



In The Know

Spring 2003 Edition

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RSG's Silver Anniversary!

RSG achieves a significant milestone in 2003—our 25th year as a provider of risk management information services. In 1978, Risk Sciences Group was incorporated in Delaware as an independent company delivering information and analysis consulting to the risk management community. Joseph Destein founded the company and gave it life. RSG has become one of the most successful RMIS providers today by focusing on the same mission Mr. Destein had in 1978—to help clients reduce their overall cost of risk through effective information management and analysis.

In upcoming issues of *In The Know*, we look forward to sharing with you glimpses of our history and evolution over the past quarter century.

In The Know

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ESPN Versus CNN

By Mike Saladino

With all of the political and economic upheaval in the world today, my eight-year-old son Marc is quite confused. He doesn't understand why Dad is now watching (and falling asleep to) CNN instead of ESPN. As many of you know, it is difficult to explain to an eight year old the turmoil the world is facing, and the stress that this instability places on each of us.

Many of us are concerned not only for our family's well being but also for the economic well being of the companies we work for. Weight upon weight has been added to all our shoulders in the past months.

We at RSG believe the automation tools in Sigma Encore™, such as report scheduling/bursting and automated alert systems, can help alleviate some of the daily stress that you face. And more importantly, our dedicated account management staff is here to help you get through your workday. We pride ourselves on being responsive to your needs, so please do not hesitate to call when you need assistance.

We will see many of you at the RIMS national convention in Chicago. If we miss you at RIMS, make sure you plan to attend our 2003 Partners Conference in Bonita Springs, Florida, so you can see firsthand the enhanced features of Sigma Encore™ 4.0. Hopefully by then Dad will be snoozing to ESPN again.



Know Your Limits with the Sigma Encore™ Policy Module

By Rob Rosenstein

As a result of the hard market, many risk managers have increased their limits and deductibles. The Sigma Encore™ Policy module can help manage this portion of your risk financing program. When you integrate your claim data with the Policy module, you can easily tell how close your organization is to breaching the limits or retention levels of any particular policy.

The starting point within the Policy module is the main Policy Summary panel.

The screenshot displays the 'Policy Detail' screen with the following information:

Policy Summary		Limits / Deductibles	Policy Payments	Exposure Values	File Attachments
Policy No:	WV-6621-00	Renewed From:		Cov:	WC
Inception:	01/01/1998	Expiration:	12/31/1998	Current Status:	EXPIRED
Currency Type:	USD	Claims Made / Occur:	0	Occurrence	
Broker:	B		XYZ BROKERAGE		
Carrier:	S		THE TRAVELERS		
Named Insured:	14		THE SMITH COMPANY		
Loss Payee:	0				
Policy Fund Type:	7		OTHER		
Retro Minimum:	\$0.00	Retro Maximum:	\$0.00		
Deductible Type:	S	SIR	Total SIR:	\$500,000.00	
SIR Threshold Type:	P	PERCENT	SIR Threshold Value:	75	
Premium Costs:	\$350,000.00	Broker Fees:	\$25,000.00		
Expenses:	\$0.00	Taxes:	\$0.00		
Adjustments:	\$0.00	Other Costs:	\$0.00		
Total Policy Costs:	\$375,000.00	Loss Pick:	\$0.00		
Comment:	WORKERS COMPENSATION POLICY				

The highlighted portion of the above screen shot designates this policy as having a Self Insured Retention of \$500,000, with an SIR notification Threshold Value of 75%. These user-defined Total and Threshold SIR values are used when aggregating losses applied to this policy and to alert you when retention levels reach the threshold value.

The next step is to set up your limit and deductible amounts within the policy. One of the Limit screens for the above-referenced policy is shown next.

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Quote

“The hallmark of a well-managed organization is not the absence of problems, but whether or not problems are effectively resolved.”

