



# In The Know

Winter 2002 Edition

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## In The Know

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## Has It Been a Fast Year for You?

By Mike Saladino

As I sat down to write this, I realized what a fast year 2002 was for me. I know they say that as you get older the years go by faster, but it seems like only yesterday that I was writing the winter newsletter article for 2001.

On a personal front, I now have a high school-age daughter, which has turned my beautiful brown hair to a nice washed-out shade of brown-gray. It wasn't very long ago that I was writing these articles and bragging about my little girl first being able to read, then being able to do mathematics (I was wired for two nights straight when I realized my daughter could add and subtract). Now my little girl is getting ready to drive a car and I am staying up at night once again, but with a totally different kind of being wired.

On the business front, Oracle® and the tools that surround it as a computing environment for Sigma Encore™ were just a twinkle in our eyes one year ago. Today, Oracle® is a reality. Many of you are in the process of converting to Sigma Encore™ 4.0 as you read this article, and we anticipate all of you will be converted to the new environment by year-end 2003.

Oracle® further develops our computing capabilities, which in turn delivers more robust services to you. We at RSG are extremely excited about expanding both our system and our service capabilities, and we believe this new environment will give us a great springboard for future product and service offerings.

On behalf of all RSG personnel, I would like to say thank you for your continued support in 2002. As each year passes faster than the last, I am truly grateful for our long-term partnerships that continue to flourish.

I hope your holiday season is joyous, and that 2003 brings to you and your family health and happiness.



# Happy New Year

# RSG Partners Conference 2002

## Largest Attendance Ever

By Ken Ancona

It must have been the combination of the alluring venue of Albuquerque, the introduction of Sigma Encore™ Oracle® version, lots of education classes, and a conference schedule which, for the first time, included client case studies and a panel discussion, that resulted in our largest-ever attendance at the 17<sup>th</sup> Annual RSG Partners Conference. This year's site, Hyatt Regency Tamaya Resort, the largest resort located on Native American land, offered spectacular views of the splendid Sandia Mountains and majestic Rio Grande of New Mexico. Every morning we saw in the distant sky many of the hundreds of hot air balloons participating in the Kodak/Albuquerque International Balloon Fiesta being held that week.

The theme for this year's conference was *New World, New Risks, New Resources*. RSG Managing Director Mike Saladino explored this theme by examining whether exposures today are actually new or simply more severe than 20 to 30 years ago. Meredith Randall, RSG Director of Corporate Development and Support, overviewed the new world of Sigma Encore™ Oracle® version. Industry speakers including MIMS Director of Risk Management Systems John Guignon and Merlinos & Associates Senior Actuary Peter Scourtis addressed what is new in risk analysis. Placing risk information technology in live risk operations was highlighted with case studies from RSG clients John Upright of ARAMARK and Michelle Chwialkowski of SUPERVALU. The client panel discussion included Thomas Cappellet of Saint-Gobain Corporation, David Mikulina of Hyatt Corporation, Robert Milane of FedEx Ground, and Thomas O'Hagan of Washington Metro Area Transit Authority. They discussed catastrophic events and the use of RMIS technology in their organizations.



The entire conference was run through the Internet and was completely wireless. Over 35 workstations and related servers were networked without cable, and Sigma Encore™ RMIS was accessed over the Internet. Fully equipped with workstations running all RSG applications, the Service Lab gave attendees the opportunity to get one-on-one consulting on specific data management issues and to check their email. The hands-on training classes gave participants at all skill levels the opportunity to improve their mastery of RSG applications.

What did the attendees think? Over 95% of our respondents gave the conference an overall rating of *Excellent*. All sessions were rated either *Excellent* or *Good*. Respondents commented: "Fabulous venue! ... The schedule and variety of topics for the sessions were good. ... Conference very organized, with friendly RSG staff."

Visit [www.risksciencesgroup.com](http://www.risksciencesgroup.com) to view additional photographs from this year's Partners Conference. Information about RSG's next Partners Conference will be posted on our website in the first quarter of 2003, and you can read all about it in the next issue of *In The Know*.

