2026 RMIS Report

Redhand advisors

Welcome

The RMIS market is entering a new phase, one defined not by incremental upgrades, but by a broader transformation in how organizations approach risk technology. What was once a system of record for claims and exposures is evolving into a connected, intelligence-driven ecosystem that supports enterprise-wide decision-making.

This year's report reflects that shift.

Built on insights from over 1,000 risk professionals, vendor briefings, and Redhand Advisors' direct market experience, the 2026 RMIS Report highlights a clear trend: RMIS is no longer just a tool; it is becoming the foundation of a modern RiskTech strategy.

A Market in Transition

Risk management teams are operating in increasingly complex environments, more data, more stakeholders, and greater expectations from leadership. In response, organizations are moving away from fragmented systems and manual processes toward more unified platforms.

Yet many challenges remain. Data is still siloed across claims, policy, finance, and risk control. Spreadsheet dependency persists. Integration is inconsistent. And while interest in analytics and AI continues to grow, many organizations are still building the data foundations required to support them.

The result is a market where ambition is outpacing execution.

The Rise of RiskTech

The scope of RMIS is expanding into a broader RiskTech ecosystem. Vendors are extending capabilities across analytics, automation, risk control, and user experience, while new entrants introduce more flexible, data-first approaches.

For buyers, this shifts the conversation. The key question is no longer just which RMIS to select, but how RMIS fits into a broader, long-term RiskTech strategy.

What This Means for Buyers

Leading organizations are approaching RMIS decisions with greater discipline. They are defining a clear technology vision, prioritizing data architecture, and evaluating integration and workflow capabilities as core requirements.

Most importantly, they recognize that RMIS selection is not just a procurement decision; it is a strategic investment that will shape their risk function for years to come.

How to Use This Report

This report is designed to support that journey.

Whether you are evaluating a new RMIS, optimizing an existing platform, or defining your broader RiskTech strategy, the insights in this report are intended to provide clarity, context, and practical guidance. We encourage you to use it not just as a source of information, but as a tool to challenge assumptions, align stakeholders, and make more informed, defensible decisions.

A Final Perspective

The future of RMIS is not just connected, it is intelligent, integrated, and intentional.

Organizations that succeed will be those that treat RiskTech as a strategic enabler of insight, efficiency, and resilience.

We hope this report helps you navigate that future with confidence.

Patrick O'Neill
Founder & President
poneill@redhandadvisors.com

Table of Contents

About Redhand Advisors

Redhand Advisors

Redhand Advisors is the leading provider of consulting services and market research for the risk management technology (RiskTech) market.

Redhand's mission is to support organizations as they drive business performance through improved risk management, and to assist clients in making informed business and technology decisions by providing actionable advice, support, subject matter expertise and in-depth knowledge on the risk technology market.

The firm offers expertise in a broad range of risk technology solutions including: IRM, RMIS, Claims, GRC, EH&S, Risk Pool Administration, Underwriting and AI/Analytics platforms. They support the entire system lifecycle from system analysis, vendor selection and implementation to solution alignment and optimization.

Redhand advisors

Patrick O'Neill

Founder & President

Patrick O'Neill is the founder and president of Redhand Advisors. A widely respected thought leader in RiskTech, he founded the firm in 2015, bringing more than three decades of experience in risk technology solutions.

Previously, he was president and chief operating officer for a startup focused on workers' compensation and disability management solutions.

Earlier, at Marsh, he was a founding member of the broker's risk management information system business and held a series of leadership roles in that unit. During his tenure, he worked directly with hundreds of clients to help them implement and use the technology solutions.

poneill@redhandadvisors.com
+1 (404) 666-0418

About the RMIS Report

The RMIS Report offers in-depth analysis of the Risk Management Information System (RMIS) and RiskTech market, delivering a broad understanding of the solutions available rather than a straightforward ranking of vendors. This approach acknowledges the diversity and specificity of needs across different organizations, highlighting the importance of aligning a system's capabilities to an organization's unique requirements.

The methodology behind the report relies on a combination of extensive user feedback, vendor-supplied information, and Redhand's considerable industry expertise.

Here's a closer look at each component of the methodology:

1. **User Survey**: Conducted in early 2026, the survey's broad outreach and significant response rate enhance the report's credibility and relevance. Gathering insights from approximately 1,000 risk and claim professionals provides a robust foundation for understanding user satisfaction and needs across the providers. This method ensures that the report reflects actual user experiences and expectations, though the anonymity and confidentiality of responses underscore a commitment to unbiased data collection.

2. **Vendor RFI**: This component is crucial for updating vendor profiles and understanding their offerings through a direct information channel. The participation of 39 vendors provides a comprehensive view of the market.

3. **Industry Expertise**: Leveraging our vast experience in RMIS and risk technology, we bring a deep understanding of market dynamics and technological advancements. This expertise is invaluable for interpreting data, contextualizing user feedback, and assessing vendor information.

The report categorizes solutions into three distinct sections: Core RMIS Providers, Bundled RMIS Providers (Insurers and TPAs), and RiskTech Solutions. This format aids readers in navigating the market landscape, focusing on areas most relevant to your needs.

Vendor Profiles

The information in each profile is sourced directly from the Vendor RFI and verified for accuracy based on our industry experience and publicly available data. The user survey results and product scores are sourced directly from the User Survey. The aggregation of these responses into various system and customer experience dimensions provides a snapshot of how well different solutions meet their users' needs. This user-centric approach is invaluable for stakeholders seeking to understand which systems are delivering value and satisfaction to their customers.

Certain minimum thresholds are required to consider a vendor's user survey results to be represenative and therefore published. Additionally, vendor response rates are considered when aggregating the results to ensure the most accurate representation of the user population.

Disclaimer

The RMIS Report is the product of independent research and analysis conducted by Redhand Advisors. It is designed to offer insights in to market trends, user experiences, and system capabilities within the risk management information systems (RMIS) space.

While we strive to provide objective and well-reasoned evaluations, the inclusion or assessment of any vendor or solution should not be in terpreted as an endorsement. Our findings are based on survey data, vendor RFI, and our direct experience with platforms and service providers. Readers are encouraged to consider their unique needs and conduct their own due diligence when making technology decisions. Redhand Advisors makes no guarantees, expressed or implied, regarding the fitness of any vendor, product, or strategy discussed herein.

Vendor Profile Product Legend

This legend summarizes the functional requirement categories referenced throughout the report. Requirements are grouped by section to provide a consistent legend for interpreting scope, capability coverage, and comparative analysis.

Category	Requirements
Core Platform & General Capabilities	Global search; role-based access control (RBAC); configurable data model; document management; contact and entity management; multi-entity support; multi-currency and FX reporting; multi-language support; audit trail and change history; data validation and quality controls
Incident Management	Incident and event management; manual incident/claim entry; bulk upload; EDI intake; real-time API intake; TPA and carrier intake integration; email and document-based FNOL; mobile and web intake forms; guided intake workflows; duplicate detection and matching
Claims Administration	Claim lifecycle management; reserve management; reserve worksheets and approvals; payment processing; payment approvals and controls; subrogation and salvage tracking; CMS / MMSEA Section 111 reporting; state forms and compliance; fraud flags; adjuster assignment and workload tracking; WC FROI/SROI and jurisdictional rules; ISO reporting; claimant portal access
Claims Management	TPA and carrier claim data consolidation; near-real-time claim updates; adjuster note visibility and sync; diary, task, and follow-up tracking; return-to-work and modified duty management
Litigation Management	Litigation tracking; attorney and legal vendor management; legal billing and expense tracking; key dates and milestones; settlement authority and approvals; outcome and verdict tracking; eBilling and legal system integration
Policy & Insurance Program Management	Policy register and history; policy structure setup; layered, towered, and shared limit programs; excess and reinsurance structures; captive support; self-insured retention tracking; fronting program support; policy erosion and limit tracking; program visualization; premium allocation and cost sharing; total cost of risk (TCOR) calculation
Policy Admin & Underwriting	Policy quoting, binding, and issuance; rating engines and premium calculation; deductible and aggregate tracking; renewal workflows and reminders; coverage gap and overlap identification; certificate of insurance (COI) tracking and issuance; policy billing and invoicing
Exposure & Asset Management	Web-based exposure data collection; property and asset value tracking; location and hierarchy management; fleet and vehicle management; COPE data tracking and scoring; historical exposure snapshots; exposure validation and change tracking
Governance, Risk & Compliance (GRC)	Enterprise Risk Management (ERM); risk registers and scoring; compliance tracking; vendor and third-party risk management; business continuity and resilience planning; issue and remediation tracking; action plans and accountability; SOX and internal controls
Environmental, Health & Safety (EH&S)	Safety audits and inspections; environmental compliance; occupational health management; incident, injury, and illness tracking; near-miss and safety observation reporting; root cause analysis; corrective and preventive actions (CAPA); OSHA reporting; training and certification management; mobile inspections and field capture
Risk Pool Administration	Pool-level claims administration; member policy and program management; underwriting and contribution modeling; exposure and member data collection; certificate management; member inspections and compliance audits; actuarial data support and loss development; reinsurance and excess tracking; member portals and self-service access
Reporting & BI	Standard operational and executive reporting; ad hoc reporting; dashboards and visualizations; as-of and point-in-time reporting; scheduled report distribution; loss triangles and development factors; KPI and performance scorecards; export to Excel, PDF, and BI tools
Advanced Analytics	Predictive loss and claim modeling; loss forecasting and reserving support; trend and pattern detection; anomaly and outlier detection; scenario and what-if modeling; peer and industry benchmarking; embedded BI and analytics tools
Artificial Intelligence (AI)	Automated claim triage and routing; claim severity and complexity scoring; risk scoring and prioritization; natural language summarization; intelligent document ingestion and classification; natural language and semantic search; chat-based analytics and insights; AI-assisted report generation; predictive alerts and recommendations; AI governance, explainability, and controls
Automation & Workflow	Configurable workflows across modules; business rules and decision engines; alerts, reminders, and notifications; task management and orchestration; exception handling and escalation; SLA tracking and performance monitoring
Integration	TPAs and claims administrators; brokers and carriers; accounting, ERP, and financial systems; HRIS and payroll systems; document management platforms; API framework (REST / web services); inbound and outbound data feeds; data warehouse and BI integration
Mobile	Responsive web-based design; native iOS and Android applications; offline access and synchronization; mobile incident reporting; photo, video, and attachment capture; field inspections and assessments
Configuration	Custom fields and data models; user-defined forms and layouts; configurable business rules; workflow and approval setup; role-based configuration; configurable alerts and notifications; administrative setup and maintenance tools
Usability	Intuitive user interface; consistent navigation; personalized home pages and workspaces; search, filter, and sort tools; streamlined access to common tasks; accessibility and responsive design; embedded help and guidance; saved views and productivity tools

Focused.
Proven.
AI-Powered.

Aclaimant stays focused on what matters...risk management information, done better than anyone.

The complete RMIS stack, with AI built in from day one:

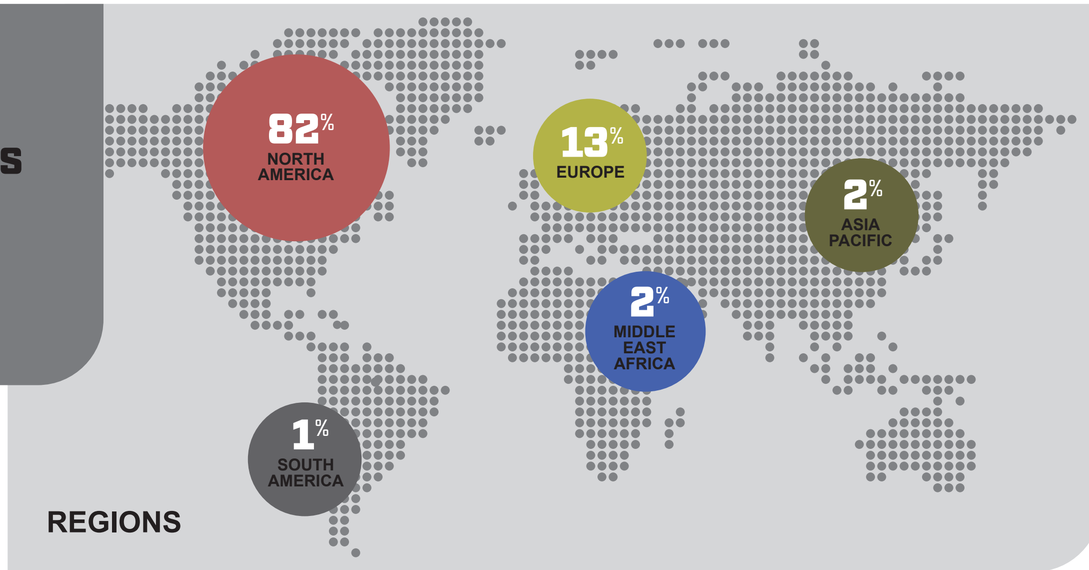
- Purpose-built RMIS to solve your real challenges
- Claims, incidents, policies, exposures, analytics
- AI embedded, not bolted on
- Unlimited users - designed for your whole org
- Focused to help you drive outcomes
- Trusted by companies just like yours to deliver results

2026 RMIS REPORT DEMOGRAPHICS

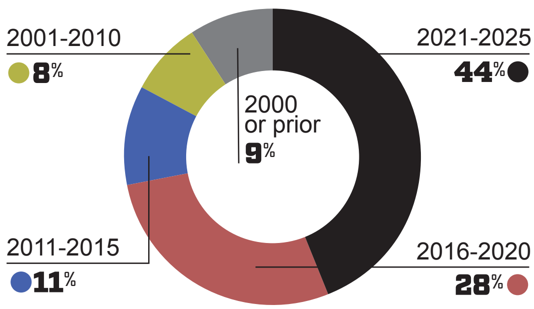
1,002

SURVEY RESPONSES

Redhand advisors



WHAT YEAR WAS THE RMIS FIRST IMPLEMENTED?



WHAT IS YOUR ANNUAL RMIS COST?

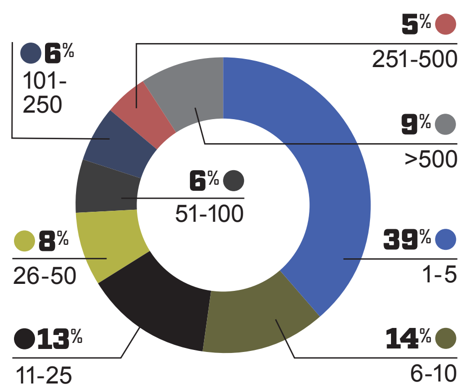
(Approximate costs paid to provider)

- 15% < $10,000
- 14% $10,000 - $25,000
- 13% $25,001 - $50,000
- 19% $50,001 - $100,000
- 19% $100,001 - $200,000
- 13% $200,001 - $500,000
- 7% > $500,000

WHICH OF THE FOLLOWING BEST DESCRIBES YOUR ROLE:

Risk Management	39%
Claims	17%
Safety / Loss Engineering	11%
Human Resources	10%
Insurance	5%
Executive Management	4%
Technology	4%
Broker / TPA / Carrier	2%
Operations / Business Unit	2%
Finance / Legal	2%

HOW MANY RMIS USERS DOES YOUR ORGANIZATION HAVE?



WHAT IS YOUR ORGANIZATION'S PRIMARY INDUSTRY?

Manufacturing	14%
Construction and Engineering	12%
Government	11%
Finance and Insurance	8%
Transportation	8%
Healthcare	8%
Retail	5%
Food and Beverage Services	4%
Education	4%
Real Estate	3%
Utilities	3%
Professional Services	3%

WHAT IS YOUR ORGANIZATION'S ANNUAL REVENUE?

- 29% Less than $500M
- 15% $500 - $999M
- 24% $1 - $4.9B
- 18% $5 - $14.9B
- 14% $15B or more

2026 RMIS Report Technology Survey Insights

The 2026 RMIS Report Technology Survey reveals a market that has matured significantly over the past decade. Most organizations report meaningful value from their Risk Management Information Systems, yet the survey also highlights persistent challenges around system utilization, data management, and analytics adoption.

While satisfaction with current platforms remains strong, many organizations are entering a new phase of RMIS maturity, focused less on acquiring new systems and more on maximizing the capabilities of the platforms they already own.

Key Findings

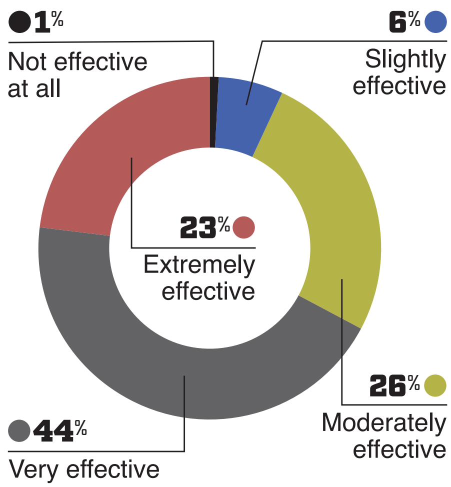
1 RMIS Platforms Are Delivering Strong Operational Value

Most organizations believe their RMIS platforms are delivering meaningful business value.

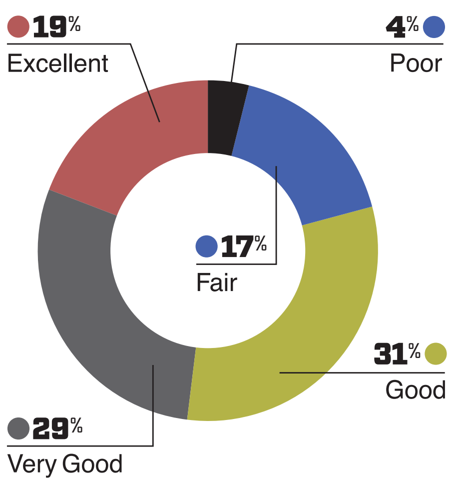
Nearly two-thirds of respondents report that their organizations use their systems very effectively, and nearly 80% of respondents rate their system as providing good or better value relative to cost.

Despite this overall satisfaction, respondents also acknowledge that many systems still have untapped potential.

RMIS EFFECTIVENESS



RMIS VALUE



2 The Market Has Reached a Mature Installed Base

More than 70% of surveyed organizations implemented their current platform after 2016, reflecting significant modernization activity over the past decade. At the same time, nearly half of respondents have already experienced at least one RMIS replacement cycle, indicating that system evaluation and modernization are becoming recurring strategic initiatives.

Most systems are operated by relatively small administrative teams, though a growing number of organizations are expanding RMIS access across broader user groups within risk, claims, safety, and insurance departments.

3 Claims and Incident Management Remain the Core Use Cases

RMIS platforms continue to serve as the operational backbone for claims and incident management activities.

The survey confirms that the most common uses of RMIS platforms include claims management and claims data access (86%), claims administration (60%), incident entry and incident tracking (53%).

Other functions, such as exposure management, insurance program management, and environmental health and safety, are supported by smaller portions of the market.

These findings reinforce the role of RMIS platforms as the central repository for claims and risk data, while broader enterprise use cases such as governance, risk, and compliance remain less widely adopted.

4 Functionality and Data Quality Drive Satisfaction

When asked to identify the factors that most influence satisfaction with their RMIS platform, respondents consistently prioritized system capabilities and data management.

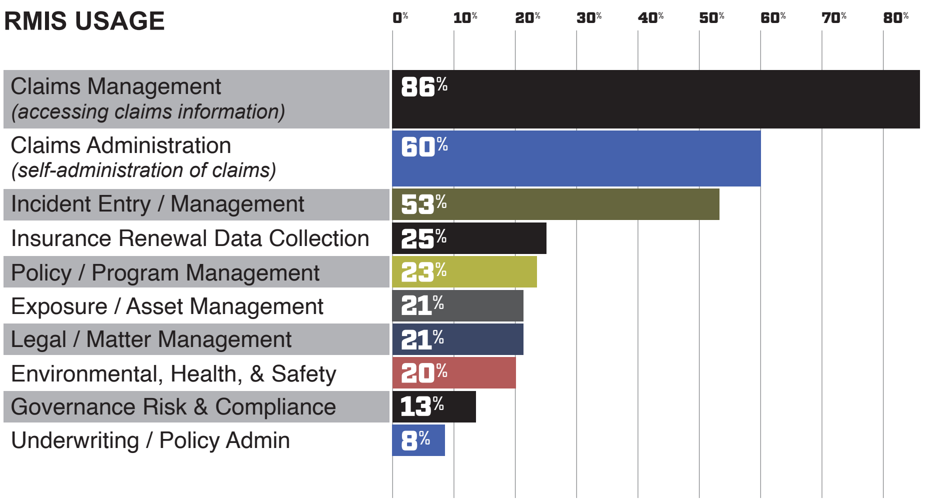
These results highlight the operational nature of RMIS technology. Organizations judge their platforms primarily by their ability to manage complex risk and claims data, generate reliable reporting, and support daily workflows.

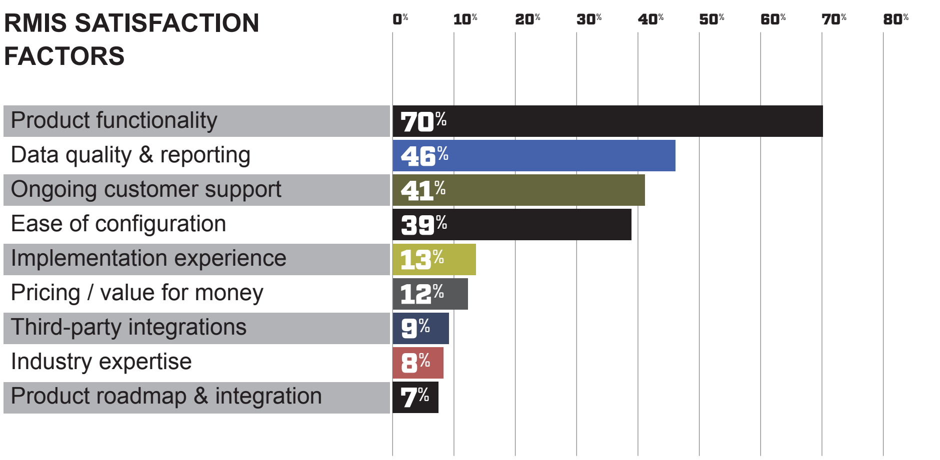
5 Significant Capability Gaps Remain

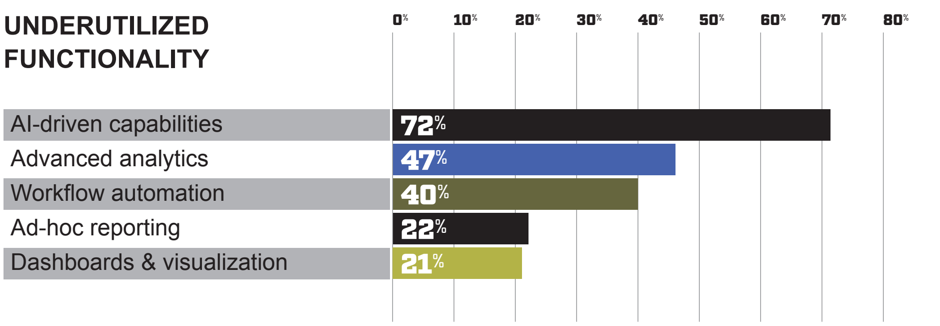
Although many organizations report overall satisfaction with their RMIS platforms, the survey reveals that a substantial portion of available functionality remains underutilized.

The reasons for underutilization are largely organizational rather than technological. The most common barriers include time constraints, limited training, reliance on alternative tools such as spreadsheets or BI platforms, and system complexity.

This capability utilization gap represents one of the largest opportunities for organizations seeking to increase the value of their RMIS investments.







6 Analytics, Automation, and Data Visibility Are Top Priorities

Organizations are increasingly focused on improving how they use risk and claims data to support operational and strategic decision-making.

These priorities suggest that the next stage of RMIS evolution will focus on transforming systems from data repositories into more powerful operational and analytical platforms.

7 AI Adoption Is Emerging but Still Early

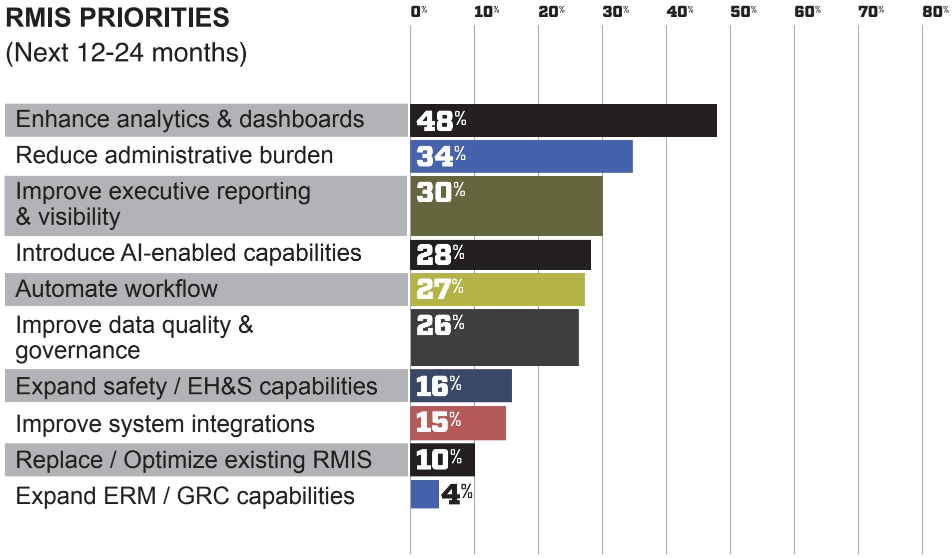
Artificial intelligence is beginning to influence RMIS strategies, but widespread adoption remains limited.

Approximately 60% of organizations report that they are not currently using AI capabilities within their RMIS platforms. Among organizations experimenting with AI, the most common use cases include document ingestion, automated reporting generation, predictive loss forecasting, and automated claim triage.