Steve Ventura

Know Your Limits with the Sigma Encore™ Policy Module

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The screenshot displays the 'Policy Detail' interface. At the top, there are tabs for 'Policy Summary', 'Limits / Deductibles', 'Policy Premiums', 'Expense Values', and 'File Attachments'. The 'Limits / Deductibles' tab is active. Below the tabs, there is a header for 'Limits / Deductibles' and a sub-header 'View Policy Coverage Limit / Deductible'. The form contains several fields: 'Limit Inception Date' (01/01/1998), 'Limit Expiration Date' (12/31/1998), 'Limit Cancellation Date' (//), and 'Limit Status' (EXPIRED). A red box highlights the 'Major Coverage' field (WC) and the 'Deductible Type' field (SR). Below these are 'Limit Name / Type' (19 STATUTORY LIMITS) and 'Sublimit Name / Type' (19 STATUTORY LIMITS). A 'Limit Comment' field contains 'STATUTORY LIMITS'. At the bottom, there are two columns of amounts: 'DEDUCTIBLE AMOUNTS' and 'LIMIT AMOUNTS'. The deductible amounts are Per Claim: \$500,000.00, Per Occurrence: \$1,000,000.00, and Aggregate: \$3,000,000.00. The limit amounts are Per Claim: \$1,000,000.00, Per Occurrence: \$3,000,000.00, and Aggregate: \$10,000,000.00.

As you can see, the limit designates the Per Claim, Per Occurrence, and Aggregate deductible and limit amounts applicable for Work Comp claims tied to this policy that occur between January 1st and December 31st.

With your policy data defined, the next important step is to link each claim to the appropriate policy. When the Policy module is implemented in your system, you will have a field on the Claim Summary panel labeled Policy No., as highlighted in the following screen.

The screenshot displays the 'Claim Summary Information' screen. It contains various fields for claim data. A red box highlights the 'Policy No.' field, which contains the value 'WC45621-00'. Other fields include 'Claim Identifier' (SABCD01954188001), 'Claim Status' (OPEN), 'Branch-File' (0019-054188), 'Occurid' (SABCD01954188), 'Activity Date' (03/01/2002), 'Claimant Name' (HERRING CURTIS), 'Claimant SSN' (032557313), 'Coverage' (127 LOST TIME), 'Accident Date' (11/22/1998), 'Report Date' (11/30/1998), 'Location' (2400 CORAOPOLIS REPAIR CENTER), 'Close Date' (03/01/2002), 'Building' (28 01-2400-0001), 'Reopen Date' (03/01/2002), 'Cause' (WSTLF STRAIN/INJ BY LIFTING), 'Report State' (NC), 'Nature' (STR STRAINED BODY PART), 'Suit Filed?' (Y), 'Part' (BKL BACK-LOWER), and 'Suit Filed Date' (03/01/2002).

This is the only link where your claim data is tied to and subsequently analyzed with policy data. This important marriage of every claim to a valid policy can be done manually by you in Sigma Encore™ or programmatically by your RSG team behind the scenes.

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Know Your Limits with the Sigma Encore™ Policy Module

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Once your claims have been associated with valid policies, you can then analyze the level of limit and SIR erosion, via a combination of tools. Loss erosion exceeding SIR Threshold values can be analyzed using a Sigma Encore™ Quick Template Report that comes standard with the Policy module. In the Policy Reports folder, running the Policy SIR Threshold report yields these results:

Policy Number	Policy Inception/Expiration Date	Policy Broker Name	Policy Carrier Name	Aggregate Number Of Claims	Sir Threshold	Aggregate Claims Total Paid To Date	Variance
AL12345-98-02	01/01/02 12/31/02	Kia Brokerage	St Paul	124	50,000	161,928	-111,928
GLPOL3001-00	01/01/00 12/31/00	McMillan & Sheen Brokers	St Paul	25	50,000	54,235	-4,235
GL4563POL-02	01/01/02 12/31/02	Abc Brokerage	Cigna	17	100,000	117,285	-17,285
PRPOL3003-99	07/01/99 12/31/99	Kia Brokerage	Cigna	26	25,000	28,786	-3,786
WC1A4X99-01	01/01/02 12/31/02	Xyz Brokerage	The Travelers	24	125,000	140,571	-15,571
WC45621-00	01/01/98 12/31/98	Xyz Brokerage	The Travelers	44	375,000	925,057	-550,057
				260		1,427,862	

This report shows all policies designated as SIR where the total paid value for claims tied to that policy is at or exceeding the SIR Threshold value specified. Our highlighted sample policy is exceeding its SIR Threshold value by \$550,000, which means that the appropriate primary or excess carrier should be notified immediately.