# Client Spotlight

## Laidlaw Inc.

By Robin Forrester



Headquartered in Naperville, IL, Laidlaw Inc. is a holding company that, through its operating subsidiaries, provides essential, specialized services dedicated to “getting people where they have to go” throughout North America. Laidlaw holds leading positions in school and intercity bus service, municipal transit, ambulance transportation, and hospital emergency department management.

Laidlaw and RSG teamed up in March 1987 to provide customized solutions to Laidlaw’s diverse risk management needs. Laidlaw’s RSG user base has grown from three to over 50 across the U.S., Canada, and Barbados.

Laidlaw utilizes Sigma Encore™ to self-administer their property damage claims. A successful conversion was completed in June 2002 to upgrade Laidlaw to Sigma Encore™’s Self-Administration system, complete with customized checkwriting capabilities. Doug Lawson, Laidlaw’s Corporate Director of Claims, remarks, “This was one of the smoothest and most problem-free system conversions we have experienced. The entire RSG staff did an excellent job in the planning, implementation, and training phases of the conversion.”

All Laidlaw claims are managed by three Crawford & Company dedicated units using Sigma Encore™. Customized fields and features allow for timely monitoring of litigated cases, accurate development and loss forecasting analysis, tracking of employee lost days for cost allocation purposes, and informative loss control and financial reports produced by Laidlaw’s various business entities. Laidlaw takes full advantage of the features within Sigma Encore™ such as diary alerts, e-mail, report scheduling and distribution, customized table maintenance, adjuster notes, and ad-hoc reporting capabilities.

Teamwork is the key to a successful program. A dedicated, creative, team-oriented mindset has been cultivated among Laidlaw, RSG, Crawford, and Laidlaw’s broker, MIMS International. John Guignion, Director of Risk Management Services at MIMS, frequently utilizes RSG services on behalf of Laidlaw. He explains, “Over the years, we have had the need for numerous customized reports in order to satisfy the requests of Laidlaw’s executive management. The requests are generally time-sensitive, and without the dedication of RSG and Crawford, the team would have fallen short.”

RSG and Crawford, working with Laidlaw and MIMS, are a potent combination to ensure a successful workers’ compensation program. Amita Shah of Crawford & Company is solely dedicated to Laidlaw as their National Workers’ Compensation Manager. RSG provides Amita access to Sigma Encore™ as well as timely reports. “Laidlaw’s RSG Account Team and I work well together to meet Laidlaw’s objectives,” says Amita. “The long-term relationship between the RSG Account Team, Crawford, and Laidlaw has enabled everyone to see and attain their goals. The RSG team is knowledgeable about their product and is dedicated to providing their client the necessary information.”

