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From The Managing Director

By Brenda Rarick, Managing Director, Atlanta, GA

This is the first issue of In The Know published since I've become Managing Director, so I wanted to introduce myself. After leaving the banking industry, far too long ago to mention, I have been overseeing business projects with a focus on innovative technology, effective analytics and easy-to-use applications that help clients control their overall cost of risk, which made RSG a natural fit.

Since joining RSG, I've had a chance to delve into the business, analyze our strengths and set four main priorities going forward:

1. Meeting our clients' needs has been and will always be our primary objective. We will continue to offer the service, technology and analytics to help you reach your goals.
2. Our industry is constantly growing and changing, we will advance our products so we can offer new levels of ability, customization and ease.
3. We will expand our ability to handle data globally, handling exchange rates and language translations to give a true whole world view.
4. New mobile technology offers access on an unprecedented basis. We must leverage this technology for our customers.

As a part of our strategy, Dmitri Element 79 provides a modern RMIS with a greatly expanded feature set, including locations and policies, Dashboards Anywhere, Medical Bill Review and other Claims Modules. We are working in such a way so that you experience as little inconvenience and as much assistance as possible.

Crawford & Company's Global Executive Management team sees RSG as a priority for the future. They are investing R&D dollars into our system and developing RSG as a truly global resource for you and the entire industry.

I look forward to working with you all.

Sincerely,

Brenda

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Associate Spotlight: Shane Sagaas

By Susan McPhail, Senior Account Manager, Atlanta, Ga

Shane Sagaas began his career at Risk Sciences Group's (RSG) Mahwah NJ office in April 1999 at the age of 19 as a Network Administrator. Shane has been a valuable resource for RSG since that time, and has contributed highly to the design, maintenance, performance and support of the RSG hardware and software infrastructure. In his current position of Director of Technical Operations, Shane designed and implemented our current disaster recovery plan, firewall, anti-virus, anti-spyware protection, and security patches. With a team of network professionals, Shane directed a project to consolidate the RSG infrastructure from a multiple database server into the single enterprise class server in existence today. This increased system performance by 400%.



Shane has been responsible for our security and password policies, SAS 70 and privacy. He also designed and implemented utilities to aid RSG personnel in supporting our clients more efficiently and quickly. His latest project involves the review of all report processes, to enhance speed and turnaround to all RSG users.

Shane has been working to ensure the reporting environment for the Dmitri SuiteSM is secure and compliant. He is certain to be involved with many aspects of this new RSG endeavor, which we all look forward to rolling out to our users.

Shane lives in and teleworks from Belfast, Maine. He lives with his wife Krista, his son Miles, and soon, a new addition due November 11th. He enjoys tinkering with engines, snowboarding, wake boarding, hiking and the occasional polar bear swim in Belfast (brrrrrr). He is also a few hours shy of obtaining his pilot's license.

We have many exciting things on the Horizon at RSG, and look forward to Shane's involvement in ensuring we provide the best possible Risk Management Information Services to our clients.

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Client Spotlight: Arch Insurance Group

By Angie Isley, Senior Account Manager, Schaumburg, IL

The slogan "Fresh. Thinking." isn't just words, but rather a tenet to live by as exemplified by Arch Insurance Group's success as a market-leading specialty insurer.

Arch Capital Group Ltd., provides a wide range of Property, Casualty and Specialty insurance for corporations, professional firms and financial institutions. Arch operates through insurance companies which include Arch Insurance Company (Arch), Arch Specialty Insurance Company and Arch Excess & Surplus Insurance Company.

With executive offices located at One Liberty Plaza in New York City, Arch has domestic presence with regional offices located in New York City (Northeast Region), Atlanta (Southeast Region), Chicago (Central Region) and San Francisco (Western Region), as well as other offices throughout the United States to support their business. In addition, Arch also operates branch offices in Canada.

Arch's "Fresh. Thinking." perspective is what drives how they do business and why they generate results for their clients. Their capabilities and approach are anchored by (1) Specialization; (2) Flexibility; (3) Careful assessment of Risk; and (4) Deep industry expertise.

Arch's product offerings, marketed principally through producers include: Alternative Markets, Casualty, Construction, Energy, Environmental, Excess Workers' Comp, Executive Assurance, Healthcare, Lender Products, National Accounts Casualty, Professional Liability, Programs, Property, Surety, and Travel & Accident.