Conversely, a different report can be printed listing claims valued at or above a specified percentage of their associated policy's retention level. The following spreadsheet was produced by running a report in Sigma Encore™ and automatically passing the results in to Microsoft Excel®.

ABC Corporation - Open Claims Valued At or Above 50% of Retention									
Claim Number	Accident Date	Cov Code	State	Location	Total Paid	Total Outstanding	Total Incurred	Retention Level	Policy Number
S0146026024001	03/19/1993	127	IA	375	303,599	247,966	551,565	500,000	A—18120—R3
S0146040315001	04/29/1997	127	IA	2548	712,216	1,170,754	1,882,970	500,000	123—7125
S0121090642001	08/29/1997	623	FL	136	224,035	240,585	464,600	500,000	415—7125
S0396076598001	04/24/1998	623	TX	2538	204,563	58,267	262,830	500,000	RMWVC1163094
S0134095373001	07/07/1998	127	MA	2526	291,644	39,514	331,158	500,000	RMWVC1163094
SABCD01954188001	11/22/1998	127	NC	2400	140,495	537,505	678,000	500,000	WC45621-00
GRAND TOTALS:					1,876,552	2,294,571	4,171,123		

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**Coca-Cola Bottlers Association
MWH Global, Inc.
Sears, Roebuck & Company**

NEW CLIENTS

EMPLOYEE SPOTLIGHT

Sarah Nock

By Meredith Randall

Sarah Nock joined RSG in 1987 and is presently Director of Technical Operations in the Corporate Development and Support group. Sarah works in RSG's Atlanta office, interacting daily with Operations staff in each of the branch offices.

Sarah is dependable when called upon to solve a problem or deliver on a commitment.

"Sarah is going well beyond the call of duty. From what I have seen, a three-hour time zone difference is not an issue with Sarah. She is available at 6A.M. PST and way too often is working when I log off at 11P.M. PST." Sean O'Day, RSG Corte Madera

Sarah knows many aspects of RSG applications and technology thoroughly. She is an encyclopedia when it comes to the data interfaces between RSG and Crawford.



"I just wanted you all to know that I appreciate Sarah's efforts in getting the automated takeovers into SISDAT process set up and debugged. Sarah wrote the procedures to output data into a specified format to send to ARMS. She did a great job of coordinating program changes. This is not a high profile project, but it is a very important one when we have to use this for a new client. The success of this whole project is due to Sarah's hard work." Steve Smith, RSG Atlanta

Sarah has been instrumental in the implementation of programming for compliance with regulations that prohibit viewing by employers of specific types of adjuster notes. She was a key technical resource for the development of the Sigma Encore™ Policy module and Shadow Edit. She also supports portions of our billing system. Presently, she is an advisor to the team supporting our Oracle version of the SISDAT daily feed from Crawford.

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OSHA 300 Reporting

By John Killeen

Effective January 1, 2002, all employers must comply with the revised record keeping standards mandated by the Occupational Safety & Health Administration. In response to these revisions, Risk Sciences Group developed a simple and practical OSHA 300 Reporting Module that makes it easier for employers to track injuries, update records, and produce reports as required by law.

Several major changes went into effect with the new OSHA 300 reporting standards. Greater record keeping flexibility has been allowed so that employers can maintain information on computers at centralized locations, as long as data and reports can be easily accessed when needed. Privacy concerns have led to the protection of the names of employees with sensitive injuries and illnesses such as sexual assault, HIV infection, and mental illness.

Most noticeable are the revised forms. The new OSHA Form 300 (Log of Work-Related Injuries and Illnesses) has been simplified and now can be printed on legal-size paper. The new form is shown in part below.

Document Viewer (OSHA3)

100% | 2 of 8

OSHA's Form 300

Log of Work-Related Injuries and Illnesses

Attention: This form contains information relating to employee health and must be used in a manner that protects the confidentiality of employees to the extent possible while the information is being used for occupational safety and health purposes.