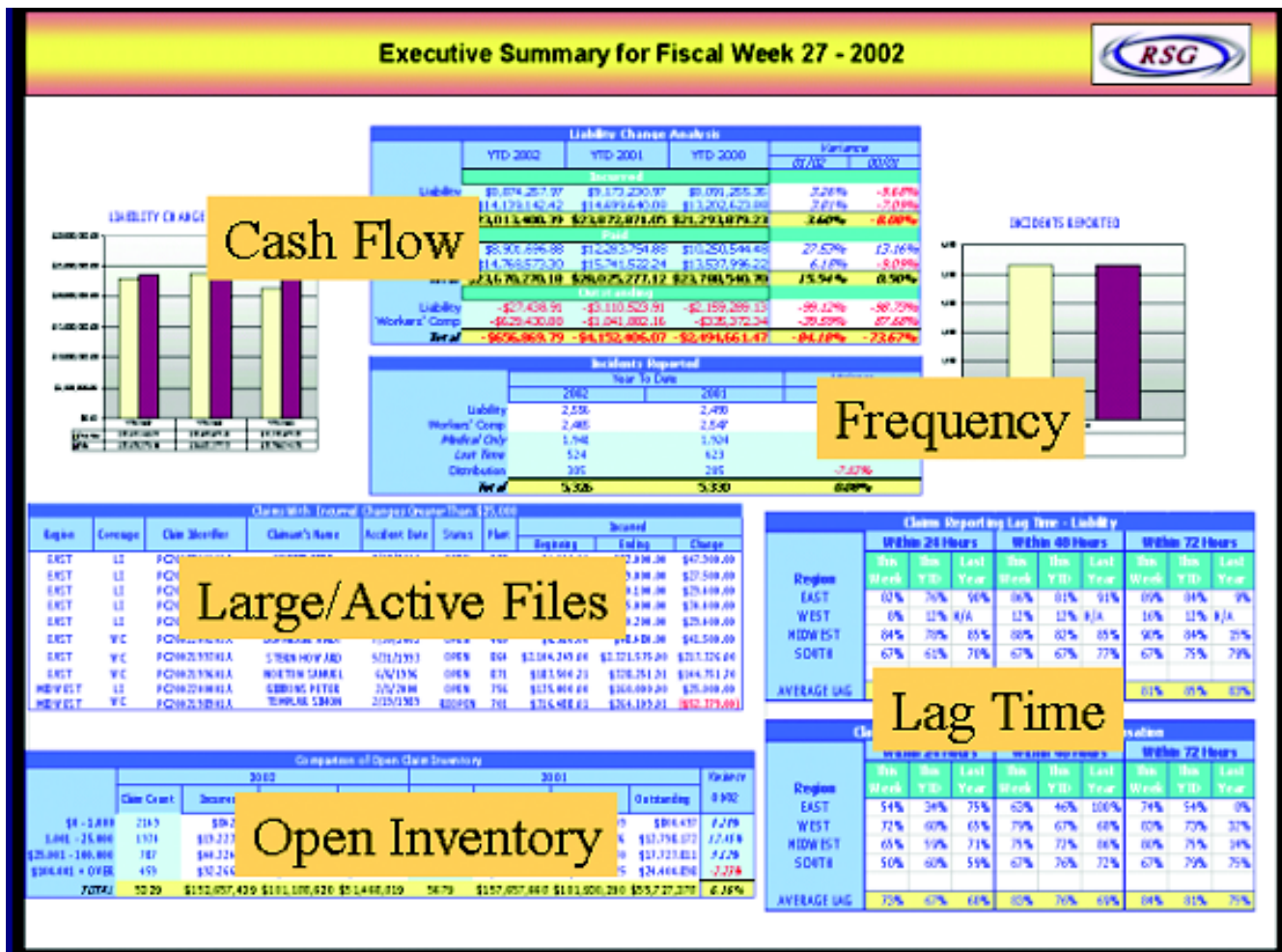
RSG has been able to grow with Laidlaw over the past 15 years by providing customizable solutions that effectively meet Laidlaw’s claims and risk management needs. Contact your RSG representative to discuss RSG solutions that can help reduce your organization’s cost of risk.

# Graphing for Executives

By Rob Sklar and Kati Grader

Senior management knows your department can print reports, but do they know if you are meeting your risk management objectives, or theirs? Borrowing our decade's theme of "Doing More with Less," RSG-Mahwah helps clients provide their senior management with more meaningful information on less paper. We can compile a number of reports onto one page with several charts and graphs. These "dashboard" or "snapshot" reports are designed to be executive overviews measuring the effectiveness of your risk management department.

To begin, an agreed-upon series of reports needs to be created. This series is then summarized utilizing Microsoft Excel®, creating several tables and graphs. These graphs all fit onto a single page when shrunk to a smaller, yet still readable, size. This is presented to senior management as a summary of the function of the department.



The example below was developed as an executive summary of 72 weekly reports. The reports were first prioritized, and then 34 were summarized in a snapshot report. This snapshot is geared towards Treasury and Finance. (Field personnel continue to receive electronic versions of the series of reports.)