RSG started working with the carrier in 2007. Seeking a RMIS capable of consolidating the claim data belonging to their ever-increasing client list, Arch needed analytical tools that enabled them to focus on claim related issues. Currently, RSG captures claim data from 13 different sources including Sedgwick CMS, The Hartford/SRS, Gallagher Bassett, GAB Robins, CCMSI, ESIS, Carl Warren, Engle Martin, PMA Group, FA Richard, REM, Avizent and Crawford and Company.

Consolidating claim data from multiple data sources into a single database alleviates the significant hurdle of performing a comprehensive analysis of their entire national book of business. Prior to RSG, Arch would receive loss runs from each different data source, or have to access each data sources' claim system to retrieve required claim information and merge the data together. Now, Arch users can simply log into RSG's website and collect claim or summary level information for individual clients, or for all clients.

RSG is excited to be working with Arch and enjoys growing along with Arch as they expand their business. They have been a terrific partner. In today's market, it's nice to offer them some "Fresh. Thinking."

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Bills, Bills and more Bills

By David Cohen, Marketing Manager, Atlanta, GA

For clients that have Medical Bill Review (MBR) data loaded, they now have a new window into their MBR information. The MBR module available with new panels and grids shows users important, down-to-the-penny data about a claim.

The MBR feature has the capability to bring in data from any bill review source and display it in an easy to understand format. Sigma Encore'sSM screens lay out the information in a logical organization.

Medical Bill Review / Network Summary	
ALL MEDICAL BILLS FOR THIS CLAIM	
Total Charges on all Medical Bills:	275,782.65
Duplicate Savings:	52,316.20
MBR Savings:	109,821.62
Network Savings:	20,987.90
Total Savings:	183,125.72
Total Savings Excluding Duplicates:	130,809.52
% of Savings:	66.40
% of Savings Excluding Duplicates:	58.54
Total Allowance for all Medical Bills:	92,656.93
MBR Fee:	27,455.42
Network Fee:	5,247.10
Total Fees:	32,702.52
Net Savings:	150,423.20

A "View Medical Bill Review" button on the bottom of the screen navigates you directly to the MBR data. The button will launch the Medical Bills Search Results List and show a list of the individual bills with the provider, the network, date of service, initial bill amount, duplicates, MBR savings, Network savings and the final paid amount.

There are several screens that allow for a more in-depth look to the payments. By double clicking on an entry or the Medical Bill Detail link you can then access the claimant, provider and diagnosis. The Medical Bill Check Information page makes it easy to look up the check number, date of issue, who it was made out to and amount. The Medical Bill Line Item can give you a summary of each individual bill, which includes the reduction and the reason for that reduction. The Medical Bill Review/Network Summary gives a summary of the entire claim's bills, savings and medical costs.

The result of these tools is a greater understanding of your claims, medical costs and MBR program. If you'd like to learn more about your MBR data and Sigma Encore, contact your RSG account manager or call 1-800-619-0224.

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It's All About You

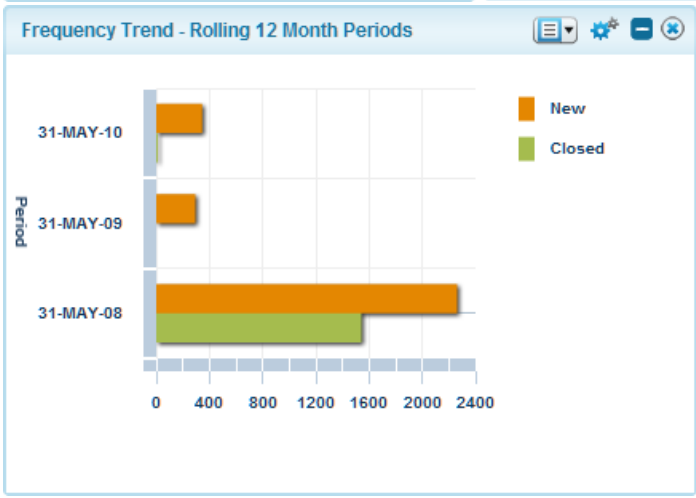
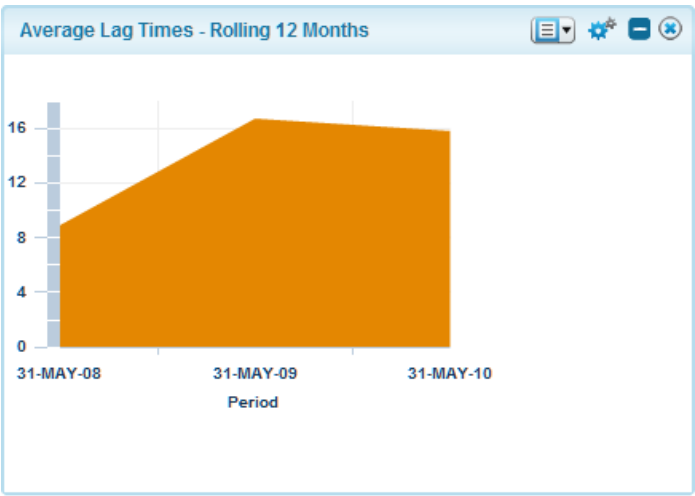
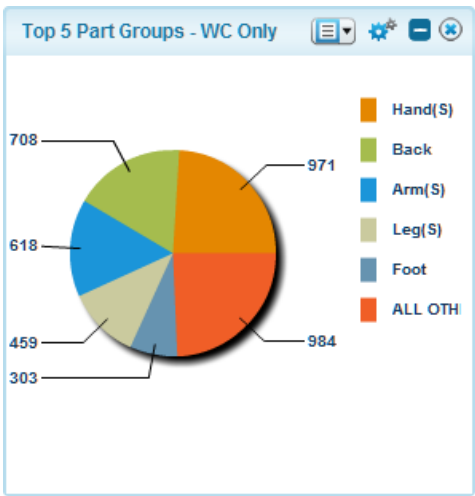
By Rob Rosenstein, Project Manager, Atlanta, GA