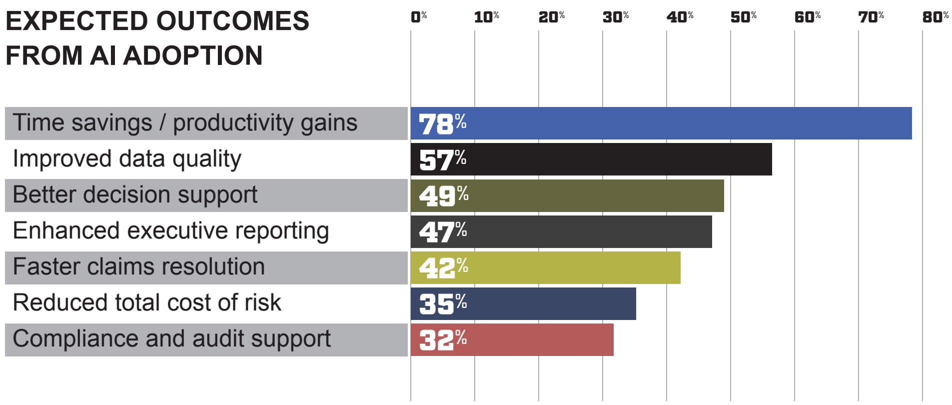
Despite limited adoption, expectations for AI are high. Respondents believe AI could significantly improve productivity, enhance data quality, and support more informed decision-making.

However, several barriers remain, including limited understanding of AI capabilities, data security concerns, and integration challenges.

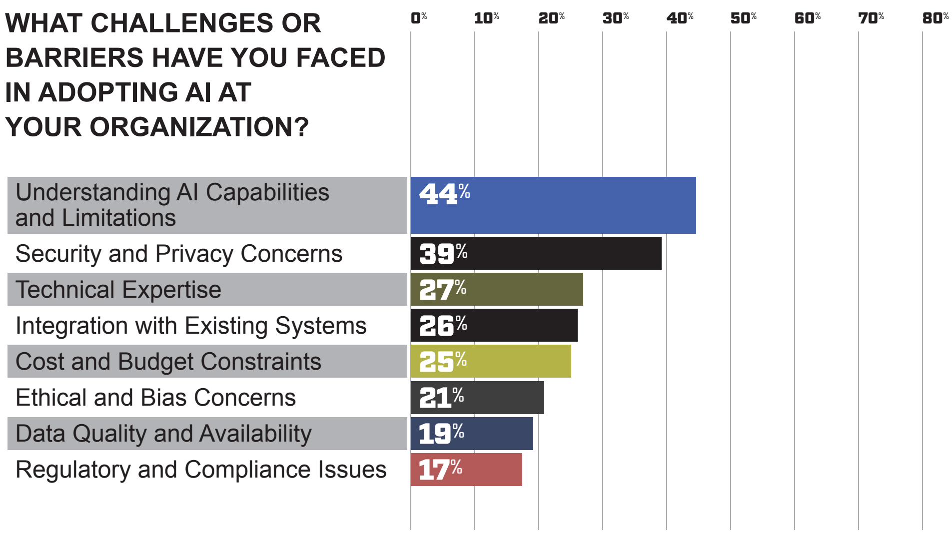
RMIS PRIORITIES
(Next 12-24 months)



EXPECTED OUTCOMES FROM AI ADOPTION



WHAT CHALLENGES OR BARRIERS HAVE YOU FACED IN ADOPTING AI AT YOUR ORGANIZATION?



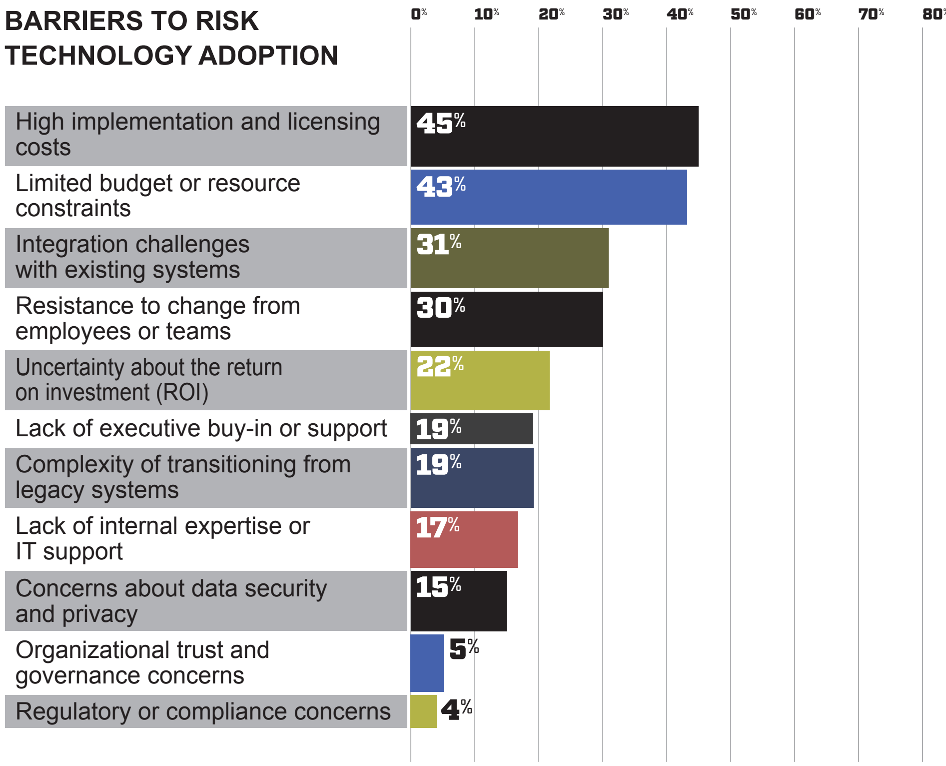
Notably, AI is not yet a universal selection requirement. More than half of respondents report that AI capabilities influence system decisions only when relevant to specific operational use cases.

8 Cost, Resources, and Integration Remain the Biggest Technology Barriers

Organizations continue to face practical constraints when adopting new risk management technologies.

These findings indicate that successful RMIS modernization initiatives must address not only technology selection but also integration strategy, change management, and organizational readiness.

BARRIERS TO RISK TECHNOLOGY ADOPTION



The Next Phase of RMIS Value

The 2026 technology survey suggests that the RMIS market is entering a new stage of maturity. Most organizations already have systems in place and recognize their value. The challenge now is not simply acquiring new platforms but fully activating the capabilities of existing systems.

Future value will likely be driven by improvements in analytics, workflow automation, data governance, and the thoughtful application of AI technologies.

Organizations that successfully close the gap between available functionality and operational usage will be best positioned to unlock the next generation of risk management insights.

LOOKING AHEAD 3 YEARS, WHAT CAPABILITY OR OUTCOME WILL MATTER MOST FROM RISK TECHNOLOGY?

Core RMIS Solutions

Market Update: Core RMIS Solutions

Market Context: The Shift to Intelligent RMIS Platforms

The RMIS market has entered a new phase of maturity, defined not by the digitization of risk data, but by the activation of that data as a strategic asset. Nowhere is this evolution more evident than within the core RMIS platform segment, where standalone, technology-first solutions continue to shape the direction of the broader RiskTech landscape.

RMIS platforms are no longer positioned solely as systems of record for claims and policy data. They are increasingly being designed and deployed as systems of intelligence; platforms that not only store and structure data, but actively inform decisions, automate processes and workflows, and enable predictive insight.

What's Changing: Key Market Shifts

Cloud and Architecture Standardization

At a foundational level, the segment has standardized around cloud-native, SaaS-first architectures. Multi-tenant environments, configurable data structures, and enterprise-grade security are now baseline expectations rather than differentiators.

The competitive landscape has shifted upward. The question is no longer whether a platform supports modern deployment models, but how effectively it leverages that architecture to deliver flexibility, performance, and innovation at scale.

API-First Integration Becomes Foundational

One of the clearest signals from the 2026 Vendor RFI responses is the rapid maturation of API strategies.

AT-A-GLANCE: CORE RMIS PLATFORM SEGMENT

- **Market Direction:** Intelligence-driven, API-first platforms
- **Key Differentiator:** Ability to translate data into actionable insight
- **Primary Challenge:** Implementation complexity and governance
- **Buyer Focus:** Scalability, integration, and AI maturity
- **Outlook:** Continued convergence with broader RiskTech ecosystem

Integration has moved from a technical consideration to a strategic imperative.

Organizations are evaluating RMIS platforms within a broader enterprise ecosystem that includes TPAs, carriers, finance systems, safety platforms, and analytics environments. In response, leading vendors are investing heavily in RESTful APIs, real-time data exchange and bi-directional integration capabilities.

AI Moves into Production Workflow

Artificial intelligence is beginning to take hold as a meaningful layer within RMIS platforms. While maturity varies, the shift from experimentation to production use is clearly underway.
AI capabilities are increasingly embedded across claims workflows, analytics engines, and reporting interfaces; supporting use cases such as automated triage, predictive loss modeling, and natural language querying. Importantly, AI is being woven into the operational fabric of the platform rather than introduced as a standalone feature set.

What This Means: Operational Impact for Risk Organizations

This evolution reflects a broader transition toward augmented decision-making, where technology enhances rather than replaces human judgment.

Organizations now have the ability to:

- *Streamline workflows through automation*
- *Improve decision-making with predictive insights*

- *Reduce latency between data capture and action*
- *Integrate risk data across systems for a unified view*

However, these benefits are only realized when platforms are implemented with discipline and aligned to clearly defined business processes.

Expanding Scope: RMIS Beyond Claims

RMIS platforms are no longer confined to claims management. Vendors are extending into adjacent domains such as:

- *Safety and risk control*
- *Compliance and regulatory tracking*
- *Policy and exposure management*
- *Advanced analytics and reporting*

This convergence reflects a broader market trend: the emergence of RMIS as a central platform for risk operations. As a result, RMIS vendors are increasingly competing not only with one another, but with broader Risk-Tech, EH&S, and GRC platforms.

Implementation Reality: Where Programs Succeed or Stall

Despite advances in platform capability, implementation outcomes remain highly variable.

Vendor responses indicate that success is heavily dependent on:

- *Data readiness and quality*
- *Stakeholder alignment*
- *Scope clarity and governance discipline*
- *Integration complexity across systems*

Challenges such as poor data quality, evolving requirements, and unclear ownership continue to drive delays. As a result, implementation is increasingly viewed not as a technical deployment, but as a strategic transformation initiative requiring strong leadership and execution rigor.

Buyer Perspective: A More Strategic Evaluation Approach

This shift in market capability is driving a corresponding shift in buyer behavior.

KEY CONSIDERATIONS

While the market continues to advance, several important considerations remain:

- **Investment Requirements:** Core RMIS platforms require significant financial and operational commitment
- **Implementation Complexity:** Higher configurability introduces greater implementation and governance demands
- **AI Maturity Variability:** Capabilities vary significantly across vendors; not all solutions are production-ready
- **Ongoing Administration:** Sustained value requires internal expertise or external support

Organizations are placing greater emphasis on:

- *API maturity and integration flexibility*
- *Underlying data architecture and scalability*
- *Embedded AI capabilities and real-world applicability*
- *Long-term alignment with future-state operating models*

The evaluation process has moved beyond feature comparison. Buyers are now assessing whether a platform can support their broader vision for analytics, automation, and enterprise integration.

Redhand Perspective

The RMIS market is not lacking in capability, it is lacking in alignment and execution.

The gap between platform potential and realized value remains the defining challenge across the segment. While vendors continue to innovate, success is increasingly determined by how effectively organizations align technology to process, data, and governance.

RMIS is no longer just a technology decision. It is a strategic investment in how risk is understood, managed, and optimized across the enterprise.

Looking Ahead: The Next Phase of RMIS

The trajectory of the RMIS platform segment is clear. The market is moving toward a future where RMIS is not simply a repository of information, but a dynamic, intelligent system that drives better risk decisions in real time.

The platforms that will define the next phase of this market will successfully balance three critical elements:

- *Flexibility to support complex and evolving organizations*
- *Connectivity to integrate seamlessly across the enterprise ecosystem*
- *Intelligence to transform data into actionable insight*

RMIS is no longer limited by technology - it's limited by execution.

As this evolution continues, one question will increasingly shape both vendor innovation and buyer decision-making:

Can RMIS platforms deliver not just visibility into risk but a sustained competitive advantage through insight, automation, and intelligent execution?

Vendor Insights: Core RMIS

A comparative snapshot of leading RiskTech providers, highlighting positioning, strengths, and key considerations for buyers.

Aclaimant

Positioning: Modern, AI-native RMIS for mid-market and first-time buyers

Aclaimant continues to gain traction by targeting underserved segments of the market, particularly mid-market and first-time RMIS buyers. The platform emphasizes ease of use, rapid implementation, and strong ROI within the first year.

A key differentiator is its AI-first architecture, including agentic AI capabilities and a robust data ingestion pipeline (DIPDASH), enabling faster data onboarding and actionable insights.

The company is also expanding into a more complete platform across claims, safety, assets, and analytics, reducing prior functional gaps.

Strengths

- Rapid implementation and strong time-to-value
- Intuitive, user-friendly interface
- Workflow-driven design improving adoption
- AI-powered insights and automation

Watchpoints

- Scalability for large, complex organizations still evolving
- Expanding feature depth vs enterprise platforms
- Increased competition in middle-market segment

Redhand Take
Aclaimant is redefining expectations for speed and usability in RMIS, with strong momentum but must prove enterprise scalability. Aclaimant is one of the most compelling modern challengers, particularly for organizations priced out of traditional RMIS solutions. The next phase will be proving scalability in larger, more complex environments.

ClearRisk

Positioning: Purpose-built RMIS for public sector, education and mid-market private sector.

Clear Risk continues to focus on offering a streamlined, highly configurable RMIS tailored to the markets. The platform emphasizes ease of implementation, usability, and practical workflow alignment for organizations seeking to move beyond spreadsheets into a modern risk management system.

Recent enhancements focus on modern UI/UX, reporting improvements, and expanded configurability, while maintaining a lower cost of ownership.

Strengths

- High usability and intuitive design
- Faster implementation timelines
- Lower total cost of ownership
- Focused feature set aligned to target market

Watchpoints

- Less breadth vs top-tier RMIS platforms
- Fewer advanced analytics and AI capabilities

Redhand Take
Clear Risk's focus allows it to deliver strong usability and value, particularly for organizations that do not require the complexity of enterprise platforms. However, that same focus limits its applicability beyond its core market.

DXC Technology

Positioning: Legacy RMIS platform undergoing modernization

DXC is positioning its Assure Risk Management platform around a Protect/Extend/Transform strategy, designed to help clients modernize at a pace aligned to their business needs and risk appetite. Rather than forcing core replacement, DXC emphasizes protecting proven the self-insured and legal markets, with heritage systems, extending them through cloud, APIs, AI, integration, and modular enhancements, and transforming to digital or SaaS models when clients are ready. The platform continues to serve a large installed base, particularly in

Strengths

- Large installed base with deep industry expertise
- Stable platform with global support capabilities
- Proven ability to support complex, long-standing programs
- Increased focus on customer-driven enhancements

Watchpoints

- Slower pace of innovation compared to modern platforms
- Less competitive in AI and advanced analytics
- May not meet expectations for organizations seeking rapid transformation

Redhand Take

DXC remains a reliable, stable platform, particularly for long-standing clients. However, the market is moving quickly, and DXC's ability to stay competitive will depend on delivering consistent, visible progress in modernization not just maintaining its existing base.

Klear.ai

Positioning: AI-native RMIS platform (direct competitor to traditional RMIS)

Klear.ai continues to emerge as one of the market's most disruptive challengers, combining traditional RMIS functionality with an AI-first architecture designed to automate workflows, accelerate decision-making, and reduce manual effort. Its modern platform approach positions Klear.ai as a compelling alternative for organizations seeking to move beyond legacy RMIS systems without sacrificing core claims, policy, and risk management capabilities.

Strengths

- AI-first architecture embedded across core RMIS functionality
- Strong automation and workflow intelligence
- Modern UX enabling improved user adoption

Watchpoints

- Early-stage maturity vs established RMIS vendors
- Scalability for highly complex environments still evolving
- Requires validation in large enterprise implementations
- Depth of functionality still maturing in certain areas

Redhand Take

Klear.ai represents a true next-generation RMIS platform, built on the premise that AI should be core to the system of record, not an add-on. It challenges legacy vendors by focusing on automation, usability, and decision enablement, but its long-term impact will depend on its ability to scale and execute in complex environments.

Origami Risk

Positioning: Market-leading, highly configurable IRM platform

Origami Risk continues to strengthen its position as a foundational RMIS platform for complex organizations across the risk and insurance market, with ongoing investment in configurability, ecosystem expansion, and AI-driven capabilities. The platform's strength remains its flexible data model and breadth across claims, risk, policy, and safety, increasingly serving as the system of record across the risk technology stack.

What stands out in 2026 is Origami's continued shift toward platform extensibility and AI enablement. The company is investing in embedding intelligence directly into workflows, moving beyond reporting toward decision support and automation. Additionally, Origami is increasingly positioned not just as an RMIS, but as a core risk operating platform.

Strengths

- Broadest and most flexible platform in the market
- Scalable architecture supporting complex, multi-entity environments
- Mature capabilities across claims, policy, risk, and safety
- Significant investment in analytics, automation, and AI

Watchpoints

- Requires strong governance and implementation discipline
- Complexity can extend timelines and delay time-to-value
- Higher total cost of ownership relative to other platforms
- AI capabilities still evolving into consistent, measurable outcomes

Redhand Take
Origami remains the benchmark RMIS platform, particularly for complex environments where flexibility and scale are critical. However, its success is highly dependent on how well organizations implement, govern, and operationalize the platform. Buyers should approach Origami not just as a system selection, but as a long-term transformation initiative requiring strong ownership and execution discipline.

Riskonnect

Positioning: Integrated RiskTech platform bridging RMIS, GRC, and resilience

Riskonnect continues to execute on its vision of a connected risk ecosystem, integrating RMIS capabilities with broader GRC, compliance, and resilience functions. The platform is increasingly differentiated by its ability to connect traditionally siloed risk data across the enterprise.

Recent enhancements focus on advanced analytics, AI-driven insights, and workflow automation, particularly within claims and incident management. Riskonnect is also strengthening its narrative around enterprise risk intelligence, positioning itself as more than an RMIS rather a strategic decision platform for risk leaders.

Strengths
- Unified platform connecting RMIS, GRC, compliance, and resilience
- Well aligned with enterprise risk and digital transformation strategies
- Configurable workflows supporting multiple risk disciplines
- Continued investment in AI and advanced analytics

Watchpoints
- Implementation complexity across multiple platforms and functions
- Requires strong cross-functional governance and alignment
- Ongoing investment across multiple platforms creates challenges around product alignment, roadmap clarity, and a unified user experience.

Redhand Take
Riskonnect's strength lies in its ability to connect risk across the enterprise, but this also introduces complexity. Organizations that align stakeholders and embrace a cross-functional operating model will unlock significant value. Those that deploy it narrowly as an RMIS risk underutilizing one of its core advantages, enterprise-wide risk intelligence.

Terra

Positioning: Emerging claims and policy platform with modern architecture

Terra is positioning itself as a next-generation RiskTech platform, emphasizing modern architecture, data integration, and analytics. The platform is designed to enable faster implementation, flexible data models, and advanced analytics capabilities.

Key areas of focus include AI-driven insights, real-time data integration, and user-centric design, with an emphasis on reducing complexity compared to legacy systems.

Strengths
- Modern, API-first architecture
- Strong data integration and flexibility
- Simplified user experience
- Designed for scalability and future growth
- Focus on analytics and real-time insights

Watchpoints
- Early-stage market maturity
- Limited large-scale implementation track record
- Functionality still evolving
- Smaller ecosystem compared to established vendors

Redhand Take
Terra reflects the next wave of claims and policy platforms focused on modern architecture and flexibility. The vision is compelling, particularly around data and integration, but buyers should approach with a balanced view of innovation versus maturity.

Product Offerings: Core RMIS Solutions

PRODUCT OFFERINGS	Aclaimant (R)	App Tech (N)	ClearRisk (R)	DXC (R)	EBIX (N)	Insurity (N)	IRM (N)	Klear.ai (R)	MDI (N)	Origami Risk (R)	PCIS (R)	Riskonnect (R)	Spear (N)	Terra (R)	TRUE (N)
Core Platform Capabilities	75%	75%	75%	100%	75%	75%	50%	50%	75%	100%	75%	100%	75%	50%	75%
Incident Management	75%	75%	75%	100%	75%	50%	50%	75%	50%	100%	100%	100%	100%	50%	100%
Claims Administration	50%	50%	50%	75%	75%	75%	25%	100%	50%	100%	100%	100%	100%	50%	100%
Claims Management	100%	100%	100%	100%	75%	75%	75%	100%	100%	100%	100%	100%	100%	50%	100%
Litigation Management	75%	75%	75%	100%	75%	75%	0%	100%	75%	100%	75%	100%	100%	50%	50%
Policy & Insurance Program Management	100%	75%	50%	100%	75%	25%	0%	75%	50%	100%	100%	100%	100%	25%	75%
Policy Administration & Underwriting	50%	25%	25%	100%	50%	25%	0%	100%	75%	100%	100%	100%	100%	50%	75%
Exposure & Asset Management	100%	25%	100%	100%	100%	25%	0%	100%	0%	100%	100%	100%	100%	0%	50%
Governance, Risk & Compliance (GRC)	50%	25%	50%	100%	50%	0%	0%	0%	0%	100%	25%	100%	0%	0%	0%
Environmental, Health & Safety (EH&S)	75%	25%	50%	100%	100%	25%	50%	75%	25%	100%	50%	100%	75%	0%	0%
Risk Pool Administration	50%	50%	50%	100%	0%	50%	0%	75%	50%	100%	100%	100%	75%	25%	75%
Reporting & Business Intelligence	100%	75%	50%	100%	75%	75%	50%	100%	50%	100%	100%	100%	75%	50%	100%
Advanced Analytics	75%	0%	50%	100%	50%	50%	25%	75%	0%	100%	75%	100%	50%	0%	75%
Artificial Intelligence (AI)	75%	25%	25%	50%	100%	0%	0%	50%	0%	100%	50%	100%	75%	0%	0%
Automation & Workflow	100%	50%	25%	100%	50%	75%	50%	100%	50%	100%	100%	100%	100%	50%	50%
System Integration	100%	100%	75%	100%	50%	25%	25%	75%	50%	100%	75%	100%	100%	0%	75%
Mobile Capabilities	50%	25%	50%	100%	50%	25%	50%	75%	25%	100%	50%	100%	100%	0%	25%

Reviewed by Redhand Advisors (R)

Not Independently Reviewed (N)

100% 75% 50% 25% 0%

The information presented in the Product Offerings chart are primarily sourced from self-disclosed data provided by the respective vendors. Redhand has not independently verified the accuracy, completeness, or reliability of this information. The product landscape is dynamic, and the offerings, as well as their features, are subject to change. These charts are intended as a preliminary tool to assist in understanding the range of products available in the market. It should not be relied upon for making purchasing decisions.

2026 RMIS REPORT INNOVATOR

ACLAIMANT

https://www.aclaimant.com

Ownership Privately held

Founded 2013

Contact Alex Chilow, VP of Sales, alex.chilow@aclaimant.com, 847-309-4729

Leadership
Kathy Burns (CEO), David Wald (President), Tom Wimberly (Chief Product Officer), Joel Friedman (CTO)

Headquarters & Locations
Chicago, IL

COMPANY INFO

Employees
50-99

Annual Revenue
Not disclosed

Top Industries
Construction & Engineering, Energy & Utilities, Real Estate & Property Management, Retail & Hospitality, Transportation & Logistics

Product Offerings
AI-Driven Insights, Benchmarking, Claims Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Predictive Modeling, Risk Register, Safety Inspections/Audits, Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Canada, Central/South America, Europe, U.K.

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, TPAs

aclaimant®

USER SURVEY RESULTS

System Satisfaction	8.7
Customer Support	8.7
Implementation	8.6
Ease of Adoption	8.5
Understands Need	8.8
Effectively Used	7.9

Claims Admin	Claims Mgmt
8.6	8.5
Exposures	Incidents
9.2	8.9
Policy	Renewal
8.8	8.4
EH&S	GRC
8.9	n/a
Reporting	Analytics
8.0	7.5
Config	Workflow
8.5	8.4
Usability	Integration
8.6	7.7

Company Overview

Aclaimant is a next-generation AI Powered Risk Management Information System (RMIS) designed to empower every organization to protect what matters most. Our intuitive, easy-to-use and powerful platform enables employers, brokers, carriers and TPAs to reduce the cost of risk and drive higher productivity. Aclaimant transforms the management of data, people, and processes through its workplace safety, incident and claims management, assets and exposures, TCOR/Allocations, Aclaimant AI and analytics solutions. Thousands of safety and risk management professionals rely on Aclaimant to achieve better outcomes.

For more information, visit https://www.aclaimant.com.

Product Information

Aclaimant is a next-generation Risk Management Information System (RMIS) designed to empower organizations to protect what matters most. Our intuitive, powerful platform enables employers, brokers, carriers, and TPAs to reduce the cost of risk and drive higher productivity by transforming the management of data, people, and processes.

Aclaimant centralizes the risk lifecycle through a unified suite of specialized modules:

• Workplace Safety & Incident Management: Streamlined mobile reporting and proactive hazard mitigation

• Claims Management: Automated workflows that reduce "friction to file" and improve outcomes.

• Assets & Exposures: Centralized tracking of organizational values, properties, and risk profiles.

• TCOR & Allocations: Advanced tools to visualize the Total Cost of Risk and automate premium distribution across business units.

• DIPDash™: Our proprietary engine that automates the ingestion, cleansing, and normalization of disparate carrier and TPA data.

Thousands of professionals rely on Aclaimant's AI-driven ecosystem to replace fragmented legacy systems with a transparent, actionable strategy that fosters accountability and achieves superior financial results.

Policy Management: Centralized storage of policy documents, deductibles, renewal dates, and coverage details.

AI & Insights: Embedded intelligence that surfaces predictive analytics and actionable recommendations across the risk lifecycle.