# Graphing for Executives

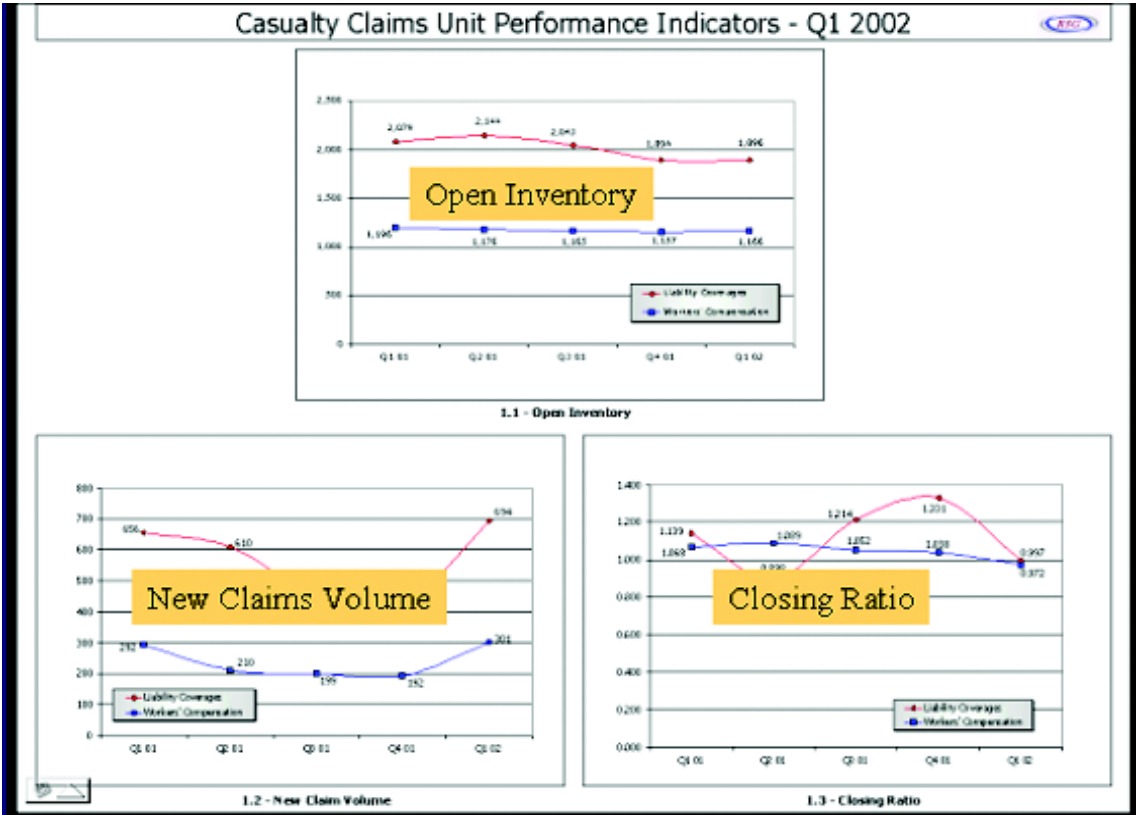
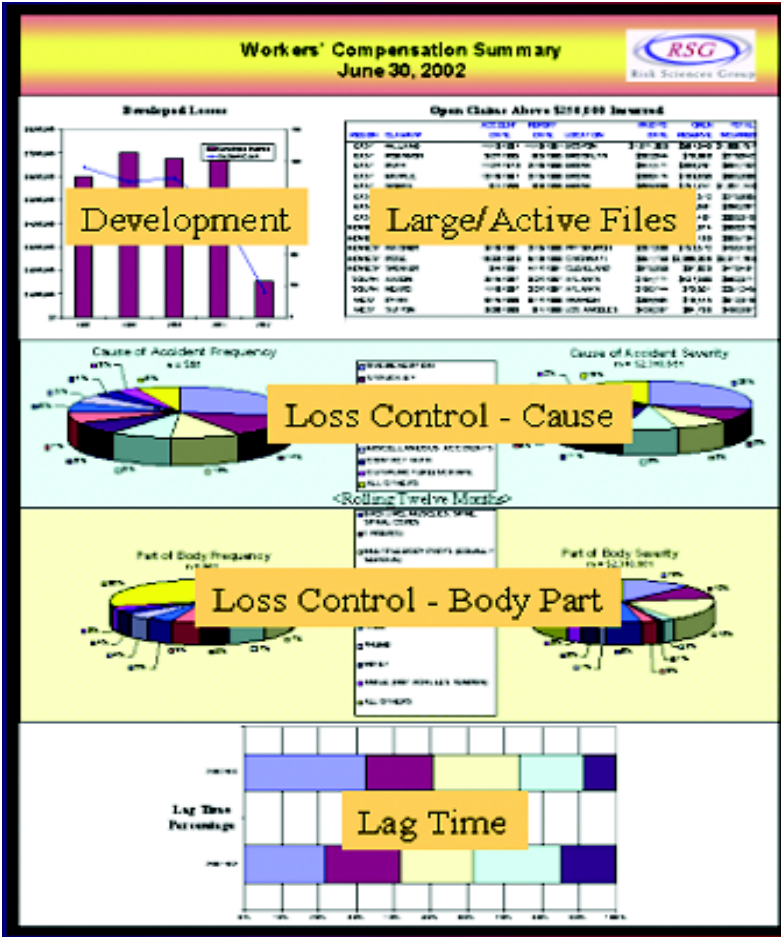
continued from page 4