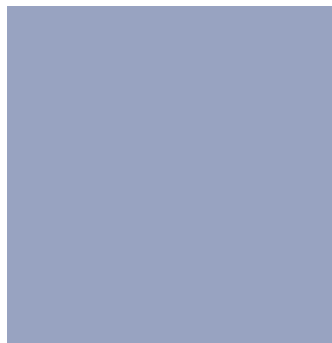
You're working on that claim for Joe Gilbert*, who slipped off the loading dock and landed on his back. You want to understand the cost per reserve category. You don't want to see this chart for all of your claims, and you don't want to go to some special "Dashboard" page. You want to view the data you want, the way you want it, where you want it. With the Dmitri Suite's affectionately nicknamed "Dashboards Widgets" feature, you can create any of a number of "widgets" and place them on any page in the system.

The widgets available in Dmitri, such as Charts, Grids, and Forms, are powerful tools that will help you do your job better and quicker. They enable you to dynamically manipulate your data in the way most meaningful to you.

CHARTS

A chart usually refers to any type of graphical display of data. Dmitri offers you five main types of charts: bar, column, area, line and pie. Each type of chart allows you to drill down for more detailed information. For example, which payments made up the 36% that were designated as Medical? When did those payments go out? Your data is an open book.





OTHER WIDGETS

Charts can give you a quick summary of your data, but other widgets can also be useful for doing more detailed analysis.

Grid widgets are a great way to get an overview of your data, while still revealing some details. A few advanced features built into Dmitri's grids include multi-level sorting, group sorting with subtotals and collapsible groups, dynamic filtering and column preview. Best of all, once you have the grid configured exactly the way you want it, you can save that configuration so that it will come up that way next time, specific to your user ID, if allowed.

In addition to Charts and Grids, Form widgets are used to display, edit or enter information specific to one record, such as a loss descriptor, location or the accident description. Dmitri is smart enough to dynamically display information and/or make it editable to you, depending on the specific permissions assigned to your user ID.

ALL ABOUT YOU

In addition to Dashboard Widgets, Dmitri also provides other ways to tailor the system to your specific needs. For example - with a few simple mouse clicks, you can personalize any widget, including such attributes as its title, size, layout, and where it displays on the page. Another useful feature is the ability to instantly designate any search criteria or individual record as a "favorite," for easy, one-click access at any time. These features, plus others such as user-specific, context-sensitive online help, empower you to create an environment that is specific to you and your preferences.

So the next time you're looking at Joe Gilbert's claim, or trying to figure out ways to prevent other "Joe Gilberts," everything will be just a mouse click away. Contact your RSG account manager today, to get a demo of Dmitri and see how it can work for you!

*Joe Gilbert is a fictional character

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RSG's Makeover

By David S. Cohen, Marketing Manager, Atlanta, GA

It's said that looks are only skin deep, but in business that look is an important part of any product. As companies like Apple, Kohler, and Harley Davidson understand, design is an important part of a brand and of a company as a whole. As Apple's founder Steve Jobs has said, "Design isn't just how it looks, it's a part of how it works."