ACLAIMANT

https://www.aclaimant.com

Technology Overview

Aclaimant is built on a modern, cloud-native technology stack hosted on AWS, delivering high availability, security, and scalability. The entire platform is mobile-optimized, providing a seamless experience across any device — from field staff to risk managers. The platform is SOC 2, GDPR, and HIPAA certified, with annual third-party security assessments and data encryption at rest. Aclaimant AI is embedded natively throughout the platform, powering the AI Assistant, AI Intake, dashboard and report creation, and the Insight Center. DIPDash, Aclaimant's proprietary data pipeline, provides visual data ingestion, transformation, and QA for third-party data.

AI Strategy

Aclaimant's AI strategy centers on Active Risk Management: using AI to shift customers from reactive to proactive risk handling. We've embedded a unified AI approach into every phase of our platform to deliver measurable outcomes - not just features. This starts with our AI-enabled workflow platform and DIPDash, a patent-pending data ingestion pipeline, and extends to an AI Assistant that surfaces emerging risks and automates data analysis, plus predictive analytics that mine historical claims data for patterns humans miss. The goal: free risk, safety, and claims teams from manual work so they can focus on strategy - with a longer-term vision of reshaping risk and claims management by 2030.

What's New

Aclaimant has recently introduced transformative updates to its platform to further automate the risk lifecycle:

• DIPDash™ Data Automation: Our proprietary engine now features enhanced auto-mapping and cleansing protocols, reducing the time to ingest and normalize disparate TPA/carrier data by up to 90%.
• Revamped Assets & Exposures: A redesigned module offering granular tracking of properties, fleets, and personnel, directly linked to real-time valuation and exposure of coverage gaps.
• Enhanced Allocations: Sophisticated logic for automating the distribution of premiums and TCOR elements across complex organizational hierarchies.

Aclaimant AI Assistant: Our new generative AI interface that allows users to query data via natural language, summarizes complex claim histories, and provides proactive risk mitigation recommendations.

What's Coming

Aclaimant's product roadmap includes several strategic enhancements planned for release. Key short-term future capabilities include enhanced data visualization and reporting solutions, combined with expansion of our agentic DIPDash AI solution to create unparalleled data quality and trust. Ongoing initiatives include expanding AI and LLM capabilities, with both customer-facing and internal AI initiatives focused on autonomous resolution capabilities and improved response times. These enhancements align with the company's commitment to continuous innovation and meeting evolving customer requirements.

Implementation/Service Methodology

Aclaimant prides itself on its customer-centric service model that prioritizes time-to-value and the continuous expansion of value over time. Our team is regularly recognized for our high level of service and support. Our customers get a named, dedicated Customer Experience Manager (CXM) to oversee their needs. We also have a dedicated Implementation and Product services team that works with the CXM to ensure each customer's success. These groups are supported by our US based support and service team, available for customers via email and chat, to handle day to day and ongoing needs. Aclaimant is able to deliver best in class time-to-value in our RMIS offering utilizing our award winning approach. Aclaimant's time-to-value focused implementation involves each customer receiving a dedicated team of experts to guide them through every step of the onboarding process. This ensures a smooth and successful onboarding experience. Our focus is on delivering a high quality experience for our customers without overburdening our customers along the way.

CUSTOMER EXPERIENCE

Support Availability
8am-6pm CST M-F - Support Center and Chat is 24/7

Support Offered
Dedicated account manager / customer success manager, Email support, In-application support or chat, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Not offered

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Bi-weekly

Implementation Timeframe
3-6 months

Product License
Our product is licensed as SaaS, based on which modules that are deployed

Average Annual Fee
$50k-$99k

Customers
250-499

Users
>20,000

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
GDPR compliance, HIPAA compliance, SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Core workflows and modules

A NEW CATEGORY OF RISK PLATFORM

Risk doesn’t happen at your desk. Your RMIS should work where it does.

Most RMIS platforms serve risk departments. Aclaimant serves entire orgs. From the C-suite to the job site. Because the people closest to risk are the ones who can actually change it.

> *“I’m not a risk manager. I’m a site supervisor. But I log every near miss from my phone before I leave the site.”*
> - Site Supervisor, Aclaimant customer

The first risk platform built *for your whole org.*
Unlimited users. Zero excuses.

AMERICAN TECHNICAL SERVICES, INC.

www.atsrmis.com

Ownership Privately Held

Founded 1989

Contact Craig Zivolich | cziv@atsrmis.com

Leadership
Craig Zivolich

Headquarters & Locations
Palm Harbor, FL 34683

COMPANY INFO

Employees
25-49

Annual Revenue
< $10mm

Top Industries
Government, Insurance, Manufacturing, Nonprofit Institutions, Oil & Gas

Product Offerings
Certificate of Insurance Management, Claims Administration, Claims Management, Data Analytics/Predictive Modeling, Environmental, Health & Safety, Exposure/Asset Management, Governance, Risk & Compliance, Litigation Management, Healthcare Risk Management, Regulatory Compliance (OSHA, GDPR), Policy/Program Management, Risk Pool Administration, Underwriting

Geographies Served
United States, Europe (excluding UK), Asia Pacific

Company Overview

American Technical Services is dedicated to assisting clients in the achievement of excellence in Risk Management. We have helped clients achieve measurable results from their use of our RMIS software and remain committed to the policy of assisting clients to improve their performance in risk management, make better policy decisions, and control risk-financing costs.

We offer Claims Software and IT services for Liability (all lines of business), Workers' Compensation, Disability, Group Health, Underwriting and Safety. These modules have Billing, HR, Assets, AP, Payroll, EDI, ISO, Disability Guidelines, Forms, and Policy Integration.

Product Information

American Technical Services is dedicated to assisting clients in the achievement of excellence in Risk Management. We have helped clients achieve measurable results from their use of our RMIS software and remain committed to the policy of assisting clients to improve their performance in risk management, make better policy decisions, and control risk-financing costs.

We offer Claims Software and IT services for Liability (all lines of business), Workers' Compensation, Disability, Group Health, Underwriting and Safety. These modules have Billing, HR, Assets, AP, Payroll, EDI, ISO, Disability Guidelines, Forms, and Policy Integration, and underwriting.

Technology Overview

ATS.Net is a web-based architecture that provides access to the various RMIS modules that are available from ATS. The architecture gives users and system administrators a great deal of flexibility and control over the way that the system is configured and used.

CUSTOMER EXPERIENCE

Support Availability
24/7

Support Offered
Dedicated support team, Email, Helpdesk, Knowledge base, Manuals

User Conference
None

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
1-2 times a year.

Implementation Timeframe
Varies based on the client.

Product License
In house or SaaS

Average Annual Fee
$80,000

Customers
< 100

Users
1,000 - 4,999

Deployment
On-Premise, Private Cloud, Hybrid

Security Certifications
ISO/IEC 27001, SOC 2, SOC 1, NIST, HIPAA, SOC 3, FedRAMP

Data Encryption at Rest
Yes

3rd Party Assessments
Annually

APP TECH

https://apptechllc.com/products/cloud-claims/

Ownership Privately held

Founded 2003

Contact William Nagle, National Sales and Marketing Director, billn@apptechllc.com

Leadership
Paul McLaughlin, President
William Nagle, National Sales and Marketing Director

Headquarters & Locations
Norwalk, CT

COMPANY INFO

Employees
1-24

Annual Revenue
Not disclosed

Top Industries
Construction & Engineering, Manufacturing, Real Estate & Property Management, Retail & Hospitality, Transportation & Logistics

Product Offerings
AI-Driven Insights, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics, Incident & Event Reporting, Location/Property Mgmt., Policy & Program Mgmt.

Geographies Served
United States, Canada

Markets Served
Middle-markets, Public entities, TPAs

Company Overview

APP Tech builds claims and risk management software for organizations that demand more than legacy systems can deliver. As the originator of the first incident-based claims system, we have refined a platform that gives risk teams a comprehensive, AI-enhanced view of organizational risk. With a focus on our client's experience, we have developed an intuitive interface that puts the right information in front of users at the right time. From workflow automation and deep carrier integrations to subrogation tracking, multi-line claims, and customizable analytics, our cloud-based software is purpose-built to handle the full complexity of modern claims operations simply and efficiently.

Product Information

Cloud Claims is a standalone, incident-based, claims-focused RMIS that streamlines operations from first report through resolution handling all major claim lines including automotive, cargo, and workers' compensation in a single system. It delivers in-depth claims and recovery tracking, capturing all activities, documents, and financials with clean screens and an easy-to-use interface. Deep integrations with carriers, TPAs, and client systems keep data flowing without manual effort, and built-in workflow automation reduces repetitive tasks by triggering multiple actions from a single event. Highly customizable reporting and analytics give teams the visibility they need, when they need it. Recent AI enhancements include smarter image descriptions with keyword search support, making incident documentation faster and more searchable. Enable compliance with MMSEA Section 111 mandatory insurer reporting, state EDI reporting, and OSHA reporting to avoid costly non-compliance penalties. With compliance built in from the start, APP Tech lets risk and claims teams focus on what matters most which is managing outcomes, not paperwork.

Implementation/Service Methodology

APP Tech takes a structured, consultative approach to implementation that begins with a thorough pre-sales discovery process to understand each client's priorities and workflows. A detailed implementation plan outlines clear responsibilities and milestones, keeping the engagement on track and accountable. Our methodology is built for flexibility, enabling our team to adapt quickly when challenges arise. The proof is in the results: APP Tech maintains a 100% implementation success rate across every client, of every size, every time. For continued success, each client is paired with a dedicated account manager who serves as a single point of contact, providing direct access to the right expertise by phone or email. Backed by over 20 years of claims and risk management experience across a broad range of industries, APP Tech's support team brings deep domain knowledge and not generic software support to every client relationship.

CUSTOMER EXPERIENCE

Support Availability
Mon-Fri, 8 am - 6 pm Eastern

Support Offered
Email support, Named support resources, Phone support, Support ticketing system / help desk portal

User Conference
Not offered

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
Per named user. Transaction-based for API. Per RRE ID for Section 111.

Average Annual Fee
<$50k

Customers
<100

Users
1,000-2,499

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Client-configurable

APP TECH

ARCHER

https://www.archerirm.com/rmis-ai

Ownership Private Equity backed
Founded 2001
Contact Sheila Khosrozadeh , Sheila.khosozadeh@archerirm.com, 904-629-6060

Leadership
Bill Diaz, CEO
Jonathan Nichols, Head of RMIS Operations

Headquarters & Locations
13200 Metcalf Avenue
Suite 300
Overland Park, KS 66213

COMPANY INFO

Employees
500-999

Annual Revenue
$100mm-$149mm

Top Industries
Government, Transportation, Manufacturing, Retail, Utilities, Financial Services, Healthcare

Product Offerings
Certificate of Insurance Mgmt., Claims Mgmt., Data Analytics, Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Location/Property Mgmt., Policy & Program Mgmt., Predictive Modeling, Regulatory Compliance, Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Canada, Central America, South America, U.K., Europe (excluding UK), Africa, Middle East, Asia Pacific, Oceania

Markets Served
Large Enterprises

Company Overview
Archer® is a global leader in enterprise compliance and risk management solutions, providing technology to help organizations navigate uncertainty and improve decision-making. For nearly 25+ years, our solutions have empowered clients to manage risk, ensure compliance, and address emerging challenges. Archer® now leverages connected data, automation and modern AI models that give organizations clearer visibility across insurance, risk and operational data. This strengthens decision-making and supports organizational resilience.

Product Information
Archer provides solutions across key risk and compliance domains, including RMIS, each developed in alignment with industry standards, regulations, and best practices. These solutions integrate to give clients a unified and comprehensive approach supported by the latest tools and technology. Archer solutions provide a shared platform for workflows, assessments, reporting, dashboards, and data connections. Additionally, Archer RMIS AI unifies policy, exposure, incident, and claims data to strengthen insurance decision making. AI driven analytics identify emerging loss trends, highlight anomalies, and support renewal preparation. Archer RMIS AI connects with carriers and TPAs to reduce manual effort and improve data accuracy across the insurance lifecycle.

You can manage claims more effectively and efficiently, reduce and track insurance costs, and eliminate opportunities for human error, resulting in better data and lower risk. Insurance is a key element of your risk management program, but only if you can increase efficiency and analysis capabilities, improve information sharing, and avoid silos.

Implementation/Service Methodology
Archer delivers a structured, collaborative approach to implementation and ongoing success. The process begins with alignment between Archer experts and your team to define priorities and success criteria based on your risk management objectives. Deployment follows a phased rollout model, enabling incremental adoption while maintaining business continuity. Organizations can realize value quickly without large scale disruption. Archer supports adoption through training, onboarding, and change management resources, along with a dedicated Customer Success program and access to a global partner ecosystem.

CUSTOMER EXPERIENCE

Support Availability
24/7 globally

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Knowledge base / self-service documentation, Support ticketing system / help desk portal

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
3-6 months

Product License
Archer RMIS AI utilizes SaaS licensing

Average Annual Fee
$50k-$99k

Customers
1,000-2,000

Users
>20,000

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
ISO/IEC 27001, SOC 2, GDPR, FedRAMP

API Strategy
Custom APIs

AI Embedded
Core workflows and modules

CLEARRISK US CORP.

https://www.clearrisk.com/

Ownership Privately held
Founded 2013
Contact Mike Bowman, CRO, mbowman@clearrisk.com, +1 (709) 727-6424

Leadership
Craig Rowe, CEO
Mike Bowman, CRO
Francine Barbe,VP Finance & Administration
Derrick Dunne, VP Engineering

Headquarters & Locations
Wilmington, Delaware

COMPANY INFO

Employees
25-49

Annual Revenue
Not disclosed

Top Industries
Education, Energy & Utilities, Public Entity / Government, Real Estate & Property Management, Retail & Hospitality

Product Offerings
Benchmarking, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Predictive Modeling, Regulatory Compliance, Risk Assessment, Risk Pool/Captive Admin., Risk Register, Safety Inspections/Audits, Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Canada

Markets Served
Large Enterprises, Middle-markets, Public entities, Risk pools

USER SURVEY RESULTS

System Satisfaction	8.8
Customer Support	9.6
Implementation	8.7
Ease of Adoption	8.2
Understands Need	9.1
Effectively Used	7.9

Claims Admin	8.9
Claims Mgmt	8.7
Exposures	n/a
Incidents	9.0
Policy	8.6
Renewal	8.7
EH&S	n/a
GRC	n/a
Reporting	8.3
Analytics	7.2
Config	7.8
Workflow	7.7
Usability	8.3
Integration	7.7

Company Overview

ClearRisk makes risk management tools accessible to risk managers. Built by risk managers, for risk managers, ClearRisk empowers risk managers with actionable data insights and automated workflows within a cloud-based platform that is easy to implement and maintain. ClearRisk's CEO Craig Rowe, a former Risk Manager, recognized that existing solutions were too large, complex, and expensive for many organizations. ClearRisk was created as a cost-effective alternative to optimize risk, manage claims and incidents, and reduce administrative burden. Customers report up to a 95% reduction in manual processing time and up to a 50% reduction in total cost of claims.

Product Information

ClearRisk is the claims and risk management system built for all-sized organizations and risk teams seeking an accessible and cost-effective alternative to traditional enterprise RMIS. Built by risk managers, ClearRisk delivers practical functionality without long implementation timelines or high upfront costs.

Our phased implementation allows organizations to start from day one with core claims, incident and risk management functionality, and expand on features when ready. This means your organization only pays for what's needed, and makes the platform viable for any-sized organization.

ClearRisk supports end-to-end claims and incident management through configurable online data intake forms, automated notifications, email integration, and structured workflows. ClearRisk's automated reporting ensures risk managers and key stakeholders can access risk data, insights, trends and root causes.

Accessible from any device, ClearRisk integrates with TPAs, insurers and brokers to eliminate duplicate reporting and data entry, and improve data consistency.

ClearRisk also includes exposure and COI management, allowing users to associate assets, policies, vendors, and contracts directly with claims and incidents, while streamlining the insurance renewal process.

Customers have reported savings of up to $500,000/year in reduced claims costs, 10% reduction in insurance premiums, and 100's of hours/year in reduced manual effort.

CLEARRISK US CORP.

https://www.clearrisk.com/

Technology Overview

ClearRisk is a modern, cloud-based RMIS designed for flexibility, security, and ease of use. Built on a scalable architecture leveraging the Salesforce platform, it supports configurable workflows, reporting, and structured data capture tailored to public and private sector risk management. The platform includes webform-based intake and follow-up forms for incidents, claims, and other submissions, improving data collection and engagement across departments. ClearRisk integrates with external systems through data import/export and APIs, and emphasizes data integrity, role-based access control, and auditability.

AI Strategy

ClearRisk's AI strategy is grounded in privacy, security, data integrity, and human oversight. In risk and claims management, trustworthy data is everything—AI must strengthen, not compromise, that foundation. We are developing AI capabilities to streamline intake across incidents, claims, and vendor Certificates of Insurance, including intelligent data extraction and coverage validation against contract requirements. Our emerging Agentic AI vision includes a virtual assistant to support risk managers through complex claim lifecycles, policy requirements, and regulatory obligations, while keeping decision-making firmly in human hands. AI will also surface trends and emerging risks across structured and unstructured data.

What's New

Tiered Solutions: ClearRisk is now available in two packages. ClearRisk Essentials is built for organizations ready to move beyond spreadsheets, delivering core tools risk teams need at an accessible price point, with flexibility to add advanced features as requirements evolve. Enterprise layers on additional features, configuration and support for teams needing more from day 1.

OSHA: streamline the entire OSHA 300 and 300A reporting workflow with 1-click report extraction.

Safety Reporting: enhanced safety reporting by adding DART and TRIR calculations to support workplace safety compliance and recordkeeping.

Notification Builder: access configurable email templates to streamline communication to various stakeholders.

What's Coming

COI and Policy Automation: Upload insurance policies and COIs with OCR-powered extraction of key details, streamlining workflow, reducing manual entry and saving time.

Claims Virtual Assistant: Automate task creation, reminders, and workflow monitoring across the claim lifecycle, reducing manual steps and ensuring key tasks are prioritized.

Asset Management and Values Expansion: Enhanced SOV reporting, integrations, and streamlined workflows for clearer risk insights and smoother renewals.

As Of Reporting: Advanced reporting to support loss forecasting, loss triangles, and point-in-time analysis.

Enhanced Safety Features: Audits, inspections, and reporting to strengthen EH&S programs enterprise-wide.

Implementation/Service Methodology

ClearRisk's Customer Success & Implementation Teams, with risk and insurance expertise, provides industry-aligned guidance to help customers maximize value. Besides live 1-on-1 support, customers can access training resources, including videos, webinars, and help documents 24/7. This approach ensures clear communication, self-service learning, and responsive support for a seamless experience.

CUSTOMER EXPERIENCE

Support Availability
Direct support is available Monday to Friday 9 AM to 5 PM EST for all tier levels.

Support Offered
Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Named support resources, Support ticketing system / help desk portal

User Conference
Quarterly

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
3-6 months

Product License
Annual subscription licensing; pay for what you need; no usage fees

Average Annual Fee
<$50k

Customers
250-499

Users
500-999

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
GDPR compliance, SOC 2 Type II

API Strategy
Limited APIs

AI Embedded
Internal operations only

DIRECT CLAIM SOLUTION

https://directclaimsolution.com

Ownership Privately held | Finys, LLC

Founded 2002

Contact Darren Lossia, Director, DLossia@DirectClaimSolution.com

Leadership
Darren Lossia, Director of Risk Management Services
Kurt Diederich, President

Headquarters & Locations
Troy, Michigan

COMPANY INFO

Employees
100-249

Annual Revenue
Not disclosed

Top Industries
Education, Healthcare, Public Entity / Government, Real Estate & Property Management, Retail & Hospitality

Product Offerings
Claims Admin., Claims Mgmt., Data Analytics, Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Incident & Event Reporting, Litigation Mgmt., Policy & Program Mgmt., Vendor/Third-Party Risk Mgmt.

Geographies Served
United States, Canada

Markets Served
Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

Direct Claim Solution is based in Troy, Michigan and is a property of Finys, LLC. Finys is a leader in property and casualty insurance software. With over 200 employees, the company has experienced significant growth over the past 10 years. DCS is designed to serve organizations with specialized risk programs such as Captives, Risk Retention Groups, Risk Pools, Managing General Agencies, Third Party Claim Administrators and Self-Insureds. DCS is one of the only claims platforms with deeply specialized tools segmented by exposure type and industry tailored to significantly reduce the cost of handling and settling claims.

Product Information

Direct Claim Solution is advanced commercial claims and litigation management software. DCS stores and manages claims records from first notice through the phases of investigation to analysis and resolution. DCS is the only platform that equips users with exposure specific and industry specific investigative checklists, legal rule summaries and other tools for the proper determination of coverage, liability and damages. DCS offers field and feature designs for file handlers and managers focused on the areas of strategic litigation management and loss recovery (subrogation). Users can customize features and segment claims according to their unique corporate structure of geographic divisions (sites and stores) and business departments. The system is ideal for Higher Education, school districts, public entities, healthcare, manufacturing, large retail or hospitality chains and special risk programs. Implementation is exceedingly fast and thorough with low cost 6-month trial subscriptions to eliminate any decision risks.

Implementation/Service Methodology

Direct Claim Solution is a web-based application available anywhere in the world. The application can be run on any of the four major browsers. On-site/Premises Implementation is available but not recommended.

CUSTOMER EXPERIENCE

Support Availability
Phone based support for customers is offered from 7AM Eastern to 7PM Eastern time. After hours support is available for customers who require a 24 hour helpline.

Support Offered
Dedicated account manager / customer success manager, Email support, Phone support, Tiered technical support

User Conference

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
<3 months

Product License
Monthly license fees that cover use, hosting and ongoing support

Average Annual Fee
<$50k

Customers
<100

Users
1,000-2,499

Deployment
Cloud-based SaaS (single-tenant)

Security Certifications
SOC 2 Type II

API Strategy
Custom APIs

AI Embedded
Optional add-on

Direct Claim Solution

DXC TECHNOLOGY

https://dxc.com/industries/insurance/self-insurance

Ownership Public
Founded 2017
Contact Lindsey Mann, Presales Manager, lindsey.mann@dxc.com

Leadership
Raul Fernandez, President & CEO
Rob Del Bene, CFO
Ray August, President, Insurance Software and Business Process Services

Headquarters & Locations
Ashburn, VA

COMPANY INFO

Employees
>2,000

Annual Revenue
Not disclosed

Top Industries
Energy & Utilities, Healthcare, Insurance, Public Entity / Government, Transportation & Logistics

Product Offerings
Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Litigation Mgmt., Location/Property Mgmt., Policy & Program Mgmt., Predictive Modeling, Regulatory Compliance, Risk Pool/Captive Admin.

Geographies Served
United States, Africa, Asia Pacific, Canada, Central/South America, Europe, Middle East, Oceania, U.K.

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

USER SURVEY RESULTS

System Satisfaction	7.8
Customer Support	7.3
Implementation	7.4
Ease of Adoption	7.8
Understands Need	6.9
Effectively Used	7.8

Claims Admin	8.3
Claims Mgmt	8.6
Exposures	n/a
Incidents	n/a
Policy	n/a
Renewal	n/a
EH&S	n/a
GRC	n/a
Reporting	6.8
Analytics	6.1
Config	7.6
Workflow	7.4
Usability	8.1
Integration	6.8

Company Overview

DXC Technology is a Fortune 500 global technology services company that helps clients harness the power of innovation to thrive. With deep industry expertise and global delivery capabilities, DXC delivers mission-critical software and services across public, private, and hybrid cloud environments.

Through its Insurance Software division, DXC provides purpose-built platforms and AI-enabled solutions that reduce complexity, improve operational efficiency, and drive measurable outcomes across insurance, risk, and claims operations for organizations worldwide.

With a portfolio that supports organizations of all sizes—from growing enterprises to the world's largest global companies—DXC delivers scalable technology solutions that drive resilience, operational excellence, and long-term business value across the insurance segments.

Product Information

Assure Risk Management is the latest iteration of RISKMASTER, DXC's trusted claims solution with over 40+ years in market. It is a holistic, cloud-based SaaS solution designed to help self-insured employers control healthcare costs, manage employee claims, and ensure timely, compliant claims resolution. It combines AI-enabled business processes, modern SaaS technology, and expert self-insurance support to manage the entire claims lifecycle within a single platform.

The solution integrates incident management with claims management, orchestrating workflows that improve speed, consistency, and efficiency while enhancing visibility into potential risks. Its open API and microservices architecture enable seamless integration with external systems such as fraud detection, intelligent document processing, online incident reporting portals, and human resource systems.

Assure Risk Management centralizes critical tasks, supports self-service and AI-driven capabilities, and provides actionable data insights to support scalable risk analysis. By streamlining processes and supporting regulatory compliance, the solution helps organizations reduce accident-related costs, fines, insurance premiums, and overall workers' compensation liabilities.

Assure Risk Management provides end-to-end visibility across incident and claims activities, connecting data from initial reporting through final resolution. A single platform supports multiple lines of business, enabling trend analysis, faster response, and improved cost control.

DXC TECHNOLOGY

https://dxc.com/us/en

Technology Overview

The solution uses an open, web-based architecture designed to minimize dependencies between logical layers. It includes a modern browser-based Presentation Layer with role- and field-level security; a standards-based API layer exposing REST APIs with JSON/XML over HTTP to support web, mobile, and B2B integrations; an Application Layer delivering core business functionality; and a Database Layer providing data services. The architecture supports cloud, dedicated, or hybrid deployments, with Amazon Web Services (AWS). SaaS security and operations are documented separately, while on-prem deployments use SQL Server and DXC single sign-on. Application technology is consistent across SaaS and on-prem offerings.

AI Strategy

DXC's Human+ strategy is a people-first approach to AI that focuses on expanding human capability rather than replacing it. Human+ emphasizes pairing intelligent systems with human judgment, empathy, and accountability, ensuring AI reduces friction in repetitive, data-intensive work while keeping people involved where insight and decision-making matter most. The strategy promotes responsible and scalable AI adoption through strong governance, transparency, and continuous learning, enabling employees to evolve alongside intelligent systems. By deliberately keeping humans in the loop, Human+ helps organizations deliver measurable outcomes while building trust, improving effectiveness, and sustaining long-term value from AI investments.

What's New

Recent enhancements to Assure Risk Management further modernize claims and risk operations. Assure Messaging enables adjusters to send secure text messages directly from the system, accelerating communication and improving claimant engagement. Incident Management integrates safety incident capture with claims workflows to support faster reporting, improved compliance, and proactive risk reduction.