You must record information about every work-related incident, about every work-related injury or illness that has the loss of consciousness, restricted work activity or job transfer, days away from work, or medical treatment beyond first aid. You must also record significant work-related injuries and illnesses that are diagnosed by a physician or licensed health care professional. You must also record work-related injuries and illnesses that meet any of the specific recording criteria listed in 19 CFR Part 1904.8 through 1904.11. Exclude it on two lines of a single case if you used it. You must complete an injury and illness incident report (OSHA Form 301) or equivalent for each injury or illness recorded on this form. If you're not sure whether a case is recordable, call your local OSHA office for help.

Identify the Person		Describe the case			Classify the injury or illness	
(A) Case No.	(B) Employee's Name	(C) Job Title	(D) Date of injury or onset of illness	(E) When the event occurred	(F) Describe injury or illness, part of body affected, and object or substance that directly injured or made person ill	(G) Use this four-digit number to classify the injury or illness
10000001	MCNROE JAMES	WAREHOUSE ASSOC	09/03/00	0901	OBJECT BEING LIFTED OR HANDLED EXCEEDED CAPACITY	0
10000002	VAN BUREN MARTIN	WAREHOUSE ASSOCIATE	09/03/00	0901	FOREIGN MATTER (BODY PART) IN EYE (LACERATION/LEVEL)	0

The new OSHA Form 300A (Summary of Work-Related Injuries and Illnesses) provides for input of additional data such as number of employees and total hours worked, making it easier for employers to calculate incidence rates.

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OSHA 300 Reporting

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The new OSHA Form 301 (Injury and Illness Incident Report) allows for additional details about how the injury or illness occurred, as illustrated below.

The screenshot displays a software interface titled "Claim Detail Form - WC". At the top, there are several tabs: "Claim Summary", "Coverage - WC", "Financial Summary", "Net Change Detail", "Cumulative Detail", and "Data Change Detail". Below these are sub-tabs: "Occurrences", "Adjuster Notes", "Check Receipts", "Special Coding - WC", and "File Attachments". The main content area is a form with the following fields:

- Claim #: SABC00001C, Clst: JACKSON ANDREW, Acc Date: 05/02/2002, WCLOST TIME, Loc: BETT
- St. Phone#: , Adj. Name: ADJUSTER00001, PH: , Email:
- Special Coding - Workers' Compensation**
- OSHA 301 INFORMATION**
- 1. Full Name: JACKSON ANDREW
- 2. Address: 666 ORCHARD DRIVE
- City/St/Zip: ODESSA, FL 33556
- 3. Birthdate: 02/17/79, 4. Date Hired: 08/02/99, 5. Sex: M
- 6. Physician: DR JOE JONES
- 7. Facility: GENERAL HOSPITAL
- Address: 101 GENERAL HOSPITAL DRIVE
- City/St/Zip: ORLANDO, FL 32828
- 8. Was employee treated in an Emergency Room?
- 9. Was Employee hospitalized as an in-patient?
- 10. Case Number: SABC00001
- 11. Date of Injury or Illness: 05/02/2002
- 12. Time Shift Began: 07:00 AM, 13. Time of Event: 11:00 AM
- 14. What Emp was Doing: CLEANING TOP OF LOCKERS
- 15. What Happened: SPRAIN BACK CLEANING THE TOP OF LOCKERS
- Unsafe Act: WIPING PALLET

At the bottom of the form, there are several buttons: "Edit", "Refresh", "New Claim", "View Location", "View Day", "Print Summary", "Print Detail", "Occurrences Report", "Reserves: \$25,000.00", "WCLT vs MD Claims List", "WCLT vs MD Summary", "Send Email", and "Data Form".

One of the key benefits of the OSHA 300 Reporting Module in Sigma Encore™ is time saving, thanks to utilization of Workers' Compensation claims data that contains many OSHA related elements. For example, employee name, date of injury, department, job, and accident description all share both claim and OSHA recording significance. The cumbersome and time-consuming manual process of filling out forms is virtually eliminated by capturing the appropriate claim details to populate the OSHA 300, 300A, and 301 reports. The claims data and, ultimately, the OSHA related details are collected through periodic loads from a claim handler's system, direct user input into Sigma Encore, or a web-based claim reporting intake system.