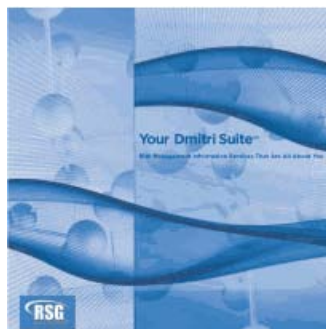
DMITRI DESIGN

The Dmitri Suite has been designed to be as visually friendly as it is user friendly. Colors were specifically chosen for every element. Icons make it easy to identify and choose different tools. Graphs, forms and charts were carefully worked out to be easily read and understood.

In addition to the look of the screens, we have branded the suite with a new, distinct name: Dmitri. The Suite was named after the Periodic Table's founder, Dmitri Mendeleev. The brand also took its cues from the scientific background behind the name. The logos for each element played off the blocks of the periodic table and the new Dmitri Brochure uses atoms as icons. To signify the strengths of every level of use, RSG named each application after different elements of the Periodic Table:

- Element 26, know IT!SM, or iron, allows Broadspire clients a real time view into claim detail. It's quick and easy.
- Element 47, explore IT!SM, or silver, helps understand an overall claim management profile.
- Element 79, analyze IT!SM, or gold, gives you virtually unlimited, ad hoc reporting and analytic capabilities.

RSG'S MAKEOVER



With a new product, it seemed like a great time to update the RSG brand as well. To create a new look, we revised the RSG logo. We chose a more contemporary typeface and simplified the swooshes that previously encircled the RSG name into one recognizable element.

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Statistical Reporting – the five Ws.

By Rob Sklar, Director Client Services, Mahwah, NJ

We are taught early in life about the five Ws – Who, What, Where, When and Why. Up and down your organizational ladder, people are asking the same questions in reference to their program. RSG's statistical workbook answers the five W questions hundreds of times each day.

WHO: Every organization needs C-level reporting, which has caused our account managers to become artists. We create reports that present your data in ways that lead to action.

WHAT: How many different ways can 'spend' be graphed? Spend and book reserves? Spend, reserves, and open litigated inventory? Pie charts or bar graphs? The importance of each category depends on the reader, so the placement of a chart on a page is as critical as the integrity of the data itself. Just as the insurance industry leaders have not standardized loss descriptors, so too are there infinite ways to graph data.

Field-level distribution has been simplified by automation, and the goal has become the satisfaction of all recipients with one or two routine reports. RSG excels at this task as well. Audiences may include Accounting, Human Resources, Legal, Operations Management, Safety and Loss Prevention, Nursing, etc., all of which have different needs or viewpoints. Loss runs include new events but may also include reminders of the lingering effects of catastrophic events or claims occurring under prior regimes. RSG tailors reports to meet specific needs.

WHERE: Located in RSG's Library of Custom Items, what follows are several examples of statistical reports RSG provides to clients every day.

WHEN: This report is available anytime. If you have problems finding it, ask your Account Manager.