Our Smart App initiative introduces modular, purpose-built applications that automate targeted workflow and processes, deliver actionable insights, and extend the value of Assure Risk Management, allowing organizations to start small, scale quickly, and compound operational benefits over time.

What's Coming

Two major near-term enhancements will significantly advance our AI-driven roadmap. Claims Assistant brings intelligence directly into the claims workflow. Available today, AI-powered claim ingestion uses Intelligent Document Processing to read emails and attachments and automatically create claims, reducing manual effort and lag time. Upcoming enhancements include Notes Summarization, which distills complex claim histories into clear, consistent summaries with recommended next steps, and Action Prioritization, which analyzes diaries to guide users toward the most urgent and impactful work. Conversation Assistant further elevates engagement by monitoring live calls, detecting sentiment in real time, and prompting users with timely guidance to improve outcomes and the overall claimant experience.

Implementation/Service Methodology

DXC uses a hybrid waterfall and agile implementation methodology designed to balance structure with flexibility. The engagement begins with a planning phase that includes a requirements and gap analysis, during which DXC demonstrates the Assure solution to identify any functional gaps and configuration needs. Identified gaps are documented along with recommended resolution approaches and effort estimates. During initiation, DXC and client project managers collaborate to finalize a detailed project plan outlining tasks, sequencing, resources, and timelines. Once approved, the plan serves as the foundation for weekly status reviews, progress tracking, and updates. Ongoing project governance includes change, risk, issue, staffing, training, and communication management to ensure transparency and successful delivery.

CUSTOMER EXPERIENCE

Support Availability
DXC's North American incident model delivers real-time P1/P2 response, defined SLAs for all priorities, and standard support Monday–Friday, 8:00 AM–8:30 PM ET.

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
6-12 months

Product License
users, claims volume,

Average Annual Fee
$50k-$99k

Customers
100-249

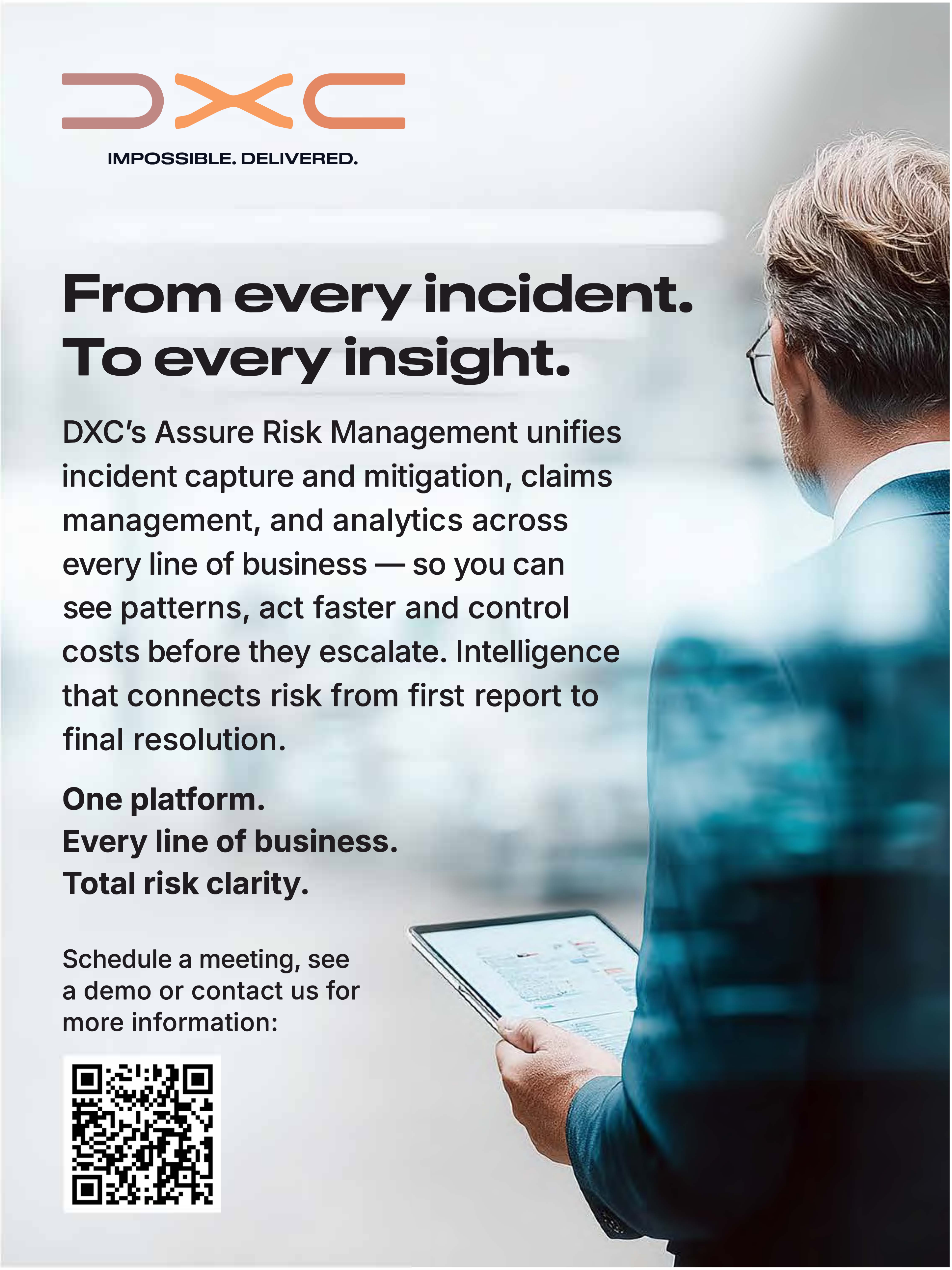
Users
2,500-4,999

Deployment
Cloud-based SaaS (multi-tenant), Cloud-based SaaS (single-tenant), Hybrid deployment (Combination of cloud and on-premise), On-premise (customer-hosted), Private cloud (vendor-hosted, single-tenant)

Security Certifications
GDPR compliance, HIPAA compliance, ISO/IEC 27001, SOC 1 Type II, SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Core workflows and modules


IMPOSSIBLE. DELIVERED.
From every incident. To every insight.
DXC's Assure Risk Management unifies incident capture and mitigation, claims management, and analytics across every line of business — so you can see patterns, act faster and control costs before they escalate. Intelligence that connects risk from first report to final resolution.
One platform.
Every line of business.
Total risk clarity.
Schedule a meeting, see a demo or contact us for more information:

EBIX

https://ebix.com/solutions/property-and-casualty-insurance/risk-envision

Ownership Public | Eraaya Lifespaces
Founded 1976
Contact Shayne Garner, VP EbixRisk, shayne.garner@ebix.com, 801-208-5493

Leadership
Gagan Sethi, CEO
Darren Joseph, COO

Headquarters & Locations
Johns Creek, GA

COMPANY INFO

Employees
25-49

Annual Revenue
<$10mm

Top Industries
Education, Manufacturing, Public Entity / Government, Retail & Hospitality, Transportation & Logistics

Product Offerings
Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics, Exposure/Asset Mgmt., Healthcare Risk Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Regulatory Compliance, Risk Assessment, Risk Register, Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Canada

Markets Served
Large Enterprises, Public entities, TPAs

Company Overview

Ebix, a global enterprise operating across 12 countries through AI-powered B2B technology platforms. Our exchanges span Health, Life, and Property & Casualty Insurance, Risk Management & Compliance, Lending, Surety, and Asset & Wealth Management in Fintech, along with Health Content, Wellness Solutions, and Travel Distribution.
We also provide leading service offerings in Payments and Forex (EbixCash), Travel, Education Technology, Insurance, BPO, and other operational domains through our well-established brands with strong market presence.

Insurers, brokers, agents, employers, advisors, banks, travel partners, and consumers rely on Ebix to transact, administer, distribute, service, and connect across more than 40 countries.

Product Information

RiskEnvision is a modular, comprehensive suite of enterprise-level RMIS products that offers a 100% web-based total risk management and claims administration solution. RiskEnvision can be deployed to support risk management and claims administration functions, including Payment Processing, Reserve Management, Form Letters and Correspondence, Policy Management, Diary, Reporting, and more for Auto, GL, Product, Property, and Worker Compensation lines of insurance coverage in a user-friendly application, with minimal maintenance overhead.

Implementation/Service Methodology

Ebix has an extensive history of large implementations with the reliability of strong post-implementation support. Ebix conducts broad, pre-implementation analysis to develop specific tasks oriented to understanding the client's overall business and technical practices.

The major events of the implementation can be grouped into 7 phases that occur: 1) Project Planning, 2) Configuration, 3) Custom Development Services (when required), 4) System Validation, 5) Training, 6) Go Live, and 7) Post-Implementation Support.
To make the overall time line as short as possible, the work being done in each of these phases is performed in parallel whenever possible. Performing all of these activities at the correct time and in the correct order is critical to keeping the project on schedule.

CUSTOMER EXPERIENCE

Support Availability
Monday - Friday 8am - 7pm Eastern

Support Offered
Dedicated account manager / customer success manager, Email support, Phone support, Support ticketing system / help desk portal

User Conference
Not offered

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
3-6 months

Product License
Subscription by modules and number of concurrent users.

Average Annual Fee
<$50k

Customers
100-249

Users
500-999

Deployment
Cloud-based SaaS (multi-tenant), Cloud-based SaaS (single-tenant), On-premise (customer-hosted)

Security Certifications
SOC 2 Type II

API Strategy
Restricted APIs

AI Embedded
Optional add-on

IMR SOFTWARE

https://imrsoftware.com

Ownership Privately held | Amaxx

Founded 2012

Contact Michael Stack, CEO, mstack@reduceyourworkerscomp.com

Leadership
Michael Stack, CEO
Rebecca Shafer, Advisor.

Headquarters & Locations
Kennebunkport, ME

COMPANY INFO

Employees
1-24

Annual Revenue
<$10mm

Top Industries
Construction & Engineering, Healthcare, Manufacturing

Product Offerings
Claims Mgmt., Data Analytics, Loss Control

Geographies Served
United States

Markets Served
Brokers, Large Enterprises, Middle-markets

Company Overview

Amaxx is a boutique workers' compensation injury management firm that integrates its IMR platform with structured implementation and an outcome-driven injury management certification program, the Certified Master of Workers' Compensation (CMWC). With over 35 years of frontline experience, Amaxx brings deep expertise across claims, medical management, return to work, and cost containment.

The team are authors of Your Ultimate Guide to Mastering WC Costs, frequent industry speakers, and translate real-world expertise into workflows, systems, and practical tools that enable employers to consistently control outcomes and reduce costs.

Product Information

IMR is Amaxx's cloud-based Injury Management Results platform designed to reduce workers' compensation costs and improve injured-worker outcomes by operationalizing a proven 7-step injury management workflow and roadmap for measurable savings. Designed for middle market employers and brokers, IMR automates injury documentation, state First Report of Injury, and OSHA reporting (301/300/300A), coordinates timely return-to-work plans, and prepares organizations for policy renewal and premium audits.

Built around key claim workflows, the system drives consistent execution by guiding stakeholders through each step, ensuring the right data is captured from the right people at the right time to support thorough investigation and accurate reporting. IMR accepts loss run, OSHA, and experience mod (eMod) worksheet uploads and synchronizes claim costs to case-level injury data. Its metrics suite quantifies cost drivers, measures savings impact, and tracks performance trends over time, enabling teams to monitor ROI and prioritize improvement opportunities. Unlike traditional RMIS platforms that focus on data storage and reporting, IMR provides a system for executing and measuring claim performance through structured workflows, real-time data capture, and actionable metrics.

Implementation/Service Methodology

Implementation is a structured process designed to drive execution and measurable outcomes, led by experienced workers' compensation practitioners with over 35 years of industry expertise. We begin with a Discovery & Success Plan that defines goals, KPI ownership, and timelines. Next, we ingest and normalize client data, including loss runs, OSHA records, eMod worksheets, and incident reports, then map and reconcile cases and configure the IMR seven-step workflow and Critical Metrics dashboard to align with client roles and performance objectives. A short pilot phase validates data integrity and automations, followed by a phased rollout that includes structured training, change management, and knowledge transfer, incorporating the Certified Master of Workers' Compensation program where appropriate.

Post go-live, Amaxx provides quarterly performance reviews, prioritized opportunity plans, and ongoing support to reinforce execution, sustain savings, and drive continuous improvement.

CUSTOMER EXPERIENCE

Support Availability
Standard support: Mon–Fri 9AM–6PM ET. After-hours on-call coverage for critical incidents. 24/7 ticket/email intake.

Support Offered
Dedicated account manager / customer success manager

User Conference
Not offered

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
SaaS subscription (per-organization), tiered modules & support

Average Annual Fee
<$50k

Customers
<100

Users
<500

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
SOC 2 Type II

API Strategy
Restricted APIs

AI Embedded
Internal operations only

IMRsoftware
INJURY | MANAGEMENT | RESULTS

INSURITY

https://insurity.com/insurity-platform/claims

Ownership Privately held

Founded 1985

Contact Elizabeth Hutchinson; VP, Marketing;
elizabeth.hutchinson@insurity.com

Leadership
Jeff Clarke, Chief Executive Officer
Jatin Atre, President
Sylvester Mathis, CRO & CInO
Jonathan Victor, COO

Headquarters & Locations
Hartford, CT, USA
London, UK
Noida, India

COMPANY INFO

Employees
1,000-2,000

Annual Revenue
>$250mm

Top Industries
Financial Services, Insurance, Nonprofit / Associations, Public Entity / Government

Product Offerings
Catastrophe/Natural Hazard Risk, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics

Geographies Served
United States, Asia Pacific, Canada, Central/South America, Europe, Middle East, U.K.

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

Insurity is a leading provider of cloud-based software and analytics for insurance carriers, brokers, and MGAs. Trusted by 22 of the top 25 P&C carriers and 7 of the top 10 MGAs in the US, Insurity supports 400+ cloud deployments. Its configurable, cloud-native platform spans policy, billing, claims, underwriting, and analytics, empowering insurers to launch products faster, optimize operations, and deliver superior digital experiences for policyholders and distribution partners.

Product Information

ClaimsXPress is a robust claims administration system, specifically designed to handle a full lifecycle of claims from FNOL through distribution and recovery. ClaimsXPress provides superior navigation and thoughtful design with claims personnel in mind, offering unmatched configurability, scalability, and robust feature set. Unlike its competitors, ClaimsXPress provides a full ecosystem all in one platform, consisting of an industry leading claims function, full reporting engine (with prebaked and ad-hoc, claim specific, reports), an email domain, full vendor management system, correspondence repository/letter library, document management system and more.

Implementation/Service Methodology

Insurity provides customers with a flexible, customizable implementation process that considers and incorporates customer requirements, and results in a smooth, timely transition process from initial kickoff to system go-live. The foundation of our implementation consists of the following elements:

- Project Management and Governance
- Solution Development
- Quality Assurance and Testing

These components form the basis of a customized solution delivered by Insurity experts, via an Agile model, using a specialized implementation-project management plan. This flexible model can easily accommodate system integrators if required, while maintaining formalized definition of roles and accountability.

We have both internal and SI partner resources that can support implementations. Implementations will differ slightly depending upon the product. In general, the implementation will be scoped, sized, and performed internally or by one of our System Integration partners.

CUSTOMER EXPERIENCE

Support Availability
24x7 for issue management, 8-5pm ET for help desk, 24x7 online ticketing system.

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Named support resources, Phone support, Proactive monitoring & issue notification, Support ticketing system / help desk portal

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
6-12 months

Product License
number of concurrent licenses

Average Annual Fee
Not disclosed

Customers
<100

Users
2,500-4,999

Deployment
Cloud-based SaaS (single-tenant)

Security Certifications
SOC 1 Type II, SOC 2 Type II

API Strategy
Restricted APIs

AI Embedded
Optional add-on

Insurity

2026 RMIS REPORT INNOVATOR

KLEAR.AI

https://klear.ai

Ownership Privately held

Founded 2018

Contact Darrel Vaughn, CMO, darrel.vaughn@klearai.com

Leadership
Brij Kumar, CEO
Randy Wheeler, Advisor
Ritza Vaughn, EVP
Pete Govek, CRO
Bobby Hunter, CPO

Headquarters & Locations
Cypress, CA
Denver, CO
Long Island, NY
Columbus, OH
Punta Gorda, FL
Toronto, Canada

COMPANY INFO

Employees
100-249

Annual Revenue
$10mm-$24mm

Top Industries
Construction & Engineering, Education, Healthcare, Manufacturing, Public Entity / Government, Real Estate & Property Management, Retail & Hospitality, Transportation & Logistics

Product Offerings
AI-Driven Insights, Benchmarking, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Predictive Modeling, Property Valuation, Regulatory Compliance, Risk Assessment, Risk Pool/Captive Admin., Risk Register, Safety Inspections/Audits, Total Cost of Risk (TCOR)/Allocations, Underwriting, Vendor/Third-Party Risk Mgmt.

Geographies Served
United States, Canada

Markets Served
Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

Klear.ai is an award-winning, cloud-native insurance platform unifying claims administration, policy administration, risk management, and analytics in one connected environment. It combines configurable workflows, real-time operational visibility, and embedded AI—including Native AI, Generative AI, and agentic workflows—to improve efficiency, strengthen decision-making, and reduce fragmentation. With 2,000% growth in new client logos over three years, two consecutive Inc. 5000 recognitions, and expanding presence in risk pooling, public entity, and commercial markets, Klear.ai is built for execution and long-term scalability.

By embedding intelligence directly into claims, policies, document, and workflow processes, Klear.ai delivers practical automation,stronger compliance posture, and measurable business outcomes.

Product Information

Klear.ai is a Native AI-driven platform delivering end-to-end risk, claims, policy, analytics, audit, and loss control capabilities:

- Policy Module: Complete policy administration covering new business, renewals, endorsements, rating configuration, bulk processing, installment management, and self-service portals with auto-renewal and auto-binding.
- Claims Module: Full lifecycle claims administration with Native AI recommendations, bulk approvals, caseload management, multi-coverage handling, and centralized communications (notes, tasks, letters, emails, documents) — all in one view.
- Risk Module: Consolidates and analyzes enterprise-wide data with predictive dashboards and configurable scoring models across insured, program, and pool levels.
- DataBridge: Configurable intake with smart data mapping, automated claim creation, and secure third-party system ntegration.
- Analytics Module: Embedded Power BI with Native AI and ML for descriptive/predictive analytics, ad-hoc reporting, benchmarking, and TCOR calculations.
- Audit Module: Predictive insights, trend analysis, configurable scoring, and corrective action tracking.
- Loss Control Module: Mobile site visit inspection forms, inspection scheduling, corrective action tracking, scoring, and field-accessible reporting.

Additional Solutions: Utilization Review, Absence Management, Claimant Mobile App, text messaging, USPS validation, COLA management, and vendor workflows.

KLEAR.AI

https://klear.ai/

AI Strategy

Klear.ai's AI strategy is built on Native AI embedded directly into the platform's core — not bolted on via third-party plugins. This powers intelligent decision-making across claims, policy, risk, and analytics without requiring external tools.
The strategy spans three layers:
• Native AI & Predictive Modeling: Severity scoring, fraud detection, reserve prediction, litigation, and subrogation models built into workflows.
• Generative AI (KlearAssist & More): Conversational interface enabling natural language task initiation, document summarization, auto-indexing, and data extraction.
• Workflows: Automation that executes multi-step processes with less human intervention. The goal is practical, measurable automation — reducing operational fragmentation, improving adjuster efficiency, and delivering actionable insights at every decision point.

The goal is practical, measurable automation — reducing operational fragmentation, improving adjuster efficiency, and delivering actionable insights at every decision point.

What's New

Klear.ai delivered on its 2025 roadmap across claims, policy, loss control, document intelligence, and AI:
Policy: End-to-end administration covering new business, renewals, endorsements, rating configuration, auto-renewal, and auto-binding.
Claims: Combined inbox, caseload/bulk management, bulk approvals, multi-coverage single-record handling, configurable workflow rules, and scheduled payment controls.
Loss Control: Mobile site inspection forms, inspection scheduling, corrective action tracking, scoring, benchmarking, and trend reporting.
Document Intelligence: ARender viewer, OnlyOffice letter management, document locking, centralized communication model (notes, tasks, letters, emails, packages).
Analytics: Embedded Power BI at insured/program/superpool levels; enhanced OSHA, FROI/SROI, ISO and CMS reporting.

What's Coming

What's coming from Klear.ai - policy, claims, loss control, documents, and AI improvements:
Policy: Full no code configuration of administration — renewals, endorsements, rating config, auto-renewal/binding.
RMIS: Revamped Certificate of Insurance tracking.
Claims: Combined inbox, bulk approvals, caseload management, multi-coverage single-record handling, configurable workflow automation.
Loss Control (New): Mobile audit forms, inspections, corrective actions, scoring, and trend reporting.
Documents: ARender viewer including watermarking, redaction and annotation, OnlyOffice letters, centralized notes/tasks/emails/packages.
Analytics: Embedded Power BI; OSHA, FROI/SROI, and CMS reporting.
Advanced AI: KlearAssist, auto document indexing, summarization, and data extraction.

Implementation/Service Methodology

Klear.ai follows a hybrid waterfall/agile methodology across four phases: Initiating, Planning, Executing (Solutioning, Design, Configuration, Testing, Training, Deployment), and Closing. Each client receives UAT and Production environments. A designated Project Manager co-manages delivery with the client, maintaining a bi-weekly updated project schedule, risk register, and communication plan.
Change control is managed via formal Change Orders requiring mutual sign-off. Deliverables follow a 5-day acceptance window with implied sign-off.
Quality assurance includes iterative testing, peer-reviewed test scripts, ITIL review pre-production, and lessons-learned sessions. Go-live support is provided for 90 days post-deployment.
Klear.ai maintains a 100% client retention rate and completes implementations on time and within budget, with all U.S.-based staff and data hosted on Microsoft Azure within the United States.

CUSTOMER EXPERIENCE

Support Availability
Mon-Fri, 8 AM EST- 6 PM PST, 24/7 SLA availability for urgent support issues

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Phone support, Proactive monitoring & issue notification, Support ticketing system / help desk portal, Tiered technical support

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
6-12 months

Product License
Subscription based on modules and number of users

Average Annual Fee
$100k-$249k

Customers
<100

Users
10,000-19,999

Deployment
Cloud-based SaaS (single-tenant)

Security Certifications
ISO/IEC 27001, SOC 1 Type II, SOC 2 Type II

API Strategy
Custom APIs

AI Embedded
Core workflows and modules


Klear.ai
Policy Administration
Underwrite, issue, renew and never miss what matters.
RIDE THE NEXT WAVE
smart underwriting | optimized policy workflows | alerts
www.klear.ai/policy
klear.ai
Booth #2430

MDI

http://www.mdisoftware.io/

Ownership Privately held | Management Data, Inc.
Founded 1982
Contact Michael Parker, Client & Product Manager, michael.parker@mdiclaims.io

Leadership
Awais Shaikh, CEO
Shannon Davis, COO
Amanda Chu, Director of Operations
Chris Brower, Director of Technology

Headquarters & Locations
Birmingham, AL and Lake Mary, FL

COMPANY INFO

Employees
50-99

Annual Revenue
Not disclosed

Top Industries
Education, Insurance, Nonprofit / Associations, Public Entity / Government

Product Offerings
Benchmarking, Catastrophe/Natural Hazard Risk, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics

Geographies Served
United States

Markets Served
Brokers, Captives, Carriers, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

Management Data, Inc. (MDI) is a provider of cloud-based insurance and risk management software supporting third-party administrators (TPAs), insurance carriers, and public and private organizations. Through its Risk360 suite, MDI delivers solutions for claims administration, policy management, certificate of insurance compliance, and financial allocation in complex claims environments. MDI Claims is the division focused on claims and risk solutions, including incident reporting, claims administration, and financial management tools designed to improve operational efficiency, compliance, and transparency across the claims lifecycle.

Product Information

• Claims360 – A full-lifecycle incident reporting and claims administration platform with robust financial capabilities. The solution integrates with ERP, accounts payable, and banking systems, and supports EFT and ACH payments, virtual debit cards, and in-house check printing.
• COI360 – A certificate of insurance management and compliance solution that automates certificate intake, validates coverage against contractual requirements, and tracks policy expirations. An optional professional validation service is available to further enhance compliance accuracy.
• Control360 – A cost allocation and financial management solution designed for complex, multi-party claims. Originally developed for construction defect claims, it has expanded to support broader expense allocation, invoicing, and reconciliation needs across diverse claim types.
• FIMMAS – An end-to-end policy administration system that supports quoting, underwriting, issuance, and ongoing policy management. Initially developed for Life, Health, and Annuity products, it has since expanded to support Property and Casualty (P&C) programs.

Implementation/Service Methodology

MDI uses a structured, collaborative approach to implementation that emphasizes clear communication and close coordination with customer stakeholders. The process begins with project kickoff and requirements review to understand business processes, workflows, data structures, and integration needs. Based on these discussions, the system is configured to align with the organization’s operational and reporting requirements.

MDI then supports data migration from legacy systems, including mapping, validation, and testing to ensure data accuracy. System testing and user acceptance testing are conducted to confirm functionality and ensure the solution meets operational expectations. Prior to deployment, MDI provides training for administrators and end users. After go-live, our team continues to provide support and monitoring to ensure a smooth transition and ongoing success.

CUSTOMER EXPERIENCE

Support Availability
Standard customer support is available from 8:00 AM to 6:00 PM ET.

Support Offered
Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal

User Conference
Annually

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
User subscription and optional module/data integration licensing.