An additional strength of the OSHA 300 Reporting Module is its seamless integration into a single Risk Management Information System. Both claim servicing and OSHA details can be managed simultaneously rather than in two standalone systems. Data changes made by claim handlers are reflected in the OSHA data once the next claims load is processed. All of the data remains easily accessible and can be adjusted by Sigma Encore™ users who have the appropriate security. The flexibility exists for a centralized OSHA reporting system within corporate headquarters or a decentralized reporting system with multiple field users responsible for their own locations. Differing securities can be applied so that branch managers can only modify claims at their locations.

Although most of the OSHA details required for record keeping can be found within Workers' Compensation claims data, employers are still held accountable for properly recording, maintaining, and displaying the OSHA reports. Failure to do so may result in penalties and/or fines. Therefore, it is the responsibility of the employer, not the claim handler, to verify the accuracy of the information.

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OSHA 300 Reporting

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For example, the manner by which claim handlers calculate the number of lost or restricted days varies by handler and by state. In some states, the number of lost days is not counted until after statutory waiting periods for Workers' Compensation benefits are met. In contrast, OSHA requires the actual count of calendar days that an employee is away from the job not including the date of injury. Within Sigma Encore™, data is easy to update and the original values supplied by the claim handler are stored in case they will be needed later. In addition to verifying the accuracy of the data, employers are also charged with determining OSHA recordability. Employers can define selection criteria identifying recordability or have all Workers' Compensation claims identified as potential OSHA claims.

Generating the OSHA 300 and 300A reports is a simple process of specifying a year-end date plus a location level in the appropriate Sigma Encore™ report template. The output can be printed at the client's convenience and at the level within the location structure as necessary. Unless specific location codes are selected, every location will have a 300 Log or 300A Summary regardless of claims status.

The OSHA 301 report includes the ability to apply additional search criteria such as accident date or claimant name. This provides the end user an opportunity to print all 301 forms at once or to focus on a specific case, as illustrated below.

Document Viewer (OSHA13)

100% | 1 of 1+

OSHA's Form 301

Injury and Illness Incident Report

Attention: This form contains information on employee health and must be used in a manner that protects the confidentiality of employees to the greatest extent the information is being used for occupational safety and health purposes.

This Injury and Illness Incident Report is one of the first forms you must fill out when a recordable work-related injury or illness has occurred. Together with the Log of Work-Related Injuries and Illnesses and the accompanying Summary, these forms help the employer and OSHA develop a picture of the extent and severity of work-related incidents.

Within 7 calendar days after you receive information that a recordable work-related injury or illness has occurred, you must fill out this form or an equivalent. Some state workers' compensation, insurance, or other reports may be acceptable substitutes. To be considered an equivalent form, any substitute must contain all the information asked for on this form.

According to Public Law 91-596 and 29 CFR 1904, OSHA's recordkeeping rule, you must keep this form on file for 5 years following the year to which it pertains.

Information about the employee

1) Full name	BOBBOE JAMES
2) Street	999 SEASHORE DRIVE
City/State/Zip	COLETT, GA 30528
3) Date of birth	07/24/57
4) Date hired	06/04/98
5) Male or Female?	M

Information about the physician or other health care professional

6) Name of physician or other health care professional	DR. JOE JONES
7) If treatment was given away from the workplace, where was it given?	Facility: GENERAL HOSPITAL

RSG's Sigma Encore™ OSHA 300 Reporting Module, along with our knowledgeable and experienced account service teams, can help your organization comply with the record keeping standards mandated by the Occupational Safety & Health Administration. Give your RSG account manager a call today.

RSG's 18th Annual Partners Conference, October 8th-10th

By Ken Ancona



How do tropical gardens, warm breezes, and the sparkling waters of Florida's gulf coast sound? RSG's 18th Annual Partners Conference will be held at the new Hyatt Regency Coconut Point Resort and Spa in Bonita Springs. Located just minutes from Naples and Fort Myers, we made sure travel is convenient from any destination. Coconut Point Resort features guestrooms with views of lush gardens and the Estero Bay, a private spa and salon, outdoor hot tubs, and an 18-hole golf course designed by Raymond Floyd in conjunction with Audubon International. Visit www.coconutpoint.hyatt.com for more details, including a slide show and virtual tour. We look forward to a conference experience both relaxing and informative.

The conference theme, *The Changing Tide of Risk*, addresses the dynamic nature of our risk and technology industries. Client-presented case studies will describe how RMIS technology is used to help adapt to change. The client panel will discuss topics relative to the changing tide of risk. Breakout sessions led by industry experts will explore aspects of the transformation of risk management.