General Liability												
Ranked Cause Description	Frequency				Severity							
	Number of Claims	Rank	% of Total	Cumulative %	Total Incurred	Rank	% of Total	Cumulative %	Average Incurred	Rank	Largest Incurred	Rank
2007												
Fall Or Slip In Our Building	2,673	1	51.5%	51.5%	13,696,697	1	71.9%	71.9%	5,124	10	265,000	1
Fall/Slip Miscellaneous	577	2	11.1%	62.7%	710,359	3	3.7%	75.6%	1,231	24	72,000	9
Struck/Inj By Miscellaneous	258	3	5.0%	67.6%	174,663	8	0.9%	76.5%	677	31	27,000	13
Fall Or Slip In Parking Lot	239	4	4.6%	72.2%	1,935,989	2	10.2%	86.7%	8,100	5	135,000	2
Claimant Struck By Falling/Flying O	218	5	4.2%	76.4%	126,853	11	0.7%	87.3%	582	32	22,000	17
From Shopping Carts	195	6	3.8%	80.2%	69,918	14	0.4%	87.7%	359	36	15,000	21
Claimant Struck Against Object	188	7	3.6%	83.8%	428,528	4	2.2%	89.9%	2,279	17	107,500	4
Inverse Condemnation	142	8	2.7%	86.6%	80,294	13	0.4%	90.4%	565	33	35,000	10
Fall/Slip On Same Level	90	9	1.7%	88.3%	206,341	7	1.1%	91.4%	2,293	16	30,056	12
Fall Or Slip On Sidewalk	87	10	1.7%	90.0%	406,013	5	2.1%	93.6%	4,667	11	97,500	5
Subtotal for: 2007												
Ranked	4,667		90.0%		17,835,654		93.6%		3,822		265,000	
All Others	520		10.0%		1,224,205		6.4%		2,354		110,000	
Total	5,187		100.0%		19,059,859		100.0%		3,675		265,000	
2008												
Fall Or Slip In Our Building	3,118	1	63.0%	63.0%	4,527,714	1	76.8%	76.8%	1,452	10	151,500	1
From Shopping Carts	353	2	7.1%	70.1%	151,584	3	2.6%	79.3%	429	20	18,500	13
Claimant Struck By Falling/Flying O	291	3	5.9%	76.0%	128,465	5	2.2%	81.5%	441	19	27,000	10
Fall Or Slip In Parking Lot	234	4	4.7%	80.7%	252,689	2	4.3%	85.8%	1,080	13	47,500	4
Claimant Struck Against Object	233	5	4.7%	85.4%	121,062	6	2.1%	87.8%	520	18	40,000	7
Inverse Condemnation	140	6	2.8%	88.3%	39,305	12	0.7%	88.5%	281	24	15,000	14
Claimant Struck By Power Doors	64	7	1.3%	89.6%	144,247	4	2.4%	91.0%	2,254	3	102,500	2
Torn/Stretched Carpet	63	8	1.3%	90.8%	118,096	7	2.0%	93.0%	1,875	7	26,000	11
Fall Or Slip On Sidewalk	61	9	1.2%	92.1%	75,183	9	1.3%	94.2%	1,233	11	45,000	6
Fainting/Seizures/Convulsion/Heat	56	10	1.1%	93.2%	3,883	22	0.1%	94.3%	69	32	2,083	21
Subtotal for: 2008												
Ranked	4,613		93.2%		5,562,227		94.3%		1,206		151,500	
All Others	337		6.8%		336,058		5.7%		997		70,086	
Total	4,950		100.0%		5,898,285		100.0%		1,192		151,500	

WHY: Reports allow risk managers and company leadership to analyze and understand their risk information so they can put policies and programs in place to control costs. Frequency, costs, locations and dozens of other factors can tell the story of your risks and your company's needs.

While some readers like this report and all of its data, others want graphical illustrations. The possibilities are endless.

Policy Year	(All) ▾	Select Policy Year from "drop down" list			
Calendar Year	(All) ▾	Select Calendar Year from "drop down" list			
Accident Category	(All) ▾	Select Accident Category from "drop down" list			
Agent of Loss	(All) ▾	Select Agent of Loss from "drop down" list			
Body Part	(All) ▾	Select Body Part from "drop down" list			
Site Lowest Name	(All) ▾	Select Site Lowest Name from "drop down" list			
		Claims		Net Incurred	
<input type="radio"/> A-Z		<input checked="" type="radio"/> Z-A		<input type="radio"/> Z-A	
<input type="radio"/> Z-A		<input type="radio"/> A-Z		<input type="radio"/> A-Z	
Loss Location State ▾	Count	Percent	Amount	{Percent}	Average
CA	47	25.54%	\$985,266	63.39%	\$20,963
NJ	36	19.57%	\$27,394	1.76%	\$761
FL	29	15.76%	\$110,896	7.13%	\$3,824
IL	20	10.87%	\$160,970	10.36%	\$8,049
NY	17	9.24%	\$57,071	3.67%	\$3,357
CO	10	5.43%	\$29,507	1.90%	\$2,951
MO	8	4.35%	\$47,403	3.05%	\$5,925
PA	4	2.17%	\$123,156	7.92%	\$30,789
TX	4	2.17%	\$3,397	0.22%	\$849
AZ	3	1.63%	\$2,977	0.19%	\$992
NC	3	1.63%	\$2,645	0.17%	\$882
MN	1	0.54%	\$206	0.01%	\$206
VA	1	0.54%	\$1,762	0.11%	\$1,762
KY	1	0.54%	\$1,736	0.11%	\$1,736
Grand Total	184	100.00%	\$1,554,386	100.00%	\$8,448

Actuaries typically receive four loss triangles - Paid, Incurred, Frequency, and Open Frequency. With these four triangles, here are some other analyses that can be performed:

- Disposal Rate (speed of close)
- Closed Frequency
- Period-to-period Paid ('Spend')
- Period-to-period Incurred change
- Average Paid per Closed Claim
- Period-to-period claim counts
- Outstanding per Open Claim
- Payout Rates
- Book Reserves
- Avg. Incurred per open claim

RSG has utilized MS-Excel® and MS-Access® to create a wide-variety of client-specific tools for their desktops. In this example, RSG provides the tool; the user does the analysis to answer their own questions.