Average Annual Fee
$50k-$99k

Customers
<100

Users
500-999

Deployment
Cloud-based SaaS (single-tenant), On-premise (customer-hosted)

Security Certifications
HIPAA compliance, SOC 2 Type II

API Strategy
Custom APIs

AI Embedded
Not currently available

ORIGAMI RISK

https://www.origamirisk.com

Ownership Privately held

Founded 2009

Contact Jim Marek, Vice President of Sales, jmarek@origamirisk.com

Leadership
Robert Petrie, CEO
Earne Bentley, President
Mike Kaplan, CCO
Ryan Cantor, CPTO

Headquarters & Locations
Chicago, Illinois (HQ USA)
London, England (HQ UK)
Atlanta, GA (USA)
Denver, CO (USA)
Dallas, TX (USA)
Santo Domingo (DR)

COMPANY INFO

Employees
500-999

Annual Revenue
>$250mm

Top Industries
Construction & Engineering, Healthcare, Manufacturing, Public Entity / Government, Transportation & Logistics

Product Offerings
AI-Driven Insights, Benchmarking, Catastrophe/Natural Hazard Risk, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Cyber Risk Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Predictive Modeling, Property Valuation, Regulatory Compliance, Risk Assessment, Risk Pool/Captive Admin., Risk Register, Safety Inspections/Audits, Total Cost of Risk (TCOR)/Allocations, Underwriting, Vendor/Third-Party Risk Mgmt.

Geographies Served
United States, Canada, Europe, Middle East, U.K.

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

USER SURVEY RESULTS

System Satisfaction	8.9
Customer Support	8.6
Implementation	8.8
Ease of Adoption	8.0
Understands Need	8.4
Effectively Used	8.4

Claims Admin 9.2	Claims Mgmt 9.2
Exposures 8.4	Incidents 9.0
Policy 8.6	Renewal 8.1
EH&S 8.0	GRC 6.9
Reporting 8.4	Analytics 7.6
Config 9.1	Workflow 8.7
Usability 8.6	Integration 8.0

Company Overview

Origami Risk delivers integrated, cloud-native SaaS solutions that help organizations navigate the complexities of risk, insurance, safety, and compliance. A purpose-built, single platform unifies risk, safety, compliance, claims, underwriting, and billing data and workflows. Embedded, client-enabled AI capabilities drive smarter data, intelligent automation, and deeper insights across the full risk lifecycle — from prevention through recovery.

Founded on principles that prioritize client trust and outcomes, Origami Risk continues to innovate with highly configurable solutions that reduce harm and improve resilience.

These solutions also enable faster, more effective response when risk events occur. Trusted by leading organizations, Origami Risk supports long-term success through continuous innovation and strong client partnerships.

Product Information

Origami Risk provides innovative software for risk, safety, compliance, and insurance. Origami Risk solutions consolidate data and streamline workflows with unmatched configurability and artificial intelligence (AI) capabilities, delivering the insights organizations need to manage risk and administer insurance more efficiently. These solutions operate through a single, fully integrated and extensible user interface (UI) encompassing Risk Management Information System (RMIS), Governance, Risk and Compliance (GRC), Environment, Health and Safety (EHS), Property and Casualty (P&C) Insurance, and Healthcare functions. The low-code, cloud-native Origami Risk platform is built to secure data, scale operations, and support smarter integration and adaptability across a wide variety of industry use cases. Flexible, powerful analytics, AI enhancements, agile processing capabilities, and application programming interface (API) integrations further optimize outcomes. The Origami Risk platform and solutions are supported by deeply staffed teams with industry expertise dedicated to delivering outstanding, relevant implementations, long-term value, and strong returns on investment for clients.

The Origami Risk leadership team stays focused on innovation and making consistent, strong investments in the company's product portfolio, emerging technology, and people.

ORIGAMI RISK

https://www.origamirisk.com

Technology Overview

Origami Risk is deployed as a cloud-based, SaaS solution hosted by AWS within Virtual Private Cloud. By leveraging cutting-edge industry standards, best-in-class practices, and state-of-the-art tools, Origami Risk upholds the highest levels of data privacy and security, ensuring robust protection and compliance across all operations.

AI Strategy

Origami Risk's AI strategy is grounded in purposeful, responsible innovation designed for how risk, safety, and insurance teams actually work. AI-enabled tools are embedded directly into the flow of work — incident investigations, claims reviews, audits, reporting, and analytics — to deliver smarter data, smarter workflows, and smarter insights without disrupting established processes. Built on clean, connected platform data, Origami Risk AI is opt-in, role-based, and fully governed, ensuring transparency, security, and human accountability. This approach enables organizations to start small with high-impact use cases, prove value quickly, and scale confidently over time. By meeting clients where they are on the AI adoption curve, Origami Risk helps teams increase productivity, improve decision-making, and future-proof their risk programs.

What's New

Origami Risk delivered major AI-driven and foundational enhancements. Total Cost of Risk (TCOR) Analytics uses AI-powered insights to calculate, forecast, visualize, and share TCOR, with real-time sync between TCOR models and allocations. Applied AI expanded across workflows with Email Assist, AI Claims Summaries, Concierge, and AI Risk & Control Explorer, accelerating communication, insight, and decision-making. Origami Risk also introduced Bowtie risk visualization, enhanced EHS risk assessments, automated values collection with configurable email campaigns, and rolled out significant UI enhancements providing a more intuitive, accessible platform experience. Foundational Policy Management enhancements — including a new carrier module and more flexible insured entity tracking — set the stage for the Insurance Program Management overhaul launching May 2026.

What's Coming

Origami Risk's product roadmap is anchored by a major expansion of Insurance Program Management to support the full program lifecycle in a single system of record. Enhancements include AI-powered policy ingestion, structured quote tracking and comparison, endorsement and placement management, portfolio dashboards, policy erosion analytics, captive management, and more — eliminating spreadsheets and manual processes while improving visibility, auditability, and renewal decisions. Platform investments include a new Admin Portal with marketplace templates, no-code workflows, configurable forms, and an AI-powered Data Center to accelerate onboarding and data governance; Origami Analytics for natural language, AI-driven insights; expanded EHS capabilities, including Chemical Management, AI-enabled enhancements to ERM, and a brand-new Client Portal.

Implementation/Service Methodology

Origami Risk's implementation methodology follows a structured, end-to-end process that guides clients from project kickoff through go-live with clarity, governance, and predictable outcomes. Implementation begins with a formal kickoff and detailed business process analysis to align on goals, scope, and requirements.

Deliverables then progress through a defined cycle that includes discovery, design, client approval, configuration, and testing. Components are carefully configured and validated before deployment.

Strong project management and governance are embedded throughout and supported by structured review and approval checkpoints. As the project moves into end-to-end training, cutover planning, and go-live, the focus shifts to operational readiness. This prepares users, validates client processes, and positions the system to support the business effectively from day one.

CUSTOMER EXPERIENCE

Support Availability
Requests can be submitted 24/7. A team is available on regular, non-holiday business days, 7 a.m. to 7 p.m. CST. After-hours/urgent support is for unexpected issues only.

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, In-application support or chat, Knowledge base / self-service documentation, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
3-6 months

Product License
Pricing is based on licenses, modules, storage, integrations and support.

Average Annual Fee
$100k-$249k

Customers
1,000-2,000

Users
>20,000

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
CCPA / CPRA compliance, GDPR compliance, HIPAA compliance, ISO/IEC 27001, NIST Cybersecurity Framework, SOC 1 Type II, SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Optional add-on

PCIS

https://www.pcisvision.com/solutions/

Ownership Privately held
Founded 2011
Contact Michael Loizou, CSO, michael.a.loizou@pcisvision.com

Leadership
Georgette Loizou, CEO
Michael A. Loizou, CSO
Liza Girdhar, VP Technology

Headquarters & Locations
New York, NY
Valencia, CA

COMPANY INFO

Employees
25-49

Annual Revenue
$10mm-$24mm

Top Industries
Insurance, Manufacturing, Public Entity / Government, Retail & Hospitality, Transportation & Logistics

Product Offerings
Claims Admin., Claims Mgmt., Data Analytics, Exposure/Asset Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Risk Pool/Captive Admin., Total Cost of Risk (TCOR)/Allocations, Underwriting

Geographies Served
United States, Canada

Markets Served
Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

PCIS is a privately owned Insurtech in the risk, claims, and policy management space serving Carriers, TPAs, Pools, State Entities, Municipalities, and Self-Insureds of all sizes. PCIS prides itself on its boutique approach- valuing client service above all, from the implementation cycle to post-go-live. High-touch service and implementation guarantees extend to all clients, whether they have a single user or are an enterprise account.

As a boutique vendor, PCIS excels in handling complex insurance requirements in configurable ways, including tackling complicated conversions when others won't. The roots of the company stem from Claims and Policy Management for insurance companies.

This experience is reflected in the ClaimsVISION RMIS platform in the form of deep insurance knowledge. From straight through processing and automated compliance to reinsurance and policy management PCIS' insurance depth is its greatest differentiator in the RMIS world.

Product Information

ClaimsVISION® is an intelligent claims & risk management (RMIS) platform. This SaaS deployed system boasts industry leading integrated analytics, automated workflows, and a touchless state and federal compliance toolset designed to streamline managing risk, while offering end-user friendly reporting.

- Rapid Implementations
- Proprietary 50 State No Touch FROI/SROI Edi Reporting
- Proprietary Authority and Financial Approval Hub
- Advanced Analytics, Claims Scoring, & Integrated BI Platform
- COI Management • Automated safety, loss, analytics processing
- Pre-Integrated for Medicare Reporting, Imaging, Payroll, OFAC, ODG
- Reinsurance Reporting ClaimsVISION RMIS platform can be unbundled and offered as a streamlined version designed for small Risk Management departments (under 5 users) to deploy new technology rapidly, while passing along the savings.

ClaimsVISION® IRF (Incident Report Form Engine) can be used bundled or stand-a-lone for entities to build their own custom intake applications for reporting of incidents, events, claims, accident reports and more.

ClaimsVISION® Pool Management module can be used bundled or stand-a-lone offering Pools a comprehensive solution for Quoting, Rating, Issuance and Administration of policies. This includes generation and distribution of policy packets, a digital Renewal module, member management hub, and a member portal.

PCIS

https://www.pcisvision.com/

Technology Overview

PCIS is a Microsoft shop and has built ClaimsVISION, it's BI platform, and B2B interface layer on the latest Microsoft technology. ClaimsVISION is integrated tightly with Microsoft Office suite of products including Excel, Word, Outlook, and more. The ClaimsVISION hosted environment operates in a private SOC 2 Type 2 compliant cloud.

AI Strategy

Transforming Claims & Risk Management Through Intelligent Automation

Our multi-phase AI strategy spans across functional areas of predictive analytics, automation, and real-time decision support.

Agent: AI-driven operations in the system

MĪC (Machine Intelligent Claims assistant)- launched in Jan 2026, ClaimsVISION embedded assistant

Intelligent Medical Record Review- AI review of complex med docs and summarization

Voice Agent- handling your entity's claim & payment inquiries, reducing call volume, improving claimant experience

Data: PCIS has deployed scalable predictive models using Microsoft AutoML. Modeling ties into our BI platform enabling the analysis of trends, fraud, performance of users / vendors and more.

Next, PCIS is focused on bringing it all together with a prescriptive AI-assistant capable of next-best-system actions & recommendations.

What's New

Low Code Dynamic Forms Builder: Users can build their own digital forms for custom Intake forms, Renewal, and Data Capture Pages.
A.I. Chat Assistant Pilot Program Launch: A.I. Voice Agents for Claims & Payment Info
New CMS Medicare Module- Paid Act Compliant, API powered, with built-in MSA and Analytics capabilities.
TPA Toolset- Claim Teams, Time & Expense Tracking, New Self-Service Portal
New Student Visitor Accident Reporting Module

What's Coming

Native A.I. System Overhaul
New UI/UX Rollout
Virtual Claims Assistants
Enterprise A.I. powered doc management

Implementation/Service Methodology

PCIS proudly employs a hands-on approach to serving its clients. PCIS does not leverage third-party implementers and relies on seasoned internal teams for conversion, configuration, and training. Each PCIS client receives a dedicated Implementation Manager, CSR, and Project Sponsor. CSR's are in direct contact with a client representative at all times throughout the project. PCIS uses proprietary tools and next-gen AI products to streamline implementations, taking the burden off of clients and passing along time and cost savings.

CUSTOMER EXPERIENCE

Support Availability
Standard Support hours are 8am-8pm EST Mon-Fri; enhanced support coverage is available.

Support Offered
Dedicated account manager / customer success manager, Email support, In-application support or chat, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Quarterly

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
3-6 months

Product License
SaaS Subscription (by users and modules) or Licensed On Premise Version

Average Annual Fee
$50k-$99k

Customers
<100

Users
5,000-9,999

Deployment
Cloud-based SaaS (multi-tenant), On-premise (customer-hosted)

Security Certifications
GDPR compliance, HIPAA compliance, NIST Cybersecurity Framework, SOC 2 Type II

API Strategy
Restricted APIs

AI Embedded
Client-configurable


CLAIM SUMMARY
78%
Resolved
TASKS
Investigation
Review
Resolution
NOTES

2026 RMIS REPORT LEADER

RISKONNECT

https://riskonnect.com/insurable-risk-solutions/

Ownership Private Equity backed | TA Associates

Founded 2007

Contact Andrea Brody, andrea.brody@riskonnect.com

Leadership
CEO: Jim Wetekamp
CPO: Kathryn Carlson
CCO (Customer): John Shaw
CPSO (Professional Services): Alan Friedman

Headquarters & Locations
HQ= Atlanta, GA; other locations - London; Paris, Sri Lanka, Australia, India

COMPANY INFO

Employees
1,000-2,000

Annual Revenue
>$250mm

Top Industries
Healthcare, Insurance, Manufacturing, Retail & Hospitality, Transportation & Logistics

Product Offerings
AI-Driven Insights, Benchmarking, Catastrophe/Natural Hazard Risk, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Cyber Risk Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Predictive Modeling, Property Valuation, Regulatory Compliance, Risk Assessment, Risk Pool/Captive Admin., Risk Register, Safety Inspections/Audits, Total Cost of Risk (TCOR)/Allocations, Underwriting, Vendor/Third-Party Risk Mgmt.

Geographies Served
United States, Africa, Asia Pacific, Canada, Central/South America, Europe, Middle East, U.K.

USER SURVEY RESULTS

System Satisfaction	8.6
Customer Support	8.8
Implementation	8.8
Ease of Adoption	8.3
Understands Need	9.5
Effectively Used	8.2

Claims Admin 8.8	Claims Mgmt 9.1
Exposures 9.3	Incidents 9.0
Policy 8.8	Renewal 9.1
EH&S 5.6	GRC 8.5
Reporting 8.3	Analytics 7.7
Config 8.7	Workflow 8.5
Usability 8.7	Integration 8.1

Company Overview

Riskonnect is the leading integrated risk management software solution provider. Our technology empowers organizations with the ability to anticipate, manage, and respond in real-time to strategic and operational risks across the extended enterprise. More than 2,700 customers across six continents partner with Riskonnect to gain previously unattainable insights that deliver better business outcomes. Riskonnect has more than 1,500 risk management experts in the Americas, Europe, and Asia.

Product Information

Riskonnect RMIS is a configurable platform that streamlines the capture, aggregation, and analysis of exposure data to strengthen risk management performance. It helps organizations lower Total Cost of Risk across insurable exposures while supporting insurance program oversight. embedded AI capabilities automate workflows, deliver deeper insights to business questions, and build confidence with brokers and stakeholders.

Riskonnect Claims solutions enable claims teams to improve the efficiency of their claims-handling programs by streamlining and automating the claims lifecycle from intake to adjudication to payment. Integrated predictive models augment adjuster expertise with risk scores to assess claims accurately.

Riskonnect's Health & Safety helps companies improve safety, reduce future incidents, and cultivate greater safety awareness. It unifies training, incident, audit, and OSHA data to deliver real-time visibility, streamline tracking, meet deadlines, and ensure compliance.

Riskonnect's GRC software combines all risk and compliance data to provide visibility into identifying uncertainty and make smart, rapid decisions that mitigate risk.

Riskonnect's integrated RMIS solution delivers a unified, interconnected experience that brings insurable risk, compliance, and resilience together on a single platform.

RISKONNECT

https://riskonnect.com/

Technology Overview

The Riskonnect RMIS and Claims platforms are part of Riskonnect's overall product suite and are built on the Salesforce platform and the .NET framework, respectively. They are designed to accelerate time-to-value for customers through a common user experience and a blended ecosystem of new and available capabilities.

AI Strategy

Riskonnect is putting AI at the core of the enterprise by embedding it into risk workflows through its Intelligent Risk Framework. The framework connects risk data, organizational context, and machine intelligence into a single, adaptive system that learns from every interaction. As part of this framework is Salesforce AgentForce 360, delivering immediate, practical AI value through prebuilt agents and templates on a governed platform where you can create and extend your own AI agents across RMIS, GRC, and Healthcare.

What's New

In 2025 Riskonnect embedded operational AI into core RMIS and claims workflows:

- AgentForce integration with prebuilt agents and templates to accelerate time-to-value
- Agentic AI for Intake to classify and improve initial FNOL
- Renewal Values Collection upgrade with controls to reduce follow-up and rework - Predictive healthcare claim categorization to prioritize investigations earlier
- Claims Predict models for Workers' Comp and Auto Liability to guide adjuster decisions
- Automated document and claim summarization to replace manual file review

These releases standardize triage and reduce manual handling across claims teams.

What's Coming

The roadmap expands capabilities already in production across RMIS, claims and safety:

- Intelligent Claims Processing expansion building on released capabilities with advanced predictive models, automatic coding, and AI duplicate detection
- AgentForce expansion with additional templates and workflows
- Continued EHS expansion, including safety templates, Bow Tie analysis, OSHA integrations, and additional modules.
- Insights and conversational analytics to query and visualize risk data directly
- Continuous UX refinement to simplify workflows and increase user adoption.

The direction increases automation coverage and moves users from review to execution inside the platform

Implementation/Service Methodology

Riskonnect GoLive! offers three implementation options.
1. Essentials applies our collective experience from hundreds of customers to go-live faster.
2. Pro applies our collective experience from hundreds of customers while tailoring the core platform to customer needs.
3. Tailored configure a solution specifically around the customer's own risk management needs.

We apply our established methodology to align business requirements and use-case sessions with the Riskonnect platform.

CUSTOMER EXPERIENCE

Support Availability
24/7 general availability; 7am to 7pm emergency after hours.

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, In-application support or chat, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
3-6 months

Product License
Annual subscription and support

Average Annual Fee
$50k-$99k

Customers
>2,000

Users
>20,000

Deployment
Cloud-based SaaS (multi-tenant), Cloud-based SaaS (single-tenant), Hybrid deployment (Combination of cloud and on-premise), On-premise (customer-hosted), Private cloud (vendor-hosted, single-tenant)

Security Certifications
CSA STAR certification, HIPAA compliance, ISO/IEC 27001, SOC 1 Type II, SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Core workflows and modules

SPEAR TECHNOLOGIES

https://www.spear-tech.com/advantages/

Ownership Private Equity backed | Bow River Capital

Founded 2009

Contact John Carolan, SVP Business Development, jcarolan@spear-tech.com

Leadership
Steve Foster, CEO
Jose Tribuzio, CTO
John Carolan, SVP Sales
Jake Moore, Sr. Dir Client Success

Headquarters & Locations
Denver, CO (Headquarters)
San Ramon, CA
Sarasota, FL

COMPANY INFO

Employees
25-49

Annual Revenue
<$10mm

Top Industries
Financial Services, Insurance, Public Entity / Government, Technology & Professional Services

Product Offerings
AI-Driven Insights, Claims Admin., Claims Mgmt., Data Analytics, Exposure/Asset Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Policy & Program Mgmt., Risk Pool/Captive Admin., Safety Inspections/Audits, Underwriting

Geographies Served
United States

Markets Served
Carriers, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

For more than 15 years, Spear Technologies ("Spear") has developed and delivered innovative, cloud-native software solutions that empower insurance organizations to efficiently manage critical operations. Our suite of products includes cloud-based systems for claims management, policy administration, billing, portals, analytics, artificial intelligence and more. We cater to a wide variety of clients, from risk management firms and third-party administrators to carriers and self-insured groups. Our team comprises seasoned insurance professionals, passionate technologists, and practiced enterprise solution experts.

Product Information

SpearSuite is a comprehensive, integrated software suite designed to optimize claims, policy, and risk management operations. It enhances efficiency through automation, configurable workflows, analytics, and seamless integrations, enabling organizations to streamline processes, improve decision-making, and adapt to evolving industry requirements. The platform supports diverse business models while promoting compliance, operational control, and scalability.

SpearClaims is a full-featured claims management solution that streamlines the entire claim lifecycle. It improves efficiency through configurable workflows, financial tracking, automation, and actionable insights. Designed for flexibility, it supports a wide range of claim types while enabling organizations to enhance oversight, productivity, and data-driven decision-making.

SpearPolicy is a modern policy administration solution focused on efficient quoting, underwriting, binding, and lifecycle management. It supports configurable rating, policy structures, billing, and compliance tracking. With built-in automation and reporting capabilities, SpearPolicy enables organizations to manage policies accurately while adapting to changing market demands.

Implementation/Service Methodology

Our dedicated team of implementation specialists are insurance experts, project managers, and qualified technicians. A typical onboarding is a five-phase project including discovery, configuration, conversion, acceptance, and go-live, culminating with hyper-care before transitioning to mainstream support. The entire project is overseen by a project manager and staff resources are used in a manner which minimizes customer expense while maintaining a tight project timeline.

At Spear, we value our client partnerships and treat each customer as such. We retain a highly skilled staff of professionals who know and understand insurance with an acute acumen for technology. There are multiple levels of our typical services, including (a) onboarding, (b) on-going help desk support, and (c) specialized technical services through consultancy.

CUSTOMER EXPERIENCE

Support Availability
Standard support: M–F, 9:00 AM–7:00 PM ET. Critical issues receive 24×7 coverage with 1-hour response. SLA targets vary by severity level.

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
6-12 months

Product License
Annual subscription based on users, modules, LOBs, and integrations

Average Annual Fee
$100k-$249k

Customers
<100

Users
500-999

Deployment
Cloud-based SaaS (single-tenant), Hybrid deployment (Combination of cloud and on-premise)

Security Certifications
CCPA / CPRA compliance, GDPR compliance, HIPAA compliance, ISO/IEC 27001, SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Core workflows and modules

SPEAR TECHNOLOGIES

TERRA

https://terra.insure

Ownership Privately held | JBK

Founded 2019

Contact Sofia Lodeiro, Sales Manager, sofia.lodeiro@terra.insure, (903) 494-7905

Leadership
James Benham, CEO
Sebastian Costa, COO
Mauricio Costa, CRO
Enrique Peltzer, Sales & Marketing Director

Headquarters & Locations
3011 Earl Rudder Freeway South, Suite 400. College Station, TX 77845

COMPANY INFO

Employees
25-49

Annual Revenue
<$10mm

Top Industries
Food & Beverage / Agriculture, Insurance

Product Offerings
AI-Driven Insights, Benchmarking, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt.

Geographies Served
United States

Markets Served
Captives, Carriers, Large Enterprises, Middle-markets, TPAs

Company Overview

Terra is a fully bootstrapped technology company shaped by more than 20 years of hands-on experience in the U.S. insurance industry. Having partnered with carriers, TPAs, and self-insured groups across consulting, system development, implementation, and long-term technology support, our team built Terra as a direct response to real operational challenges. Terra delivers modern, AI-enabled insurance infrastructure designed for usability, configurability, and rapid deployment, enabling organizations to replace legacy systems with scalable platforms that evolve alongside regulatory, operational, and business demands through continuous innovation and customer-driven product development.

Product Information

Terra is a cloud-native integrated platform combining Claims Management, Policy Administration, Benchmark analytics, compliance tracking, and an Ancillary Services Marketplace purpose-built for Workers Compensation and Commercial P&C.

Built on Microsoft Azure with SOC 2 Type 2 certification, Terra delivers enterprise security with modern capabilities: AI-powered claim summaries using GPT-4, intelligent workflow automation, ICD-10 coding, EDI compliance filing, and seamless integrations with bill review, PBM, and other ecosystems. Our fully open API enables deep connectivity while maintaining an intuitive interface that accelerates user adoption.

NCCI/Independent Bureau rate imports, multi-class rating, configurable workflows, and role-based security adapt to your program without expensive customization. Communication templates with merge fields, automated diaries, and centralized financial controls scale best practices across your operation.

Terra Policy supports full lifecycle administration from quote intake and underwriting through endorsements, renewals, billing, certificates, and audit-ready transaction history, with configurable rating controls and document automation built in.

Implementation/Service Methodology

Terra's implementation methodology is designed to ensure alignment, transparency, and operational readiness from day one. Each engagement begins with collaborative discovery sessions to define business needs, data migration requirements, desired integrations, workflows, and implementation priorities. Based on these findings, our team manages system configuration, data imports, and integrations at no additional cost to the client.

Throughout implementation, Terra maintains a highly hands-on approach, working closely with client stakeholders and providing comprehensive training to ensure teams are confident and fully prepared at go-live. Clients incur no implementation fees and begin payment only once the platform is live and meets agreed operational standards. Typical implementations range from three to six months, depending on data volume and quality.

CUSTOMER EXPERIENCE

Support Availability
Support available business days, 9am-5pm CST. Immediate support in high-urgency/critical scenarios.

Support Offered
Dedicated account manager / customer success manager, Email support, Phone support, Support ticketing system / help desk portal

User Conference
Not offered

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
3-6 months

Product License
Claims: New claims volume Policy: % on GWP or Compliance: fee per vendor

Average Annual Fee
$50k-$99k

Customers
100-249

Users
500-999

Deployment
Cloud-based SaaS (single-tenant)

Security Certifications
SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Core workflows and modules

TERRA™


TERRA™
Be the chosen one
Not everyone is built for this level of control.
What's Inside
Claims Management
AI automation to streamline claims
Policy Administration
Complete quote-to-renewal lifecycle tools
Claims Benchmark
Insights from 5M+ Workers' Comp claims
Connect Marketplace
Integrations with EDI, CMS, PBM & more
Compliance Management
Automated tracking, certificates, renewals
Modernize your insurance systems now.
Terra replaces outdated insurance platforms with one modern, cloud-native system for claims, policy, compliance, and benchmarking.
No setup fees. No minimums. You don't pay until you're live.
The Unified Platform for Workers' Comp & Commercial P&C.
Cutting-edge technology. Guaranteed delivery. Simple pricing.
SCAN TO BOOK A DEMO
Learn more at terra.insure

TRUE INSURTECH SOLUTIONS

https://experiencetrue.com

Ownership Privately held
Founded 2022
Contact Ryan Smith, Senior Solutions Advisor, ryan@experiencetrue.com

Leadership
Lee Mashore, CEO
Trevor Lightbound, VP Implementation
Colin Moulton, VP Product
Osiris Guererro, VP Software

Headquarters & Locations
Henderson, NV

COMPANY INFO

Employees
1-24

Annual Revenue
<$10mm

Top Industries
Insurance

Product Offerings
Claims Admin., Claims Mgmt., Policy & Program Mgmt., Underwriting

Geographies Served
United States, Canada

Markets Served
Carriers, Risk pools, TPAs

Company Overview

True is a modern insurtech company focused exclusively on transforming workers' compensation operations through a unified, purpose-built platform. The company replaces the typical mix of legacy systems, bolt-on modules, and manual processes with a single environment that connects policy administration, claims management, and user portals on one clean, consistent architecture. True's technology is paired with a people-first service model and a team with deep workers' comp expertise, giving carriers not just a modern system but a committed partner who understands their business, supports their teams, and helps them operate with greater clarity, efficiency, and confidence.