A general session will review Sigma EncoreTM's latest release. Version 4.0 features a new RSG Portal and a revamped Sigma EncoreTM Reporting module. Classes have been scheduled to provide instruction to clients who want in-depth training on the use and benefits of this new technology.

RSG's always-popular Service Lab will be available for attendees to pre-schedule one-on-one interaction with their RSG account manager to review RMIS questions, utilization, and reporting. RSG staff will be available to assist attendees who desire a closer look at version 4.0 or any module of Sigma EncoreTM.

As 2003 is RSG's 25th year of doing business with you, we will celebrate our silver anniversary with spectacular entertainment. You do not want to miss this conference! Look for registration information coming soon on our website at www.risksciencesgroup.com.

2003 Class Schedule

Sigma EncoreTM

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

June 19-20

September 18-19

December 11-12

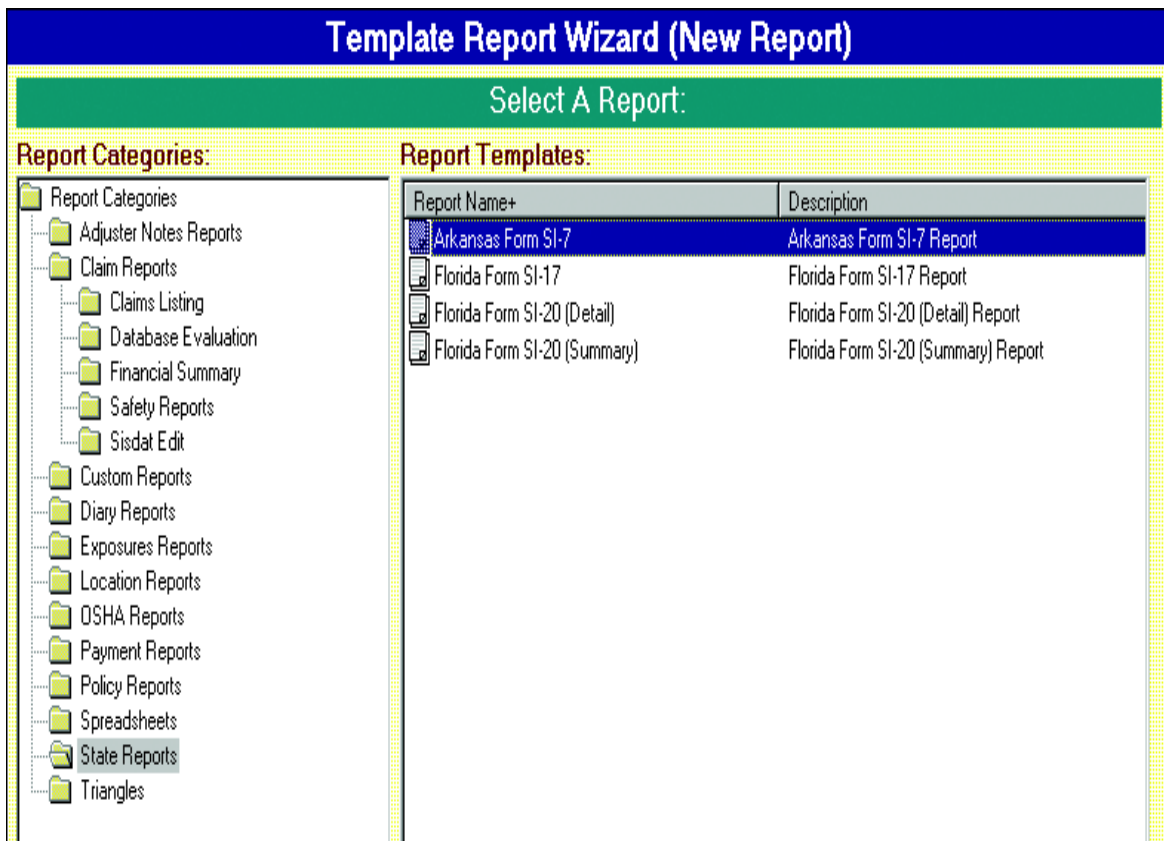
Self-Insured State Reporting

By Chavigny Reynolds

How many times have you looked at the endless amount of mail in your inbox and thought, "I'll get to that tomorrow"? When tomorrow finally arrives, you discover a request from the state insurance department requiring information by the end of the month! In order to maintain your self-insured privilege, the state requires certain forms be completed on an annual basis. Now how will you get these forms to the state in time to avoid the late penalty fees?