Data Valued as of 2/28/2010					
09-10					
Payroll	23,308,054.15	Loss rate %			Loss rate %
Number of Claims	208	0.8924	Incurred	\$1,143,728	4907.0075
Open Claims	111		Reserves	\$725,543	
Open Claims %	53%		Paid	\$418,185	
Closed Claims	97		Recoveries	\$0	
Closed Claims %	47%		Average Total Per Claim	\$5,499	
Average Cost of Closed Claims	\$1,185		Reporting Lag Average (in Days)	# of Claims	% of Claims
			0 to 3	142	68.3%
			4 to 7	37	17.8%
			8 to 14	16	7.7%
			15 to 30	9	4.3%
			31+	4	1.9%
Record Only	35				
Record Only Expenses	\$207				
Indemnity Claim Count #	88		Loss Stratification	# of Claims	Total Incurred % of Total Incurred
Indemnity Claim Count %	51%		\$0 to \$10,000	171	\$229,058 20.0%
Indemnity Incurred \$	\$285,328		\$10,001 to \$25,000	23	\$360,252 31.5%
Indemnity Average \$	\$3,242		\$25,001 to \$50,000	12	\$406,186 35.5%
Indemnity Expense	\$143,881		\$50,001 to \$100,000	2	\$148,232 13.0%
Indemnity Medical Incurred	\$641,985		\$100,001 to \$250,000	0	\$0 0.0%
Indemnity Recovery	\$0		\$250,001 to \$350,000	0	\$0 0.0%
			\$350,001+	0	\$0 0.0%
Medical Only Claim Count #	85		Life (in Days Open)	# of Claims	Total Incurred % of Total Incurred
Medical Only Claim Count %	49%		of Closed Claims		
Medical Only Incurred \$	\$63,486		0 to 30	4	\$3,580 0.3%
Medical Only Average \$	\$747		31 to 90	60	\$39,238 3.4%
Medical Only Expense	\$8,841		91 to 180	43	\$79,860 7.0%
Medical Only Recovery	\$0		181 to 270	3	\$39,951 3.5%
Medical Only Indemnity	\$0		271+	0	\$0 0.0%
			Still Open	98	\$981,096 85.8%

This is a dashboard designed by a client and implemented by RSG. Most of the sections are subsequently graphed on individual worksheets. Of course, this format won't work for every level of your organization, which is why template reports, charts and worksheets all coexist. These offer the ability for infinite answers to who, what, where, when and why. RSG presents data in new ways every day. Both in text and pictures, we design outputs to suit the unique needs of clients. Contact your RSG account team today and find the answers you need, in the formats you want.

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- [Client Spotlight: Arch Insurance Group, a great company and a great partner](#) (HTML)
- [Bills, Bills and More Bills, a look at Medical Bill Review data](#) (HTML)
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Good News From RIMS

By Ken Ancona, National Sales Manager, Schaumburg, IL

This has been a very eventful year for RSG. One of the highlights, has been the launch our Dmitri Suite at RIMS this year. We held live demonstrations that illustrated our new user interface and the flexibility to create charts, graphs, lists. Visitors were wowed by the convenience of our short-cut panel that allows each user to create, save and then immediately launch at anytime their claims, policies, reports and graphs from their home page.

Another highlight at RIMS 2010 was the appointment of the Risk Manager of the Year. This year it was awarded to Debbie Rogers of ARAMARK. Debbie has a long history with RSG that started when she was with Saint Gobain Inc. and continues today with her risk management direction at ARAMARK. The RIMS committee hosted a breakfast and reception for Debbie. It was at the breakfast that Debbie quoted from RSG's Jim Collins to the hundreds of guests, "Behind every great risk manager is a great risk management team." Debbie used this perspective to thank her staff, her mentors, and her business partners that helped her with all her accomplishments. We are honored to work with Debbie and are proud of the work she does with ARAMARK.



The 2011 National RIMS Convention will be held in Vancouver, Canada. RSG will expect another busy conference where we will be able to discuss the actual user experience with our DMITRI RIMS and demonstrate a more expanded application. If you plan to attend, advanced scheduling will begin after the first of the year and is recommended to ensure our availability and attention to our clients. Hope to see you all there.

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