The example at left is a combination of risk control and claims handling. The risk control element is a series of pie charts representing a rolling 12-month period, providing enough data to ensure quality charting.

The final example below is part of a larger set of performance monitors provided to a dedicated claims unit. Open claim inventory is the focus, as rising or falling inventory can be indicative of a wide variety of issues such as additional

volume, lower closure rates, or even staffing level problems.

If this type of senior-level report would be beneficial to your department, please contact your RSG account manager for additional information or a demonstration.



# Keep in Touch with the New Sigma Encore™ Contacts Module

By Rob Rosenstein

The new Contacts module of Sigma Encore™ enables you to maintain a virtual Rolodex of company and individual contact information that can be linked to other data in your Sigma Encore™ system.



The starting point of the Contacts module is the Company. An unlimited number of Companies can be maintained in your system for any Company Types you desire. Some typical Company Types would be insurance carriers/TPAs, law firms, hospitals, and medical practices. The screen at left shows the default information captured for each Company.

As with every screen in Sigma Encore™, additional fields can be added or removed at any time to suit your specific needs.

Once a Company has been entered into your database, you can then add individual Contacts for that Company. The default Contact screen is shown below.

This screen enables you to capture a large amount of information on an individual Contact, including multiple phone numbers and e-mail addresses. As with Companies, an unlimited number of Contacts

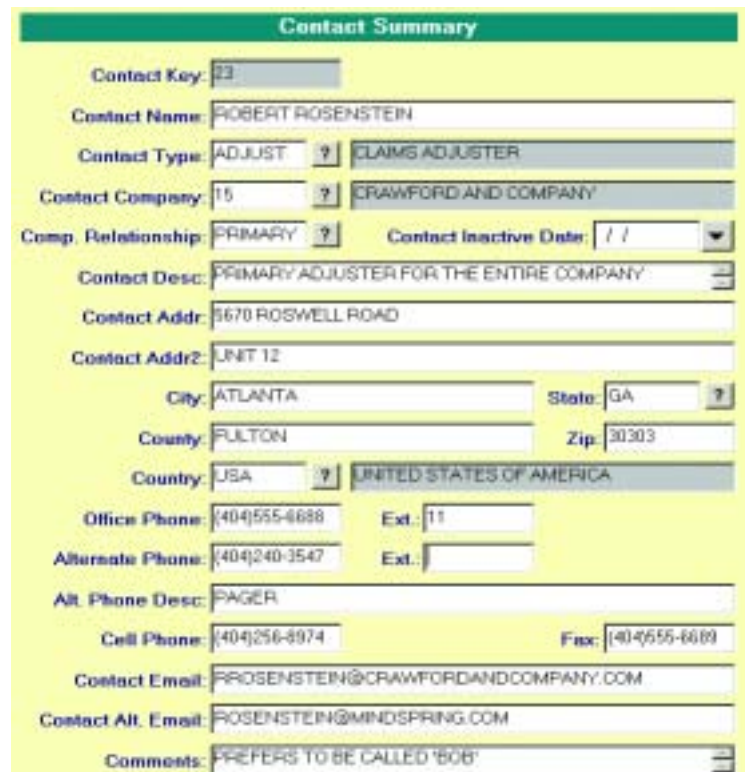
can be maintained for any Contact Types desired. Typical Contact Types would be witnesses, doctors, nurses, attorneys, police officers, claims examiners/adjusters, appraisers, and property inspectors.