RSG can assist you in gathering the required claims information. We review and clarify the specifications required by your state, then we create custom reports and loss runs and add them to your Sigma Encore™ library.

In the example below, a State Reports folder has been added to the Report Categories in Sigma Encore™'s Quick Template Reports. Within this folder, custom reports have been created to assist with Arkansas and Florida state forms.



RSG can also help you prepare for future reporting needs. Why not utilize Sigma Encore™'s Diary system to remind you when the next state report is due? By setting up Diary events to help manage your state reporting requirements, you will be prepared when that email arrives next year.

To learn more about these options, please contact your RSG account representative.

Sarah Nock

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Sarah constantly strives to make programs better. Her contributions in the area of production systems have created a more reliable and better quality service for RSG clients.

“Sarah has been assisting me with complex programming, helping me to automate the SRS load process for the Albertson’s account. Before the automation was completed, I had to be at work by 6:30A.M. to do the daily load. Sarah not only solved my problems, she also acted as a consultant to remind me of other areas to consider. In addition, she followed up with my progress each day and offered off-hour assistance. With her talents and experience, she makes programming a lot easier and more manageable. I cannot imagine what we would do without Sarah.” Belle Chiao, RSG Corte Madera

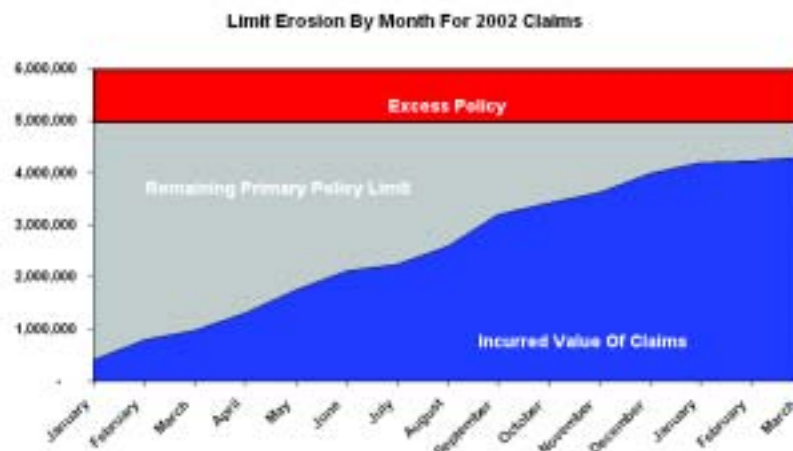
Sarah loves languages and puzzles, and she finds programming a good way to combine these interests. She enjoys each new day at RSG because of the brainteasers that come her way and, of course, the satisfaction of solving those puzzles.

Sarah is a passionate admirer of theatre, art, and classical music. To fuel her sewing hobby, she has a large stash of flannel for baby blankets. She travels abroad frequently, often with fellow alumni of Davidson College. Sarah’s religious faith is the cornerstone of her life.

Know Your Limits with the Sigma Encore™ Policy Module

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Limit exhaustion can also be analyzed by a variety of methods. One such method is the graph shown below. As with the previous example, this graph was easily produced by downloading claim and policy data automatically into Microsoft Excel®.



Many other ad hoc reports can be written and added to your library. These reports can analyze your policy limit exhaustion from either a claim or policy perspective and display the results in a variety of formats.

The seamless integration of the Claim and Policy modules in Sigma Encore™ enables you to perform detailed analysis of your claims, policy limits, and retention levels. Sigma Encore™ is well equipped to aggregate losses as populated through the Claim module, apply this data to the various limits and retentions established in the Policy module, and provide output in various formats that shows loss erosion at percentage of limits and erosion exceeding SIR. This helps you track the exhaustion of your policy limits and retentions, without exhausting yourself. For additional information, please contact your RSG account representative.



RSG
Celebrating 25 Years
1978-2003



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