Product Information

True provides a unified software platform for workers' compensation insurers that brings policy administration, claims management, and user portals together in one modern system. The platform replaces fragmented legacy tools with a single data model and workflow engine, giving underwriting, claims, and support teams a consistent way to manage the full lifecycle of a policy or claim. Integrated portals give agents, insureds, and members real-time access without separate products or duplicate configuration, and implementations are guided by a people-first support team with deep workers' comp experience.

Implementation/Service Methodology

True uses an implementation approach built around an upfront analysis phase that defines scope, workflows, data needs, and configuration before any build work begins. That analysis produces a detailed Statement of Work that outlines exactly what will be delivered, how it will function, and what it will cost, which prevents the open-ended, customization-heavy projects common in workers' comp system replacements. From there, configuration follows a predictable sequence—environment setup, workflow design, data migration, integration mapping, and user experience alignment—supported by a people-first team with deep workers' comp experience. Training and user validation happen iteratively so teams can confirm functionality as it's built rather than at the end. The result is an implementation that is structured, transparent, and far more manageable for carriers, with fewer surprises and a clearer path to go-live.

CUSTOMER EXPERIENCE

Support Availability
6am to 5pm PST

Support Offered
Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
6-12 months

Product License
Percentage of premium, claims volume and other methods.

Average Annual Fee
$250k-$499k

Customers
<100

Users
<500

Deployment
Cloud-based SaaS (multi-tenant)

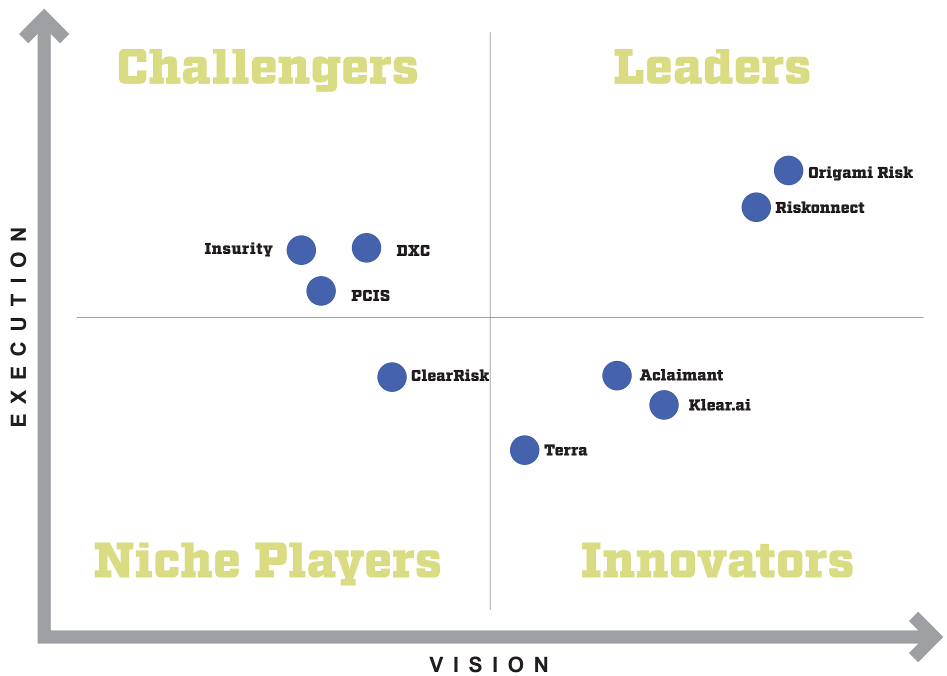
Security Certifications
SOC 2 Type II

API Strategy
Restricted APIs

AI Embedded
Client-configurable

At a Glance: Core RMIS Solutions

Market Landscape



Quadrant Legend

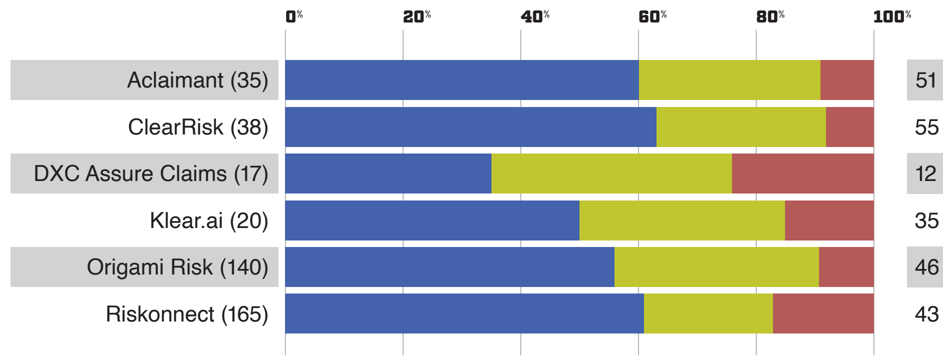
Leaders - Vendors demonstrating both strong execution in complex client environments and a clear, forward-looking product strategy aligned with the future of RMIS.

Innovators - Vendors advancing modern architecture, AI-native capabilities, or differentiated strategic direction, but still building broader market maturity and enterprise-scale execution.

Challengers - Vendors with proven delivery, mature customer bases, and dependable platform performance, but with a more incremental innovation trajectory than market leaders.

Niche Players - Vendors delivering strong value within focused market segments or targeted use cases, though with narrower breadth, audience, or enterprise reach.

Net Promoter Score



Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or a colleague in the industry? (Scale 0 Not at all to 10 - Extremely likely)." Number of respondents in parenthesis.

Promoters 9 or 10 | Passives 7 or 8 | Detractors 0 to 6 | NPS

Survey Results

	Aclaimant	ClearRisk	DXC Assure Claims	Klear.ai	Origami Risk	Riskonnect
Claims Administration	Above Average	Above Average	Above Average	Above Average	Very Strong	Above Average
Claims Management	Above Average	Above Average	Above Average	Above Average	Very Strong	Very Strong
Exposure & Asset Management	Very Strong				Above Average	Very Strong
Incident Management	Above Average	Very Strong		Above Average	Very Strong	Very Strong
Policy & Program Management	Above Average	Above Average			Above Average	Above Average
Renewal Management	Above Average	Above Average			Above Average	Very Strong
Environmental, Health & Safety	Above Average				Above Average	Average
Governance, Risk & Compliance					Average	Above Average
Reporting	Above Average	Above Average	Average	Above Average	Above Average	Above Average
Analytics	Above Average	Average	Average	Average	Above Average	Above Average
Configuration	Above Average	Above Average	Above Average	Average	Very Strong	Above Average
Workflow	Above Average	Above Average	Average	Above Average	Above Average	Above Average
Usability	Above Average	Above Average	Above Average	Above Average	Above Average	Above Average
Integration	Above Average	Above Average	Average	Above Average	Above Average	Above Average

LEGEND
Scores out of 10

Very Strong >=9.0

Above Average 7.5 – 8.9

Average 5.0 – 7.4

Below Average < 5.0

ARE YOU HEADING IN THE RIGHT DIRECTION ?
Conversational AI
Smart Processing
Summarization
INTELLIGENT CLAIMS ADMINISTRATION
Inc. 5000
158th
fastest-growing privately held software company
klear.ai

RiskTech Solutions

Market Update: RiskTech Solutions

Market Context: The Rise of RiskTech as the Intelligence Layer

As the RMIS market continues to evolve, a new and increasingly influential segment has emerged at the intersection of traditional RMIS and next-generation technology innovation: the RiskTech platform segment.

This category represents a dynamic and rapidly expanding layer of the market, reshaping how organizations think about risk, data, and decision-making. Unlike core RMIS platforms, RiskTech solutions are not designed to replace systems of record, they are designed to amplify them.

These platforms extend existing RMIS environments with advanced capabilities, transforming risk technology from a transactional system into a connected, intelligent ecosystem.

What's Changing: Key Market Shifts

A Shift Toward Modular, Composable Architectures

RiskTech platforms reflect a broader enterprise trend toward modular, composable technology environments. Rather than relying on a single system to do everything, organizations are assembling ecosystems of specialized platforms that work together to deliver unified outcomes.

RiskTech solutions are central to this model bringing innovation, extensibility, and advanced capabilities into the RMIS ecosystem without requiring full platform replacement.

AT-A-GLANCE: RISKTECH PLATFORM SEGMENT

- **Market Role:** Intelligence and analytics layer above RMIS
- **Key Differentiator:** Advanced analytics, AI, and data orchestration
- **Primary Value:** Turning fragmented data into actionable insight
- **Primary Challenge:** Integration and ecosystem complexity
- **Buyer Focus:** Architecture, scalability, and use-case alignment
- **Outlook:** Rapid growth as organizations prioritize data-driven risk strategies

API-First Integration as the Foundation

These platforms are typically built on modern, cloud-native architectures with API-first design as a core principle. Integration is not an afterthought, it is foundational.

RiskTech platforms increasingly serve as the connective tissue across the risk technology stack, enabling:

- *Seamless integration with RMIS, claims systems, and data warehouses*
- *Real-time data exchange across platforms*
- *Workflow orchestration across systems*

AI as a Core Capability, Not an Add-On

Within the RiskTech segment, artificial intelligence is often central to the platform's value proposition rather than an emerging feature.

Vendor capabilities include:

- *Predictive modeling and loss forecasting*
- *Anomaly detection and risk scoring*
- *Natural language processing and query interfaces*
- *Automated decision support*

These capabilities are applied across claims optimization, operational efficiency, and enterprise risk insight; positioning RiskTech as a driver of forward-looking intelligence.

What This Means: Operational Impact for Risk Organizations

RiskTech platforms are fundamentally changing how organizations extract value from their risk data.

They enable organizations to:

- *Aggregate and normalize fragmented data across systems*
- *Transform raw data into actionable, real-time insight*
- *Enable predictive and proactive risk management strategies*
- *Expand access to analytics through intuitive, self-service tools*

This represents a shift from reactive reporting to continuous, intelligence-driven decision-making.

Expanding Role: RiskTech as the Enterprise Intelligence Layer

RiskTech platforms are increasingly positioned as the analytics and intelligence layer within the risk technology stack.

Rather than replacing RMIS, they sit above systems of record to:

- *Unify and visualize enterprise risk data*
- *Enhance analytics and reporting capabilities*
- *Orchestrate workflows across systems*
- *Enable enterprise-wide risk visibility*

This layered architecture, RMIS as the system of record and RiskTech as the intelligence layer, is emerging as a dominant model for modern risk technology environments.

Implementation Reality: Integration, Governance, and Fit

While RiskTech platforms offer significant upside, they also introduce new layers of complexity.

Because these solutions operate alongside existing systems, organizations must address:

- *Integration strategy and architecture alignment*
- *Data governance, security, and ownership*
- *Workflow consistency across platforms*
- *Avoidance of new data silos*

KEY CONSIDERATIONS

As organizations evaluate RiskTech platforms, several factors remain critical:

- **Strategic Clarity:** Clear use cases are required to justify investment and ensure adoption
- **Integration Complexity:** Additional platforms increase architectural and governance demands
- **Value Realization Risk:** Without alignment, platforms may be underutilized
- **Cost vs. Outcome:** Benefits must be tied to measurable business impact

Success depends on thoughtful design of the broader ecosystem not just individual platform capabilities.

Buyer Perspective: Architecting the RiskTech Ecosystem

The rise of RiskTech is shifting how organizations approach technology decisions.

Buyers are increasingly focused on:

- *How platforms integrate within a broader ecosystem*
- *The ability to scale analytics and AI capabilities over time*
- *Flexibility to adapt to evolving business needs*
- *Alignment with long-term digital transformation strategies*

The decision is no longer limited to selecting an RMIS platform; it is about architecting a cohesive, future-ready RiskTech environment.

Redhand Perspective

The emergence of RiskTech platforms represents one of the most important shifts in the evolution of the RMIS market but it also introduces a new layer of decision complexity.

The opportunity is clear: RiskTech enables organizations to unlock the full value of their data and move toward predictive, intelligence-driven risk management.

The risk, however, lies in fragmentation. Without a clear architecture and strategy, organizations may add capability without achieving cohesion.

The organizations that succeed will not be those that adopt the most technology but those that design the most effective ecosystem.

Looking Ahead: The Expanding Role of RiskTech

The momentum behind the RiskTech segment is accelerating as organizations continue to prioritize digital transformation and artificial intelligence.

As RMIS platforms remain foundational systems of record, RiskTech solutions will increasingly define how value is extracted from those systems.

This layered model combining stable core platforms with agile, innovation-driven overlays represents the future of risk technology.

As the segment evolves, one question will shape its trajectory:

Can RiskTech platforms move beyond enhancing RMIS to fundamentally redefining how organizations understand, manage, and optimize risk in a data-driven world?

RiskTech doesn't replace RMIS – it unlocks its value.

Vendor Insights: RiskTech Solutions

A comparative snapshot of leading RiskTech solutions, highlighting positioning, strengths, and key considerations for buyers.

Duck Creek Loss Control

Positioning: Core insurance platform expanding into risk and loss control

Duck Creek is extending beyond core policy and claims systems into loss control and risk intelligence, positioning this capability as a natural extension of its insurance platform. The focus is on integrating loss control data into underwriting, pricing, and risk modeling workflows. Key innovation areas include data integration, AI/ML-driven insights, and ecosystem connectivity, particularly through its Snowflake-based data architecture.

Strengths

- Strong integration with core insurance systems
- Data-first architecture enabling advanced analytics
- Embeds risk insights into underwriting and pricing workflows
- Strategic alignment with insurance value chain

Watchpoints

- Integration with existing safety tools can create overlap or complexity
- Loss control depth may lag best-of-breed safety platforms

Redhand Take

Duck Creek's expansion into loss control and risk intelligence reflects a broader convergence between insurance core systems and RMIS capabilities. By embedding risk data into underwriting and policy workflows, Duck Creek is positioning risk management as a core component of insurance operations not a separate function.

ARCHIPELAGO ANALYTICS

https://www.onarchipelago.com/

Ownership Privately Held
Founded 2018
Contact Veronika Andreeva, Head of Marketing | veronika.andreeva@onarchipelago.com

Leadership
Alex Lyashok, CEO
Hemant Shah, Co-founder and Chair
David Thompson, CTO
Scott Lawson, Chief Risk & Resilience Officer

Headquarters & Locations
New York, NY USA
San Francisco, CA USA
New Delhi, India

COMPANY INFO

Employees
50-99

Annual Revenue
Not disclosed

Top Industries
Insurance

Product Offerings
Benchmarking, Data Analytics/Predictive Modeling, Location/Property Management, Risk Pool Administration

Geographies Served
United States, Canada, U.K.

Company Overview
Archipelago is the leading provider of AI-powered productivity tools for insurance brokers. Archipelago's AI assistants streamline data management, automate risk analysis, and enhance submission accuracy—empowering brokers to focus on advising clients rather than manual data tasks. With solutions like SOV Manager, which extracts and organizes risk data, and PreCheck, which pressure-tests submissions from an underwriting perspective, Archipelago helps brokers compete on analytics and deliver better placements. Headquartered in New York, Archipelago provides flexible subscription options to support brokerages of all sizes.

Product Information
- SOV Manager – Your Personal Risk Analyst
  Powered by AI with superhuman speed and accuracy, SOV Manager cleans, organizes, and enriches your statement of values (SOV). It extracts risk data from PDFs and spreadsheets using AI, cross-references industry sources, and prepares submissions with precision—reducing manual work from 15 days to 15 minutes.
- PreCheck – Your Personal Underwriting Assistant
  Trained on thousands of submissions, PreCheck pressure-tests your SOV from an underwriter's perspective. It flags critical data gaps, suggests improvements, and helps brokers reduce modeled losses by up to 40%, ensuring submissions are complete and market-ready.
- Hub – Your AI Enterprise SOV Intelligence
  Hub simplifies multi-client account management, allowing brokers to track, organize, and prepare data efficiently. It ensures all data is structured for the market, helping brokers juggle competing priorities with ease.
- Archipelago Platform – Your Smart and Secure Data Room
  An enterprise-grade platform for data collection, collaboration, and marketing. Archipelago enables brokers to centralize, enrich, and share risk data securely—powering smarter, more efficient work.

Technology Overview
Hosted on AWS, it is fully secure, encrypting data at rest / in transit, with auto & manual penetration tests.

It ingests, cleanses, and standardizes Excel, DOCX, PDFs data using rule-based logic, GIS hazard lookups, third-party APIs, ML, NLP, and LLM/RAG-based fact extraction. Data can be accessed as AIR/RMS-ready files, or via Snowflake.

It uses proprietary code & 3rd party (Auth0, GoodData, RocketChat, Snowflake, Builder.io, Mixpanel, Gainsight). Deployed via GitHub, Terraform, Spacelift.

CUSTOMER EXPERIENCE

Support Availability
Archipelago will respond to Customer support requests within 6 business hours of receipt of such inquiry logged between the hours of 6:00AM – 5:00PM Pacific Time, Monday through Friday (excluding holidays).

Support Offered
Dedicated support team, Email, Helpdesk, Knowledge base, Live Chat, Embedded help, Video tutorials

User Conference
Other

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Two major releases a year; Bi-weekly minor releases

Implementation Timeframe
Users get immediate access to the applications and can use them immediately after creating a login.

Product License
Subscription based on number of users or TIV

Average Annual Fee
$250

Customers
< 100

Users
5,000 - 9,999

Deployment
Vendor Hosted Cloud

Security Certifications
SOC 2

ARGOS RISK, LLC

www.argosrisk.com

Ownership Privately Held
Founded 2010
Contact Kevin Sasser, Chief Revenue Officer | ksasser@argosrisk.com

Leadership
Lori Frank, President and CEO
Kevin Sasser, Chief Revenue Officer

Headquarters & Locations
Edina, MN

COMPANY INFO

Employees
1-24

Annual Revenue
Not disclosed

Top Industries
Finance & Insurance, Healthcare, Manufacturing, Professional Services, Construction & Engineering

Product Offerings
Cyber Security Assessments, Data Analytics/Predictive Modeling, Governance, Risk & Compliance, Regulatory Compliance (OSHA, GDPR)

Geographies Served
United States

Company Overview

Argos Risk is at the forefront of Third-Party Risk Intelligence solutions, delivering unparalleled insights for over a decade. Trusted by financial institutions and commercial enterprises, our SaaS platform, AR Surveillance™, empowers our subscribers to effectively evaluate, manage and mitigate third-party risks.

Our proprietary algorithms and technology-driven solutions provide comprehensive, timely, and actionable intelligence related to third-party financial, cyber, reputational, and ESG health. Multi-dimensional insights are delivered in an easy-to-consume, metric-centric format enabling organizations to make informed decisions with confidence and ease.

Product Information

AR Surveillance acts as a guardian that continuously monitors the health and reliability of the companies with which you do business. As a cutting-edge third-party risk intelligence platform, AR Surveillance automatically collects, analyzes, and presents critical information about your vendors, suppliers, and business partners in near real-time. From financial health and cybersecurity scores to regulatory compliance and reputational risks, this powerful solution provides a comprehensive view of potential threats and opportunities. Whether you're a financial institution managing vendor relationships or a healthcare provider overseeing supplier networks, AR Surveillance transforms complex data into actionable insights, helping you make informed decisions and stay ahead of potential risks before they impact your business.

Technology Overview

AR Surveillance stands as a SaaS-based risk intelligence platform that operates through a secure web-based portal, automatically collecting and analyzing data from multiple vetted sources to provide comprehensive third-party risk intelligence related to financial health, cybersecurity posture, regulatory compliance, and reputational risks - all accessible through an intuitive dashboard interface or via a fully documented API.

CUSTOMER EXPERIENCE

Support Availability
M-F, 8am - 5pm CT

Support Offered
Email, Live Chat, Video tutorials

User Conference
None

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
As needed

Implementation Timeframe
1 to 5 Days

Product License
Subscription based on the number of companies being monitored and the types of data that are delivered.

Average Annual Fee
$10,000

Customers
500-1,000

Users
1,000 - 4,999

Deployment
Public Cloud

Security Certifications
Not disclosed

Data Encryption at Rest
No

3rd Party Assessments
Quarterly

BIG TICKET

https://www.bigticketplatform.com

Ownership Privately held
Founded 2021
Contact rob@bigticketplatform.com

Leadership
Rob Bartlett, Co-founder, and CEO
Tim Bird, Co-founder, Product and Ops
Ken Fraser, Co-founder, and Director

Headquarters & Locations
Atlanta, Georgia: Richmond, Virginia and London, England

COMPANY INFO

Employees
1-24

Annual Revenue
<$10mm

Top Industries
Financial Services, Food & Beverage / Agriculture, Manufacturing, Real Estate & Property Management, Retail & Hospitality, Transportation & Logistics

Product Offerings
AI-Driven Insights, Benchmarking, Catastrophe/Natural Hazard Risk, Cyber Risk Mgmt., Data Analytics, Exposure/Asset Mgmt., Location/Property Mgmt., Property Valuation

Geographies Served
United States, Canada, Europe, U.K.

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview
Big Ticket Platform (BTP) provides AI-powered data infrastructure for global commercial insurance, based on open-banking principles. Developed with finance and insurance leaders including Mastercard, BTP is the neutral bridge between corporate ERP, CRM and internal systems and the insurance ecosystem — enabling real-time exposure data exchange across all major business lines. Replacing spreadsheets with an intuitive user-friendly interface focused on permissioned auditable data gathering. BTP is risk manager and industry governed — not controlled by any single broker or insurer. Backed by AWS and Accenture partnerships, AIRMIC endorsement, and growing corporate adoption through Special Interest Groups, BTP is shared infrastructure saving billions in recurring costs.

Product Information
Big Ticket Platform (BTP) is AI-powered data infrastructure connecting corporate risk managers, brokers, and insurers for real-time exposure data exchange — neutral to any single broker or insurer. The intuitive user-friendly interface provides corporate teams to gather exposure data from a variety of data sources in a secure permissioned auditable approach. BTP integrates directly into corporate ERP systems, eliminating spreadsheets by transforming fragmented exposure data into structured, validated records built in real-time rather than once a year, across Property, Workers' Comp, General Liability, Auto, Cyber, Terrorism, and UK Casualty lines. New Lines of business are coming out every other month. Free for corporates, with access fees for brokers and insurers at a fraction of current costs. Designed for WhatsApp-like adoption, BTP creates digital networks where corporates connect hundreds of people, organisations, APIs, and agentic AI on a single platform. Built on open banking security principles with fine-grained permissioning, SSO, MFA, multi-currency support, and full audit trails. Strategic partnerships with AWS and Accenture, AIRMIC endorsement, and growing adoption by major corporations through industry Special Interest Groups validate BTP as shared infrastructure for the global insurance ecosystem.

Implementation/Service Methodology
BTP is designed for rapid, low-effort onboarding. The platform pre-populates exposure data from existing insurer and broker records at no cost to the corporate client — risk managers review and enhance data rather than compile from scratch. For Special Interest Group members, self-service onboarding is available: register, invite brokers and insurers, and begin managing data within days. For broker and insurer deployments, a Customer Success team manages configuration, data ingestion, provisioning, and training. White-labelled functionality enables partners to deploy BTP under their own brand. API connectivity to ERP, CRM and internal systems and carrier platforms uses standard connectors with custom mapping where required. Training via embedded help, documentaton, video tutorials, and knowledge base, with live support throughout. Typical implementation completes in under two months, with many corporate users operational within days.

CUSTOMER EXPERIENCE

Support Availability
Monday-Friday, 8AM-7PM ET (US) and 8AM-7PM GMT (UK). Critical issue escalation available outside standard hours.

Support Offered
Dedicated account manager / customer success manager, Email support, In-application support or chat, Knowledge base / self-service documentation, Proactive monitoring & issue notification, Support ticketing system / help desk portal, Tiered technical support

User Conference
Not offered

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Bi-weekly

Implementation Timeframe
<3 months

Product License
Free for corporates; subscription license for brokers and (re)insurers

Average Annual Fee
Not disclosed

Customers
<100

Users
1,000-2,499

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
GDPR compliance

API Strategy
Open APIs

AI Embedded
Core workflows and modules

CLARA ANALYTICS

https://claraanalytics.com

Ownership Privately Held

Founded 2017

Contact Tyler Jones, CMO | tyler.j@claraanalytics.com

Leadership
Heather Wilson, CEO
Wayne Chung, CTO
Tyler Jones, CMO
Mubbin Rabbani, CPO

Headquarters & Locations
Sunnyvale, CA

COMPANY INFO

Employees
50-99

Annual Revenue
$10mm - $49mm

Top Industries
Insurance, Transportation, Retail, Business & Consumer Services, Manufacturing

Product Offerings
Benchmarking, Claims Management, Data Analytics/Predictive Modeling, Litigation Management, Claims Administration

Geographies Served
United States

Company Overview

CLARA Analytics is the leading AI as a service (“AIaaS”) provider that improves casualty claims outcomes for insurance carriers, MGAs, reinsurers, and self-insured organizations. The company’s platform, CLARAty.ai, applies image recognition, natural language processing, and other AI-based techniques to unlock insights from medical notes, legal demand packages, bills and other documents surrounding a claim. CLARA’s predictive insight gives claims professionals augmented intelligence that helps them reduce claim costs and optimize outcomes for the carrier, customer and claimant. CLARA’s customers include companies from the top 25 global insurance carriers to large self-insured enterprises.