*continued on page 7*

## Quote

*"I'm a problem solver. If I didn't solve a problem there was a reason. Either I anticipated incorrectly, planned improperly, or missed the key factors because I was worrying about secondary issues."*

Colin Powell



# Keep in Touch with the New Sigma Encore™ Contacts Module

continued from page 6

Because the new Contacts module is completely integrated with the rest of the system, these individual Contacts can then be associated with any entity in Sigma Encore™ including Claims, Locations, Policies, Buildings, Recommendations, and Assets/Vehicles. A sample Contact Association screen is shown below.

**Enter a New Contact Association**

**ENTITY INFORMATION**

<Entity Type>: CLAIM ? CLAIM

<Entity Key Value>: SJRJL05111E70001

**CONTACT INFORMATION**

Contact Type: ADJUST ? CLAIMS ADJUSTER

Contact Company: ADJUSTIS ? CRAWFORD AND COMPANY

<Contact>: 23 ? ROBERT ROSENSTEIN

**CONTACT ASSOCIATION DETAILS**

Assoc. Inact Date: / /

Association Role: ADJUST ? INSURANCE COMPANY/A

Assoc. Comments:

Once Contact Associations are created, they can then be searched on and listed by Company, individual Contact, or Sigma Encore™ entity.

The new Contacts module of Sigma Encore™ enables you to keep an entire address book at your fingertips. Unlimited companies, unlimited contacts, any entity in Sigma Encore...endless possibilities!

For additional information or a demonstration, please do not hesitate to contact your local RSG

## RSG's Enhanced Website, [www.risksciencesgroup.com](http://www.risksciencesgroup.com)

By Ken Ancona

### Panel Displays

We have created 38 full-screen panels that illustrate the breadth of our applications. From our homepage, click on Products then Demos to access an array of Sigma Encore™ modules that can be browsed. Click on any application to see panels specific to that module.

Analytical Reporting  
Certificates  
Claims Administration  
Crawford Notes  
Exposure



First Notice of Loss  
OSHA Reports  
Policy  
Property

### Brochures

Professionally developed brochures for all of RSG's products and services are now available to view and print. From our homepage, click on Products then Brochures. Viewing is provided using Adobe® Acrobat®; should you need to install Acrobat® on your workstation, we have provided a link to Adobe®'s website.

Account Support  
Actuarial &  
Benchmarking Services  
Analytical Reporting  
Data Consolidation  
Data Distribution



Exposure & Property Management  
First Notice of Loss & OSHA Reports  
Policy & Certificates of Insurance  
Sigma Encore Suite

# Staff Spotlight

## Ann Fouse, Account Manager Schaumburg, IL

By Mike Lawrence

Ann Fouse is a key figure in making sure that RSG-Schaumburg is a smooth-running operation. As an account manager, Ann services some of the branch's largest accounts. Without question, she is one of the most complimented employees at RSG-Schaumburg. A recent letter from a client declared that Ann had been nominated as "one of the most proficient service professionals" serving their company in all capacities. They further stated, "It is obvious that your data management activities are of the highest standards and deserve special recognition." This sentiment has been expressed frequently and in many different ways by all of Ann's clients.

As is true with most highly successful people, Ann has a rich personal life as well. Ann is a devoted wife to her husband, Tony, and a mother, grandmother, and animal lover. Ann's personal menagerie includes two horses, three dogs, five fish, and a bird.

Much of Ann's vacation time is spent at the stable riding her thoroughbred, Festus, and caring for his stable mate, Frenchie, a senior thoroughbred who is retired from carrying a human on his back. Ann rides English style and has given equestrian lessons to young people. She also participates in horse shows. Ann's love of horses is partially explained by her being a native Virginian and a University of Kentucky graduate.

At home, a modern log house near the Fox River, the dogs command attention. Ginger, Peanut, and Tia receive all that beloved pets could ask for!

American Transportation & Trucking Insurance Company  
Evangelical Lutheran Good Samaritan Society  
Wackenhut Corrections Corporation  
Affiliated Computer Services, Inc.  
Barrett Business Services



UTILIQUEST  
ProLogis Trust  
Boston University

**NEW CLIENTS**

### 2003 Class Schedule

#### Sigma Encore™

January 23-24

February 20-21

March 18-19

April 17-18

May 22-23

June 17-18

July 24-25

August 21-22

September 16-17

October 16-17

November 20-21

December 9-10

#### Analytical Reporting

March 20-21

June 19-20

September 18-19

December 11-12



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