > 0 for the claim, the value of this field will be 'Y'; otherwise, it will be 'N'. This is a logical calculated field that exists in Oracle® views.
Oracle® Source: SCD_CLAIMS_VW.LOST_DAYS_FLAG
Nomad Source: None

LOST TIME FLAG ORIG
If the carrier specifically sends data to designate the claim as being Lost Time, or if you wish to override the default calculation for LOST_TIME_FLAG (below), this field would be populated in Oracle®.
Oracle® Source: SCD_CLAIM_CARRIERS. LOST_TIME_FLAG_ORIG
Nomad Source: None

LOST TIME FLAG
If LOST_TIME_FLAG_ORIG (above) is populated, LOST_TIME_FLAG will take that value. Otherwise, the value will be calculated. This is a logical calculated field that exists in Oracle® views.
Oracle® Source: SCD_CLAIMS_VW.LOST_TIME_FLAG
Nomad Source: None

Q: What are some of the new Date fields that will be available for reporting in the standard Oracle® data model?

A: The following Oracle® Date field items are available:

CARRIER_ENTRY_DATE
If provided by the TPA, the date that the claim was entered into the carrier's database/claim system.

CARRIER_NOTIFIED_DATE
The date that a TPA was first notified about the claim. (If not provided by the TPA, we use the evaluation date of the TPA file where this record was first encountered. This is done only at record creation.)

CLIENT_NOTIFIED_DATE
The date that the client was first notified about the accident (regardless of whether it is classified as a claim or an incident).

CREATE_TIME
The datetime when the SCD_CLAIM_CARRIERS, or other tables respectively, record was created, regardless of process. A trigger on the table maintains this field.

FIRST_ACTIVITY_TIME
The create datetime of the claim, regardless of how it first appeared in the database (load, SE, etc.). The datetime of first appearance in the client's claim database.

INS_CO_NOTIFIED_DATE
The date that the insurance company was notified about the claim.

LD_LAST_ACTIVITY_EVAL_DATE
The most recent eval date on which a claim had activity. This date will also be updated by Adjuster Note updates.

LD_UPDATED_TIME
The actual date/time that a claim record was updated by the Load process.

SE_UPDATED_TIME
The date of the most recent SE update to this claim record, whether input or shadow edit update, or adjuster notes, diary, etc.

UPDATE_TIME
The datetime when a record was last updated, regardless of process. A trigger on the table maintains this value.

Q: Can a user run reports if a load is currently running against my Oracle® database?

A: Yes, a user can run a report while data is being loaded. The Oracle® database follows some standard transactional rules:

- A transaction occurring in the Oracle® database (e.g., a load) will be an all or nothing change. The change will not be committed to the database until completion of individual transactions such as running a report.
- The transaction's (e.g., a report) view of the data should not change for the entire duration of the transaction.
- Isolated transactions (e.g., a report running) are independent of other concurrent transactions (e.g., a load running). Since the transactions are isolated, a report transaction will not see any changes that a load transaction is performing. Since transactions are consistent, even if the load has committed, the report's transaction is still ongoing, so it will see a view of the database at the time its transaction started.
- Once the load has committed, the change to the database will be permanent. This is true even if there is an inopportune server issue.

Dear RSGuru

By Jim Kuhr, Account Manager—Chicago

RSGuru is an all-knowing wizard who advises risk managers seeking answers. He conjures spells to cast away demons named Risk and Hazard.

Dear RSGuru,

I have been asked by my risk manager to prepare a loss analysis for our upcoming policy renewal that will capture claim activity for our workers' comp program. I need to show how claim activity has trended on a quarterly basis over the past 10 years. Does RSG have a tool that can help me gather this information relatively quickly? I'd be open to any magic you can conjure up. —Running Out of Time

Dear Running Out of Time,

RSG has the perfect blend of ingredients to help you with your loss analysis project. Loss Triangles Reports can break out the information you need in different ways. You first select the specific criteria you are looking for (e.g., WC claims within a certain accident date range). Then you have the option of choosing how you want the information broken out. You can select a monthly, quarterly, semi-annual, or annual basis. You can also capture your total paid, total incurred, total claim counts, and open claim counts on the report. This information is then displayed based on the date range you selected. The information gathered on this report can help you and your risk manager see how your claims or financials have trended over the past 10 years, and the report can be generated relatively quickly. It's not magic, but Loss Triangles Reports are the perfect solution to your crunch time needs! —RSGuru

Dear RSGuru,

I'm a current RSG client and have my auto liability and workers' comp claims loaded into Sigma Encore™. I use the system everyday and feel very comfortable looking up claims and running reports. I just recently noticed a feature called File Attachment. What does your crystal ball show on use of this feature? —Power User

Dear Power User,

My crystal ball shows how File Attachment allows the user to attach photos, copies of policies, or any documents that are saved in an established format (e.g., Word, Excel, etc.). The information can then be saved within a Sigma Encore™ claim (policy and property too!) and set up to be viewed exclusively by the user that attached it or shared with the account's other Sigma Encore™ users. With this feature, you can get rid of that old paper file containing copies of policies and pictures and instead include them as attachments within your Sigma Encore™ claim! —RSGuru

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RSG

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