Product Information

CLARAty.ai - CLARA's claims risk AI platform with generative and predictive AI models developed specifically for risk managers to optimize casualty claims outcomes.

CLARA Triage - An artificial intelligence (AI) module on the CLARAty.ai platform to help risk managers and adjusters to focus on the claims that need attention by predicting and indentifying claims with high severity, attorney involvement and much more.

CLARA Fraud.- Identifies suspicious claims to accelerate referral and loss recovery by evaluating plaintiff attorney, claimant, and medical provider behaviors to detect outlier behaviors.

CLARA Treatment - Lowers medical expenses by identifying the best medical providers in the area to treat a Workers Comp case.

CLARA Litigation - Lowers legal expenses and informs legal strategies by providing insights into defense and plaintiff attorney performance.

Claims DocIntel Pro - Improve legal and medical outcomes while reducing document review time with the latest in document intelligence for casualty claims. Claims DocIntel Pro reads, analyzes and summarizes legal demand packages and medical records for General Liability, Auto, and Work Comp claims.

Technology Overview

CLARA is a SaaS offering that is hosted on AWS.

CLARA
Analytics

CUSTOMER EXPERIENCE

Support Availability
8-7 pm EST, 365 days

Support Offered
Dedicated support team

User Conference
Other

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Bi-weekly

Implementation Timeframe
8-12 weeks

Product License
CLARA offers annual subscriptions based on claim volume or projected loss savings.

Average Annual Fee
$200,000

Customers
< 100

Users
1,000 - 4,999

Deployment
Public Cloud, Private Cloud

Security Certifications
SOC 2, HIPAA

Data Encryption at Rest
Yes

3rd Party Assessments
Annually

CROSSTIE

https://crosstietech.com/platform

Ownership Privately held
Founded 2019
Contact Sean G. Eldridge, Co-founder & CEO, sean@crosstietech.com

Leadership
Sean Eldridge, CEO
Emily Cameron, Head of Product & CS
Tyler Kennedy, Head of Engineering
Tycho Speekenbrink, Head of Data/AI

Headquarters & Locations
Cambridge, MA

COMPANY INFO

Employees
25-49

Annual Revenue
Not disclosed

Top Industries
Insurance

Product Offerings
AI-Driven Insights, Claims Admin., Claims Mgmt., Incident & Event Reporting, Loss Control, Policy & Program Mgmt.

Geographies Served
United States, Canada, Europe

Markets Served
Carriers, Large Enterprises, TPAs

Company Overview

Crosstie builds the workflow orchestration layer for P&C insurance. Its AI-enabled platform coordinates stakeholders, automates execution, and connects data across systems--with governance and auditability built in--to reduce administrative burden, shorten cycle times, and improve outcomes for adjusters, claimants, and policyholders. Designed to integrate with existing core systems, Crosstie helps carriers, TPAs, self-insured organizations, and claims service partners achieve measurable operational and financial outcomes through a scalable SaaS platform. Founded at Harvard University's Innovation Lab and backed by MassMutual Ventures and General Catalyst, Crosstie is comprehensive by design, configurable without custom code, and interoperable across complex insurance environments.

Product Information

Crosstie is the intelligent workflow orchestration layer for P&C insurance, coordinating people, systems, and decisions so everyday interactions drive faster resolutions, lower costs, and better experiences. Our modular platform integrates with existing claims, policy, and RMIS systems and deploys in weeks without disruption.

One platform. Eight fully configurable solutions: Intake Automation, AI Document Processing, Claimant Experience, Customer Portal, Agentic Voice Calls, Claim Intelligence, Loss Control, and Claim-centric ETL.

Each solution works independently or together to automate workflows from intake to settlement, surface real-time risk insights, reduce litigation propensity, streamline field and desk coordination, and eliminate administrative burden.

Our insurance-native AI, enterprise security, and no-code configurability enable organizations to improve outcomes without rip-and-replace system changes.

Implementation/Service Methodology

Our implementation methodology is designed for speed, configurability, and minimal disruption to existing systems. We begin with workflow discovery and KPI alignment to define measurable success criteria (cycle time, cost, litigation risk, engagement). We then configure solutions to mirror existing business rules, forms, escalation paths, and jurisdictional requirements—without requiring code changes to core systems. Integration is completed via secure APIs or managed data exchange, preserving the client's system of record. Our team handles configuration, testing, and validation. Typical go-live occurs in 4–6 weeks. Post-launch, we provide optimization support, performance monitoring, and iterative workflow refinement to ensure adoption and sustained ROI.

CUSTOMER EXPERIENCE

Support Availability
We offer 24/7 support for critical issues with real-time alerts. Standard coverage: M-F business hours across all US time zones. All tiers receive a dedicated Success Manager.

Support Offered
Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Proactive monitoring & issue notification

User Conference
Not offered

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
Subscription by solution(s), claim volume, and AI-intensive services

Average Annual Fee
Not disclosed

Customers
Not disclosed

Users
Not disclosed

Deployment
Cloud-based SaaS (multi-tenant), Cloud-based SaaS (single-tenant)

Security Certifications
CCPA / CPRA compliance, GDPR compliance, HIPAA compliance, NIST Cybersecurity Framework, SOC 2 Type II

API Strategy
Restricted APIs

AI Embedded
Core workflows and modules

DUCK CREEK

https://www.duckcreek.com/product/duck-creek-loss-control/

Ownership Private Equity backed | Duck Creek Technologies
Founded 2000
Contact Tyler Jones, CMO tyler.jones@duckcreek.com

Leadership
Hardeep Gulati - CEO
Rajesh Raheja - CTO
Ben Dulieu – CIO & CISO
Jose Lazares - CPO

Headquarters & Locations
Headquarters: 100 Summer Street, Suite 801, Boston, MA 02110, USA.
For additional locations, please visit https://www.duckcreek.com

COMPANY INFO

Employees
1,000-2,000

Annual Revenue
Not disclosed

Top Industries
Insurance

Product Offerings
Claims Admin., Claims Mgmt., Data Analytics, Loss Control

Geographies Served
United States, Africa, Asia Pacific, Canada, Central/South America, Europe, U.K.

Markets Served
Carriers, Large Enterprises, Public entities, TPAs

Company Overview

Duck Creek Technologies is a leading provider of intelligent risk management solutions for the property and casualty (P&C) and general insurance industry. Through our Loss Control and integrated platform capabilities, we enable risk professionals to move beyond reactive claims management toward proactive, enterprise-wide risk governance. Our cloud-native platform connects loss control,policy, claims, and third-party systems through open APIs — creating a unified risk ecosystem that delivers continuous visibility into exposures, mitigation activities, and loss outcomes.

By integrating inspection data, operational risk insights, and financial impact analysis, Duck Creek empowers risk professionals to identify emerging risks earlier, reduce claims frequency and severity, and align pricing with real-time risk intelligence.

Product Information

Duck Creek Loss Control delivers a comprehensive risk assessment and loss control platform that empowers insurers and risk managersto proactively reduce claims frequency and severity. By combining advanced risk insights with seamless data connectivity, the solution helps optimize pricing decisions and strengthen policyholder engagement.

Built on open APIs, Duck Creek Loss Control integrates easily with third-party RMIS, claims systems, and core insurance platforms—ensuring synchronized data flow across underwriting, loss control,and claims. This connected ecosystem provides real-time visibility into risk conditions, enabling faster, smarter decisions that directly contribute to lower losses and improved underwriting performance.

Enhanced with AI-driven document intelligence, the platform accelerates analysis through rapid report summaries and insight extraction—freeing teams to focus on high-value risk mitigation strategies instead of manual review.

Duck Creek Loss Control delivers advanced risk control software to large enterprise risk organizations and insurance carriers worldwide.

Recognized as the industry’s most widely adopted loss control platform, it is trusted by more than 150 organizations to proactively reduce risk, improve underwriting performance, and lower losses.

Duck Creek Technologies

DUCK CREEK

https://www.duckcreek.com

Technology Overview

Duck Creek Technologies is the intelligent core of insurance, shaping the future of P&C and general insurance. Its cloud-native SaaS platform, Duck Creek OnDemand—built on Microsoft Azure—delivers an integrated suite for policy, billing, claims, payments, analytics, and distribution. An API-first, open architecture enables seamless ecosystem integration, while low-code configuration and embedded DevOps accelerate agility. With evergreen Active Delivery, unified data, real-time analytics, and AI/ML support, Duck Creek helps insurers operate with resilience, reduce complexity, and innovate faster.

AI Strategy

Duck Creek's AI strategy is built around embedding intelligent capabilities across the entire insurance lifecycle. This includes leveraging Machine Learning, Generative AI, and Agentic AI to enhance decision-making, automate workflows, and improve operational efficiency. The Duck Creek Intelligence Platform serves as the foundation for AI innovation, offering tools for model development, deployment, and governance. Key pillars of the strategy include responsible AI practices, human-in-the-loop oversight, data privacy, and regulatory compliance.

What's New

Duck Creek Loss Control now combines configurability with minimal IT involvement, allowing risk managers to tailor the platform to their business needs without extensive technical resources. Recent enhancements include AI document summaries, automated workflows, predictive analytics, and risk scoring capabilities to improve operational efficiencies and reduce manual tasks. The platform also features a low-code interface for automating repetitive tasks, capturing comprehensive risk data, and tracking service plans effectively apply loss control best standards across the enterprise.

What's Coming

In addition to document intelligence, Duck Creek Loss Control is being fitted with Agentic AI for power users requiring intelligent automation, workflows and to handle entire workflows on their own, while staying within strict regulatory boundaries. These intelligent agents can also update all relevant systems, notify policyholders, and trigger payouts without waiting for human approval. Duck Creek will include human-in-the-loop to allow subject matter experts to verify proper processing and to help keep the carrier free of E&O scrutiny.

Implementation/Service Methodology

Duck Creek's preferred implementation methodology is grounded in the Customer Journey – a structured and proven delivery framework designed to provide insurers with a streamlined, predictable, and collaborative implementation experience.

The Customer Journey framework consists of interconnected stages: Plan, Analyze, Design, Build, Test, Deploy, and Operate, with cross-cutting workstreams such as Program Management, Delivery Assurance, and Operational Readiness. This methodology emphasizes iterative delivery, stakeholder collaboration, and sustained value realization.

At the heart of this methodology is the principle that implementation should be adaptive and collaborative. The journey is not strictly sequential; certain phases overlap, and many activities are performed iteratively.

CUSTOMER EXPERIENCE

Support Availability

Duck Creek Support is staffed for Severity Level 1 (SL1) coverage 24/7 and Severity Levels 2-4 (SL2-4) 24/5, from Sunday at 7 PM EST to Friday at 7 PM EST, excluding holidays.

Support Offered

24x7 support availability, Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference

Annually

Client Advisory Council

Yes

PRODUCT INFORMATION

Release Schedule

Other

Implementation Timeframe

3-6 months

Product License

Licensed via SaaS subscription based on customer's projected annual losses

Average Annual Fee

Not disclosed

Customers

250-499

Users

Not disclosed

Deployment

Cloud-based SaaS (single-tenant)

Security Certifications

GDPR compliance, ISO/IEC 27001, SOC 1 Type II, SOC 2 Type II

API Strategy

Open APIs

AI Embedded

Core workflows and modules

EIGENRISK

https://www.eigenrisk.com/

Ownership Privately held
Founded 2014
Contact Eduardo Hernandez, Co-Founder, Sales, Andy Hosman, VP Customer Success

Leadership
Deepak Badoni, Ph. D - President
Eduardo Hernandez, Head of Business Development
Andy Hosman, VP Customer Success

Headquarters & Locations
Ann Arbor, Michigan, US
Bangalore, Karnataka, India

COMPANY INFO

Employees
25-49

Annual Revenue
<$10mm

Top Industries
Insurance, Manufacturing, Public Entity / Government, Real Estate & Property Management, Retail & Hospitality

Product Offerings
Catastrophe/Natural Hazard Risk, Data Analytics

Geographies Served
United States, Asia Pacific, Canada, Central/South America, Europe, Middle East, U.K.

Markets Served
Brokers, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools

Company Overview

EigenRisk helps Re/Insurers, MGAs, brokers, and risk professionals stop chasing data and start making decisions. Our platform, EigenPrism, connects teams to 40+ data providers and financial models in one place, giving them real-time access to the information they need to manage exposure, plan risk transfer, and respond to events as they unfold - across natural disasters, climate change impacts, and geopolitical risk.

Founded in 2014, EigenRisk was built specifically for catastrophe and exposure management professionals who can't afford to get it wrong.

Product Information

EigenPrism is an exposure intelligence platform that gives risk managers a comprehensive, always-current view of their property risk. The platform integrates 40+ data sources into a single environment, eliminating the need to stitch together vendor outputs or rely on periodic broker reports.

Risk managers use EigenPrism to profile portfolio exposures across all major property perils, including earthquake, wind, flood, wildfire, hail, and convective storm; identify and quantify risk concentrations across locations and geographies; monitor and respond to live catastrophe events with real-time alerting and portfolio impact analysis; and model what-if scenarios to evaluate how portfolio changes affect overall risk profile.

EigenPrism is model- and source-agnostic, bringing together the best available science for each peril without locking users into a single methodology. No catastrophe modeling expertise required.

Implementation/Service Methodology

As a SaaS provider, implementation efforts are minimal. For integrations to customer systems, Standard API Documentation is provided online. Solution Architecture/Consulting services are available for fee upon request.
Consulting services are tailored to our customers' specific needs and follow lean/agile approaches.

CUSTOMER EXPERIENCE

Support Availability
Live support 24x5, with restricted hours on weekends and holidays.

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, In-application support or chat, Knowledge base / self-service documentation, Phone support, Proactive monitoring & issue notification, Support ticketing system / help desk portal, Tiered technical support

User Conference
Not offered

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Bi-weekly

Implementation Timeframe
<3 months

Product License
Annual subscription by asset count and module access; add-ons for 3P data.

Average Annual Fee
$50k-$99k

Customers
250-499

Users
1,000-2,499

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
GDPR compliance, ISO/IEC 27001

API Strategy
Restricted APIs

AI Embedded
Internal operations only

GRADIENT AI

https://www.gradientai.com/

Ownership Privately held
Founded 2012
Contact Anthony Tuffile, Chief Revenue Officer, Anthony.Tuffile@gradientai.com

Leadership
Stan Smith, Founder & CEO
Brook Rosenbaum, GM, P&C
Heeren Pathak, CTO

Headquarters & Locations
Boston, MA

COMPANY INFO

Employees
100-249

Annual Revenue
$50mm-$99mm

Top Industries
Healthcare, Insurance

Product Offerings
AI-Driven Insights, Benchmarking, Claims Mgmt., Data Analytics, Healthcare Risk Mgmt., Predictive Modeling, Risk Assessment, Underwriting

Geographies Served
United States

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Risk pools, TPAs

Company Overview

An end-to-end provider of AI-powered insights to manage risk, Gradient AI gives customers an advantage in how they make decisions, revealing insights and translating them into stronger performance and impact. Leveraging a data lake of tens of millions of policy and claim records, machine learning, and large language models, our solutions elevate how organizations decide, align, and lead in the future. With Gradient AI, you benefit from decision intelligence that gives you a strategic edge, the ability to delve deeper into risk, with greater vision and precision, and enabling organizations to act more quickly and decisively, speeding up turnaround times on quotes and claims, and allowing you to capitalize on new opportunities. By using Gradient AI's solutions, you'll get an advantage that goes beyond the numbers.

Product Information

• Gradient AI's ClaimVoyant™ is an AI-driven workers' compensation triage solution that helps carriers, TPAs, and self-insured employers identify claims likely to become expensive, complex, or involve delayed recovery as early as first notice of loss. It augments client FNOL fields with Gradient's proprietary data and insights to assess relative claim complexity tied to co-morbidities and other health issues, enabling earlier staff assignment, more proactive care management, and better-informed intervention decisions. Claims professionals are provided with a view of risk at FNOL that includes transparency into the underlying risk drivers for that specific injured worker.

• Gradient AI's ClaimVector™ is an AI-powered workers' compensation claims benchmarking solution designed for brokers, their clients, and carriers. It transforms limited claims information into clear, verifiable metrics that help firms compare performance, identify risk drivers, improve outcomes, and strengthen advisory conversations with clients and prospects. Grounded in real claims data rather than abstract market averages, ClaimVector™ delivers transparent, explainable benchmarks through efficient, repeatable workflows that support new business acquisition, stronger claims stewardship, greater consistency, and more defensible renewal strategies.

Implementation/Service Methodology

Gradient's approach to implementing underwriting and claims AI solutions emphasizes structured change management, stakeholder engagement, and phased adoption rather than just system deployment. Gradient recommends a 6-step change management framework that begins with pre-planning and a readiness assessment, involves stakeholder identification and communication, and integrates role-specific training and post-launch reinforcement to ensure users adopt the new tools effectively. This methodology aligns technical integration with internal workflows, supports teams through onboarding and education, and sustains long-term adoption by measuring readiness, reinforcing usage, and addressing resistance.

CUSTOMER EXPERIENCE

Support Availability
9:00am-8:00pm Eastern Time

Support Offered
Dedicated account manager / customer success manager, Email support, In-application support or chat, Named support resources, Phone support, Tiered technical support

User Conference
Not offered

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
<3 months

Product License
Annual license

Average Annual Fee
$100k-$249k

Customers
250-499

Users
2,500-4,999

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
HIPAA compliance, SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Core workflows and modules

LINESLIP

https://lineslipsolutions.com/risk-manager

Ownership Privately held | LineSlip Solutions

Founded 2016

Contact Megan Nitta, VP Marketing, mnitta@lineslipsolutions.com

Leadership
Leo Bernstein, CEO
Rob Keyvani, Co-Founder & CTO
John Bonner, VP Product Strategy
Megan Nitta, VP Marketing

Headquarters & Locations
New York, NY

COMPANY INFO

Employees
25-49

Annual Revenue

Top Industries
Healthcare, Manufacturing, Retail & Hospitality, Technology & Professional Services, Transportation & Logistics

Product Offerings
AI-Driven Insights, Data Analytics, Policy & Program Mgmt., Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Canada

Markets Served
Captives, Large Enterprises, Public entities

Company Overview

LineSlip Solutions is a RiskTech SaaS solution provider for corporate risk management. The core product, LineSlip Risk Intelligence, is purpose-built to help risk managers make better risk program decisions by giving them instant access to their insurance program data without waiting on brokers or hunting through spreadsheets. Our team includes former insurance and risk professionals who understand the challenges of managing complex programs, and who are dedicated to supporting risk leaders in optimizing their risk program and achieving better financial outcomes. Many leading Fortune 500 companies trust and depend on the program data visibility provided by LineSlip Risk Intelligence.

Product Information

LineSlip Risk Intelligence transforms static insurance policy documents into strategic insights by delivering report-ready analytics and dashboards to power critical risk management workflows, such as carrier and broker relationship management, renewals management, planning and budgeting, and stakeholder reporting. The LineSlip data platform leverages AI to extract structured policy data from unstructured documents and organizes the data using proprietary taxonomies developed by industry experts. By automatically consolidating and organizing insurance program data, LineSlip delivers report-ready analytics, insights, and dashboards that give Risk Management teams instant access to all their policy data and detailed spend analytics so they can negotiate from a position of strength, optimize risk financing decisions, easily visualize and understand what's driving their cost of risk, simplify renewal management, and achieve improved outcomes from carriers and brokers.

Implementation/Service Methodology

The LineSlip Implementation and Customer Success teams have deep expertise in the insurance industry and are committed to an efficient implementation and onboarding process, including ensuring data accuracy and proper training. A dedicated Customer Support manager provides ongoing support and usage guidance to ensure customers are getting the highest value from the product.

CUSTOMER EXPERIENCE

Support Availability
8am-8pm ET, Monday-Friday

Support Offered
Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Phone support

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
3-6 months

Product License
annual subscription

Average Annual Fee

Customers
100-249

Users
Not disclosed

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
SOC 2 Type II

API Strategy
Restricted APIs

AI Embedded
Internal operations only

lineslip

MAPTYCS INC.

https://maptycs.com/

Ownership Privately held

Founded 2017

Contact Jacqueline Legrand, CEO, jacqueline.legrand@maptycs.com

Leadership
Jacqueline Legrand - CEO & Co-Founder
Ernest Legrand - CPO & Co-Founder
William Funk - Customer Success Manager

Headquarters & Locations
NY, USA.

COMPANY INFO

Employees
25-49

Annual Revenue

Top Industries
Construction & Engineering, Manufacturing, Real Estate & Property Management, Retail & Hospitality

Product Offerings
Catastrophe/Natural Hazard Risk, Data Analytics

Geographies Served
United States, Canada, Europe, U.K.

Markets Served
Brokers, Carriers, Large Enterprises, Middle-markets

Company Overview

Founded in New York, MAPTYCS® serves the insurance, reinsurance, and corporate risk management sectors—particularly organizations with medium to large property portfolios across real estate, retail, and manufacturing. The company's technology transforms raw exposure data into actionable insights, supporting accumulation tracking, climate-related risk assessment, and real-time loss projection during severe weather events.

Product Information

MAPTYCS® is a geospatial risk intelligence platform that gives businesses a precise understanding of their property risk exposure and value accumulations across locations, regions, and perils.

Users can integrate, visualize, combine and analyze internal datasets alongside external data and risk maps from government agencies and third-party providers. The platform supports single-location assessments as well as portfolio level analytics, enabling users to track accumulations within any radius or geographic boundary, build interactive dashboards and renewal-ready reports, run financial scenarios and what-if analyses, and monitor severe weather events in real time through a built-in notification system.

MAPTYCS® is powerful, intuitive, and flexible—available as a standalone solution or fully integrated into existing systems via APIs.

It helps risk managers:
• Determine the right insurance coverage and limits by accurately quantifying exposure and value concentrations, improving placement strategy and premium optimization.
• Strengthen preparedness and decision-making during severe weather events with real-time alerts and situational intelligence.
• Enhance communication with senior leadership, brokers, and carriers through clear, data-driven insights that support renewal negotiations and strategic planning.

Implementation/Service Methodology

Implementation is typically done within a month. The platform can be used on a standalone basis or integrated into existing systems via APIs.
Each account is customized with the client fields and selected external datasets (additional fields and/or datasets can be added at any time).
Data ingestion can be done via API, or from SQL or excel files. Flies upload can be done by clients or by our support team. As part of the standard setup, we provide several training sessions (virtual or in person).
A support center is available 24/7 with FAQs, tutorials, and details on external datasets. A contact form further enables users to connect with our support team.

CUSTOMER EXPERIENCE

Support Availability
Business days - 8:00 am to 6:00 pm ET and GMT

Support Offered
Dedicated account manager / customer success manager

User Conference

Client Advisory Council

PRODUCT INFORMATION

Release Schedule
Quarterly

Implementation Timeframe
<3 months

Product License
Annual subscription for the enterprise (SaaS model)

Average Annual Fee
<$50k

Customers
<100

Users
1,000-2,499

Deployment
Cloud-based SaaS (multi-tenant), Cloud-based SaaS (single-tenant)

Security Certifications
SOC 2 Type II

API Strategy
Custom APIs

AI Embedded
Optional add-on

MAPTYCS®

ROOTS AUTOMATION

www.rootsautomation.com

Ownership Private Equity Backed

Founded 2018

Contact Bill Betcher, Product Marketing | bill.betcher@rootsautomation.com

Leadership

Chaz Perera – CEO & Cofounder

John Cottongim – CTO & Co-founder

Headquarters & Locations

New York, NYC, United States

COMPANY INFO

Employees

100-249

Annual Revenue

$10mm - $49mm

Top Industries

Insurance, Finance & Insurance

Product Offerings

Claims Administration, Claims Management, Underwriting, Certificate of Insurance Management

Geographies Served

United States, Canada, U.K.

Company Overview

Roots Automation is the leading agentic AI platform for insurance companies looking to transform operations. Our insurance-specific AI, InsurGPT(TM), is pre-trained on millions of insurance documents to exceed human capabilities, achieving 98%+ accuracy. With a rapid time to value measured in weeks, not months, you'll quickly realize ROI. Our patented Human-in-the-Loop technology ensures seamless collaboration between our agents and your subject matter experts while handling high volumes of complex, unstructured data. Roots Automation allows your experts to increase revenue by quoting business faster, decrease claims leakage by interpreting data accurately and delight policyholders.

Product Information

The Roots Automation Platform is a game-changing technology for insurance carriers, brokers, and TPAs looking to modernize their processes and increase productivity. Roots Automation's pre-trained AI agents think, read, and understand just like people do, possessing the same level of insurance industry expertise as somebody with five to seven years' experience and the skills to manage work and collaborate with subject matter experts on your team. AI Agents are always on, ultra-secure, and deliver ROI from their first day on the job.

Key use cases include:

Automated Claims Handling - Managing FNOL and FROI processes - Classifying and indexing claims documents such as policies, demand letters, claim forms and many more - Automating claims handling and servicing - Transacting data across applications and web browsers.

Automated Underwriting Support - Classifying and indexing underwriting documents such as submissions, applications, loss run reports and many more - Extracting detailed exposure and loss history - Automating request for third-party data, pulling external reports, gathering quotes - Checking and performing declinations for uninsurable risks, completing the risk rater.

Technology Overview

Leveraging an ensemble of AI models and tools, including our proprietary generative AI model InsurGPT, AI Agents are able to achieve human-like decision-making in areas such as claims and underwriting. Customers can monitor actions, filter results, view metrics, assign work and even train AI Agents how to handle system or business exceptions using natural language. AI Agents sit on top of existing infrastructure, accessed via a simple VPN tunnel.

CUSTOMER EXPERIENCE

Support Availability

2AM — 11PM ET Daily

Support Offered

Email, Helpdesk, Knowledge base, Manuals, Dedicated support team

User Conference

None

Client Advisory Council

Yes

PRODUCT INFORMATION

Release Schedule

Every 2 weeks

Implementation Timeframe

6-12 weeks

Product License

Annual Subscription Fee

Average Annual Fee

Customers

< 100

Users

Not Disclosed

Deployment

Public Cloud

Security Certifications

SOC 2, ISO/IEC 27001, GDPR, HIPAA

Data Encryption at Rest

Yes

3rd Party Assessments

Quarterly

SWISS RE RISK DATA SOLUTIONS

https://rds4c.com/dashboard

Ownership Public | Swiss Re

Founded 2022

Contact Bo Soevsoe Nielsen | Head RDS Corporates | BoSoevsoe_Nielsen@swissre.com

Leadership
Jonathan Rake | CEO
Bo Soevsoe Nielsen | Head RDS Corporates
Elena Bosch | Head Platform

Headquarters & Locations
Zurich, Switzerland
Manchester/London, UK
New York, New York
Singapore, Singapore

COMPANY INFO

Employees
100-249

Annual Revenue
<$10mm

Top Industries
Construction & Engineering, Energy & Utilities, Life Sciences & Pharmaceuticals, Manufacturing, Real Estate & Property Management

Product Offerings
Data Analytics, Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Location/Property Mgmt., Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Africa, Asia Pacific, Canada, Central/South America, Europe, Middle East, U.K.

Markets Served
Brokers, Captives, Large Enterprises, Middle-markets, Public entities, Risk pools

Company Overview

Swiss Re is one of the world's leading providers of reinsurance, insurance, and other forms of insurance-based risk transfer. We have a distinct mission: together with our clients, we apply deep knowledge, intelligent data analysis, and capital strength to anticipate and manage risk.

Headquartered in Zurich, Switzerland, where it was founded in 1863, the Swiss Re Group operates through a network of around 80 offices globally. Our approximately 14,400 employees provide a wide range of technical expertise. Through our strong financial position, we provide the security clients need, especially during times of uncertainty and transition.

Product Information

Swiss Re's Risk Data & Services (RDS) platform enables corporate clients to manage their exposure to environmental risks and embed resilience in their organization.

The foundation is a digital twin of physical locations that can be enriched with Swiss Re risk models and third-party provider IP to solve different use-cases. One such use-case is enabling Risk Managers to manage their environmental exposure to protect the value of assets and portfolios today and tomorrow. For example, the Head of Risk and Insurance at a multinational pharmaceutical company is using insights gained through the RDS Property Exposure Management solution to prepare for market presentations and to improve insurance placements. This involves using

RDS to understand natural catastrophe exposure and potential losses. They also run simulations using different business interruption methodologies to form a better view of accumulation risks. The Head of Sustainability from the same company use the same digital twin to identify climate risks to support disclosures like CSRD etc. The digital twin serves as a single source of understanding, to enable collaboration within a company and with external partners.

Implementation/Service Methodology

The implementation methodology occurs in 3 stages:

- the RDS team builds digital twin in the platform representing your properties/assets, and enables enrichments with geocoding, NatCat risks, Climate risk, etc. depending on project scope.
- client users are onboarded and provided initial training to undertake analysis on asset portfolio and download reports.
- your team will have ongoing ability to apply updates and upload refreshed asset datasets (with support from the RDS team when needed).

CUSTOMER EXPERIENCE

Support Availability
24/7/365 for access and login issues

Support Offered
24x7 support availability, Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Not offered

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
Annual subscription for a set number of users, asset locations and modules

Average Annual Fee
$50k-$99k

Customers
100-249

Users
500-999

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
GDPR compliance, ISO/IEC 27001, SOC 2 Type II

API Strategy
Open APIs

AI Embedded
Internal operations only

Swiss Re Corporate Solutions

Redhand advisors

Bundled RMIS Solutions

Market Update: Bundled RMIS Solutions

Market Context: The Enduring Role of Bundled RMIS Solutions

While much of the RMIS market conversation is increasingly centered on standalone, technology-first platforms, the bundled RMIS segment continues to play a critical and often underappreciated role in the broader ecosystem.

Defined by solutions delivered as part of a larger service offering, bundled RMIS platforms reflect a fundamentally different philosophy: technology is not the product itself, but an embedded enabler of service delivery.

What's Changing: Key Market Shifts

A Service-Aligned Technology Model
Unlike standalone RMIS platforms designed for client ownership and configurability, bundled solutions are aligned to the provider's operating model.

The value proposition is not flexibility, it is:

- *Efficiency*
- *Standardization*
- *Speed to value*

This creates a fundamentally different buyer decision dynamic centered on operating model alignment rather than pure technology capability.

Standardization Driving Speed and Consistency
Bundled RMIS platforms are typically highly standardized and pre-configured. Data models, workflows, and reporting structures are designed to mirror the service provider's processes.

AT-A-GLANCE: BUNDLED RMIS SOLUTIONS SEGMENT

- **Market Role:** Technology embedded within service delivery
- **Key Differentiator:** Speed, efficiency, and operational alignment
- **Primary Value:** Simplified implementation and reduced internal burden
- **Primary Challenge:** Limited flexibility and customization
- **Buyer Focus:** Operating model fit and total cost structure
- **Outlook:** Continued modernization with focus on data access and integration

This enables:

- *Faster onboarding and implementation*
- *Reduced integration complexity*
- *Consistent execution across clients*

For organizations aligned with these predefined structures, particularly those outsourcing claims or risk functions, this model can deliver significant operational advantages.

Modernization of Data and Integration Capabilities
A notable shift from the 2026 Vendor RFI responses is the continued modernization of bundled platforms, particularly in data accessibility and integration.

Historically, bundled solutions lagged in API maturity and data access. That gap is beginning to close, with many providers now offering:

- *RESTful APIs*
- *Improved data export capabilities*
- *Greater flexibility for enterprise integration*

While variability remains, data is becoming a more central component of the bundled value proposition.

AI Embedded Within Service Delivery
Artificial intelligence is emerging within the bundled segment, though in a more targeted and operationally focused manner.

AI is primarily applied to:

- *Claims triage and routing*
- *Workflow automatio*
- *Basic predictive insights*

Rather than serving as a standalone intelligence layer, AI is embedded directly into service workflows enhancing efficiency and consistency rather than fundamentally transforming the model.

What This Means: Operational Impact for Risk Organizations

Bundled RMIS solutions offer a distinct operational model that prioritizes execution efficiency over configurability.

Organizations benefit from:

- *Reduced implementation timelines*
- *Lower internal resource requirements*
- *Pre-aligned workflows wit service providers*
- *Simplified vendor and technolog management*

However, these benefits are contingent on alignment. Organizations must be willing to adopt the provider's operating model rather than impose their own.

Expanding Role: Bundled RMIS Within the Risk Ecosystem

Bundled RMIS solutions continue to serve as a foundational component within outsourced risk and claims environments.

Their role is defined by:

- *Enabling end-to-end service delivery*
- *Acting as the operational backbone for claims and risk services*
- *Providing embedded technology within broader service agreements*

While not positioned as innovation leaders, bundled platforms are evolving to incorporate modern capabilities while maintaining their core strength, operational efficiency.

KEY CONSIDERATIONS

Organizations evaluating bundled RMIS solutions should consider:

- **Operating Model Alignment:** Success depends on alignment with provider workflows
- **Flexibility Constraints:** Limited ability to customize beyond predefined structures
- **Data Access Evolution:** Improvements underway, but maturity varies
- **AI Scope:** Focused on operational efficiency rather than advanced analytics
- **Total Cost of Ownership:** Often embedded within service agreements, simplifying cost structure

Implementation Reality: Speed vs. Flexibility Trade-Off

Implementation dynamics reinforce the strengths and trade-offs of the bundled model.

Deployments are typically more streamlined due to:

- *Pre-configured environment*
- *Established workflow*
- *Proven service delivery models*

However, challenges still arise in areas such as:

- *Data migration from legacy systems*
- *Managing expectations around system flexibilit*
- *Transitioning to standardized processes*

The trade-off is clear: speed and simplicity come at the expense of customization and control.

Buyer Perspective: Alignment Over Customization

The decision to adopt a bundled RMIS solution is fundamentally a question of alignment.

Buyers are increasingly evaluating:

- *Fit with the provider's operating model*
- *Willingness to adopt standardized workflow*
- *Trade-offs between flexibilit and efficienc*
- *Long-term scalability within a service-driven model*

For organizations prioritizing operational simplicity and outsourcing, bundled solutions can be highly effective. For those with complex or highly customized requirements, limitations may become more pronounced.

Redhand Perspective

The bundled RMIS segment remains one of the most misunderstood areas of the market. It is not a less advanced version of standalone RMIS, it is a fundamentally different model.

Bundled RMIS isn't less advanced – it's a different model.

The strength of bundled solutions lies in their ability to deliver consistent, efficient outcomes through tightly integrated service and technology. The limitation lies in their inability to fully adapt to highly complex or evolving client-specific requirements.

Organizations that succeed with bundled RMIS are those that prioritize operational efficiency and are willing to align to a predefined model. Those seeking flexibility, control, and transformation may find greater value elsewhere.

Looking Ahead: Balancing Modernization and Effi iency

As the broader RMIS market continues to evolve, driven by AI, analytics, and enterprise integration, the bundled segment faces a unique challenge.

It must modernize its technology capabilities while preserving the efficiency and consistency that define its value proposition.

Providers are investing in:

- *Improved user experience*
- *Expanded integration capabilities*
- *Enhanced data access and analytics*

However, the defining question for this segment is not whether it can match the innovation of standalone platforms, but whether it can evolve without losing its core advantage:

Can bundled RMIS solutions deliver modern, data-enabled capabilities while maintaining the operational efficiency that makes them so compelling?

Vendor Insights: Bundled RMIS Solutions

A comparative snapshot of leading RiskTech solutions, highlighting positioning, strengths, and key considerations for buyers.

Gallagher Bassett Luminos

Positioning: Analytics-driven RMIS embedded within TPA services

Gallagher Bassett continues to differentiate through Luminos, built on top of Origami Risk, combined with deep claims expertise. The key evolution is the expansion of "Luminos Enterprise" capabilities, enabling highly customized analytics and reporting tailored to large, loss-sensitive clients.

A major theme is the fusion of technology, data, and domain expertise; not just delivering dashboards, but operationalizing insights through consulting and claims execution. Vertical-specific solutions (construction, healthcare, public sector) are becoming increasingly central to their strategy.

Strengths

- Deep integration of analytics, claims expertise, and service delivery
- Strong benchmarking and industry-specific insights
- Leverages Origami Risk platform, providing a strong technical foundation with enterprise-grade RMIS capabilities.

Watchpoints

- Reduced control over platform strategy and customization
- Dependency on TPA relationship for full value realization
- Integration with external systems may be more constrained

Redhand Take

Gallagher Bassett delivers value through a managed outcomes model, where technology, analytics, and claims expertise are tightly integrated. This is highly effective for organizations focused on performance and efficiency, but it requires a willingness to trade platform independence for operational results.

Travelers/Constitution State Services e-CARMA

Positioning: Carrier/TPA-based RMIS with integrated analytics and services

Travelers continues to position e-CARMA as a service-enabled RMIS platform, emphasizing the strength of its people, data infrastructure, and analytics capabilities. A key development is the focus on modernizing data sharing through APIs and embedding AI responsibly within the platform.

The platform's differentiation lies less in standalone technology and more in the combination of consulting, analytics, and operational support, supported by significant enterprise technology investment across Travelers.

Strengths

- Strong data, analytics, and risk advisory capabilities
- API-driven modernization improving connectivity
- Enterprise-scale investment in technology and infrastructure

Watchpoints

- Less differentiated as a standalone RMIS platform
- Limited flexibility for multi-vendor strategies
- Customization may be more constrained vs independent RMIS

Redhand Take

Travelers offers a well-integrated, service-driven RMIS experience, leveraging its scale and data advantages. The platform is most effective when used as part of a broader carrier relationship, where insights, analytics, and service delivery combine to drive value beyond the technology itself.

LUMINOS

Real results with Luminos —

It is with great enthusiasm that we provide this testimonial for **Jennifer Turner** and the exceptional RMIS (Risk Management Information System) solutions and consultation services provided by Gallagher Bassett. Our recent engagement with the team during the implementation and integration of a new RMIS system for one of our large clients has been nothing short of transformative. The teams deep understanding of RMIS systems and their ability to translate client visions into actionable solutions were key factors in progressing toward the delivery of a platform that meets the client's desired outcomes. We highly recommend Jennifer and Gallagher Bassett's RMIS solutions team to any organization seeking a trusted partner in navigating the complexities of risk management system implementation.

- Top 5 Global Broker

GALLAGHER BASSETT

Interested in Learning more?
Contact **Jennifer Turner, SVP RMIS Solutions, Jennifer_Turner1@gbtpa.com.**

Product Offerings: Bundled RMIS Solutions

The information presented in the Product Offerings chart are primarily sourced from self-disclosed data provided by the respective vendors. Redhand has not independently verified the accuracy, completeness, or reliability of this information. The product landscape is dynamic, and the offerings, as well as their features, are subject to change. These charts are intended as a preliminary tool to assist in understanding the range of products available in the market. It should not be solely relied upon for making purchasing decisions.

PRODUCT OFFERINGS	Broadspire	Constitution State Services	ESIS	Gallagher Bassett Services	Helmsman Management Services	Liberty Mutual	Travelers
Core Platform Capabilities	75%	50%	75%	50%	75%	75%	50%
Incident Management	100%	75%	75%	75%	50%	50%	75%
Claims Management	100%	100%	50%	100%	75%	75%	100%
Policy & Insurance Program Management	100%	25%	0%	100%	0%	0%	25%
Exposure & Asset Management	100%	75%	0%	100%	0%	0%	75%
Reporting & Business Intelligence	100%	100%	100%	100%	100%	100%	100%
Advanced Analytics	100%	75%	50%	75%	0%	0%	75%
Artificial Intelligence (AI)	100%	50%	50%	50%	25%	25%	50%
Automation & Workflow	100%	75%	50%	50%	0%	0%	75%
Integration	100%	75%	50%	75%	50%	50%	75%
Mobile	100%	25%	25%	100%	0%	0%	25%

Reviewed by Redhand Advisors | Not Independently Reviewed | 100% | 75% | 50% | 25% | 0%

BROADSPIRE SERVICES, INC.

https://claims.broadspire.com

Ownership Public | Crawford & Company

Founded 1978

Contact tom.devries@choosebroadspire.com

Leadership
Bruce Swain, CEO, Crawford Mike Hoberman, CEO, US Operations, Crawford, Joel Raedeke, CTO Crawford US

Headquarters & Locations
5335 Triangle Parkway, Peachtree Corners, GA 30092 USA Peachtree Corners GA Chicago IL New Jersey

COMPANY INFO

Employees
250-499

Annual Revenue
Not disclosed

Top Industries
Construction & Engineering, Healthcare, Manufacturing, Retail & Hospitality, Transportation & Logistics

Product Offerings
AI-Driven Insights, Benchmarking, Claims Admin., Claims Mgmt., Data Analytics, Governance Risk and Compliance (GRC), Exposure/Asset Mgmt., Litigation Mgmt., Location/Property Mgmt., Policy & Program Mgmt., Predictive Modeling Regulatory Compliance, Underwriting

Geographies Served
United States, Canada, Europe, U.K.

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities

Company Overview
Broadspire is a third-party claims administrator fully licensed in all fifty states for workers' comp., liability, disability/absence management, and accident & health claims. A full suite of medical management and cost containment services are provided through our medical management practice. Our services are delivered through 1,900 claim professionals and admin. staff through 9 main claim centers and over 35 branch offices throughout the USA. Multinational programs are supported through 25 global locations. We also leverage the global presence of our parent company, Crawford and Company, in over 70 countries.

Product Information
Broadspire Platform is a comprehensive (RMIS) offering allows clients the ability to view, edit and analyze both individual claims and trends within their book. Designed to be intuitive, the RMIS was designed using UX best practices and requires little-to-no training. This includes our intuitive Broadspire Platform suite, that includes Claim Lookup, Reporting Application, and Analytics modules, with enhancements and visualizations continually being added and more to come. Easily access your most viewed claims on any browser, using multiple windows if needed, to get real time updates. Our dashboards let clients analyze their data in real time, so clients can make the best decisions on their claims with the best information. Industry peers and biopsycho social stats (mood, pain) are included. Dashboards include RTW, Litigation, Medical Costs, Vital Stats and more. Our solution is enhanced through our in-house Data Science professionals and proprietary Machine Learning platform. Broadspire's solution allows us to efficiently deploy custom predictive models and benchmarking leading to better actionable recommendations in support of our clients' goals and objectives. Additional insights can be obtained though NLP of unstructured "text" data.

Implementation/Service Methodology
We implement via project management approach. First, we take time to understand client goals and objectives. Then our team ensures the right features and resources are aligned to achieve the desired client outcomes. This approach also ensures accountability across the team so we hit the needed deadlines for implementation.

CUSTOMER EXPERIENCE

Support Availability
Monday-Friday, 7:00 a.m. - 6:00 p.m. EST. After hours support available.

Support Offered
Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
3-6 months

Product License
Per user subscription

Average Annual Fee
Not disclosed

Customers
250-499

Users
2,500-4,999

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
GDPR compliance, SOC 1 Type II, SOC 2 Type II

API Strategy
Custom APIs

AI Embedded
Core workflows and modules

Broadspire®
A CRAWFORD COMPANY

CONSTITUTION STATE SERVICES

https://www.constitutionstateservices.com

Ownership Public | Subsidiary of The Travelers Co

Founded 1980

Contact John Gorecki, Jr
jgorecki@constitutionstateservices.com 860-277-0382

Leadership
Todd Mattiello - VP, National Accounts Client Services Group
John Gorecki Jr. - VP, CSS Product & Services

Headquarters & Locations
Hartford, CT
LA/Irvine/Walnut Creek, CA
St Paul, MN
Chicago, IL
Alpharetta, GA
Dallas/Houston, TX

COMPANY INFO

Employees
100-249

Annual Revenue
Not disclosed

Top Industries
Financial Services, Manufacturing, Retail & Hospitality, Sevices, Wholesale

Product Offerings
AI-Driven Insights, Benchmarking, Claims Mgmt., Cyber Risk Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Regulatory Compliance, Risk Pool/Captive Admin., Total Cost of Risk (TCOR)/Allocations, Underwriting, Vendor/Third-Party Risk Mgmt.

Geographies Served
United States, Asia Pacific, Canada, Europe, Middle East, Oceania

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

Constitution State Services is a third-party administrator for workers compensation claims, general liability claims, commercial auto claims and property claims. As a subsidiary of The Travelers Companies, Inc., we have provided claim management and risk control services for over 40 years. We collaborate closely with claim managers, risk managers, insurance buyers and brokers, to provide custom insights and recommendations that position them for success. We work collaboratively with your team to efficiently pay what is owed, manage expenses and provide excellent customer service. Leveraging our national scale with technical expertise enables us to deliver superior results.

Product Information

CSS RMIS specializes in providing comprehensive risk management information through a user-friendly tool, e-CARMA, complemented by exceptional service and support from dedicated RMIS consultants. Security is paramount, and we protect our customers information in a highly secured and controlled environment that is re-certified annually. e-CARMA offers a tailored user experience, allowing efficient management and analysis of your risk portfolio. It seamlessly integrates various elements such as claim, managed care, exposure, risk control, policy and customer-specific data. Additionally, we provide optional services like OSHA recordkeeping, designed to save our customers time and effort. Collaboration with our customers is fundamental to our success. Our team of risk management professionals deliver personalized trainings, customized solutions, and consultative services to assist our customers with effectively managing their risk. This partnership is crucial in gathering valuable feedback, enabling us to focus on enhancing our capabilities to meet our customer's needs now and in the future. In the ever-evolving data-centric landscape, our goals remain aligned with the data and analytics requirements of our customers.

Implementation/Service Methodology

Our RMIS service begins with a dedicated consultant collaborating with customers to conduct an initial needs assessment and capabilities review. We tailor our services to meet each customer's unique data requirements. Our offerings include e-CARMA training, data analysis, metric interpretation, and organizational code support. We prioritize a collaborative partnership, working closely with clients to improve efficiencies and customize solutions in an ever-evolving, data-driven landscape.

The e-CARMA implementation and training are scheduled to align with the customer's preferred timeline. Account setup begins on day one, and full system implementation—including location coding and ID setup—typically takes about 15 days, though it can be completed more quickly. The ongoing collaboration between RMIS consultants and customers ensures a seamless, efficient implementation and a long-term, beneficial partnership.

CUSTOMER EXPERIENCE

Support Availability
7 am - 8 pm EST- all US time zones during core business hours.

Support Offered
Dedicated account manager / customer success manager, Email support, In-application support or chat, Knowledge base / self-service documentation, Phone support, Proactive monitoring & issue notification

User Conference
Every 18 months

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
On demand as necessary

Implementation Timeframe
<3 months

Product License
e-CARMA is licensed via annual renewal subscription.

Average Annual Fee
Not disclosed

Customers
250-499

Users
2,500-4,999

Deployment
Hybrid deployment (Combination of cloud and on-premise)

Security Certifications
SOC 1 Type II

API Strategy
Restricted APIs

AI Embedded
Core workflows and modules

Constitution State Services

ESIS

https://www.riskadvantage.com/

Ownership Public | Chubb

Founded 1953

Contact Aldo Guerrero, Head of Sales

Leadership

Brent Maclean, President

Suresh Krishnan, COO

Vasantha Prammagnanam, CIO

Rachel Kesling, CFO

Headquarters & Locations

Philadelphia, PA

Tampa, FL

Overland Park, KS

Cheektowaga, NY

Chatsworth, CA

COMPANY INFO

Employees

100-249

Annual Revenue

Top Industries

Construction & Engineering, Financial Services, Healthcare, Manufacturing, Real Estate & Property Management

Product Offerings

Benchmarking, Claims Admin., Claims Mgmt., Data Analytics, Incident & Event Reporting, Litigation Mgmt., Loss Control, Predictive Modeling, Regulatory Compliance

Geographies Served

United States, Canada

Markets Served

Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools

Company Overview

ESIS, a leading multi-line Third-Party Administrator (TPA), serves Fortune 500 and Fortune 1000 clients across its North American platform, and is licensed in 50 states and Canadian provinces. For more than seventy years, ESIS has been recognized as a pioneer in workers' compensation and general liability claims administration. ESIS' product offering spans the full spectrum of casualty insurance risks, medical malpractice, litigation management and integrated risk advisory services.

Product Information

ESIS' proprietary Global RiskAdvantage (GRA) is a robust, adaptable risk management information system designed for comprehensive oversight. GRA offers extensive customization—tailored dashboards, alerts, reports, and flexible data capture. Its strengths include advanced predictive modeling, analysis of net savings from medical impact solutions, and modules for return to work, litigation management, medical cost containment, and OSHA compliance. Users can track injured employees, monitor claim resolution strategies, visualize location-specific trends, and deliver actionable analytics to executives. GRA also supports ad-hoc reporting for unique program nuances.

MyView empowers claimants with two-way messaging, self-service access to claim info, providers, payment details, and more; fully integrated with our claims system and GRA.

ESIS ClaimStart, our new intake experience, enables claim self-reporting via call center, web, and email, supports two-way feeds, fast FNOLs, multi-file uploads up to 50MB, auto-populated state forms, automated acknowledgements, and 24/7 call center support for sentiment analysis and catastrophic claim escalation.

Integration across ESIS platforms delivers seamless connectivity, empowering clients with unified access, efficient workflows, and consistent data across all systems.

Implementation/Service Methodology

Clients are supported by their assigned Partnership Leader. Each Partnership Leader has been trained and certified in GRA features and functionality Additionally, our dedicated RMIS team provides scheduled and ad-hoc training sessions.

CUSTOMER EXPERIENCE

Support Availability

Monday - Friday, 8:00am - 8:00pm EST GRA Support; 24/7 Multilingual Intake call center

Support Offered

Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Phone support

User Conference

Annually

Client Advisory Council

Yes

PRODUCT INFORMATION

Release Schedule

Monthly

Implementation Timeframe

<3 months

Product License

Average Annual Fee

Customers

1,000-2,000

Users

5,000-9,999

Deployment

Cloud-based SaaS (multi-tenant), Hybrid deployment (Combination of cloud and on-premise), On-premise (customer-hosted)

Security Certifications

SOC 1 Type II

API Strategy

Restricted APIs

AI Embedded

Internal operations only

ESIS® A Chubb Company

2026 RMIS REPORT LEADER

GALLAGHER BASSETT SERVICES, INC

https://www.luminos-gb.com

Ownership Privately held | Arthur J. Gallagher

Founded 2015

Contact Jen Turner - Gallagher Bassett SVP RMIS Solutions

Leadership
Scott Hudson, Pres, CEO; Joe Zinga, EVP Risk Management; Joe Powell, Chief Digital Officer; Jen Turner, SVP RMIS Solutions

Headquarters & Locations
Rolling Meadows, IL, USA (Headquarters); Canada; UK; Australia / New Zealand

COMPANY INFO

Employees
>2,000

Annual Revenue
Not disclosed

Top Industries
Healthcare, Manufacturing, Public Entity / Government, Retail & Hospitality, Transportation & Logistics

Product Offerings
AI-Driven Insights, Benchmarking, Claims Admin., Claims Mgmt., Cyber Risk Mgmt., Data Analytics

Geographies Served
United States, Asia Pacific, Canada, U.K.

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools

USER SURVEY RESULTS

System Satisfaction	8.5
Customer Support	8.2
Implementation	8.3
Ease of Adoption	8.1
Understands Need	8.3
Effectively Used	7.8

Claims Admin	n/a
Claims Mgmt	9.0
Exposures	8.4
Incidents	8.3
Policy	8.0
Renewal	7.9
EH&S	7.8
GRC	7.8
Reporting	8.9
Analytics	8.2
Config	7.8
Workflow	7.8
Usability	7.8
Integration	7.5

Company Overview

Gallagher Bassett is the premier provider of risk and claims services, throughout the world, with demonstrably superior outcomes. GB partners with more than 4800 organizations from every economic sector and manages claims in over 60 countries. GB's 6000+ claims professionals provide the expertise, innovation, quality and exceptional service necessary to consistently deliver superior outcomes.

Product Information

To act decisively, our clients need confidence that their risk management program results are trending in the right direction. Successful risk management programs require the right information, at the right time, to power accurate decisions. Our Luminos RMIS product suite offers GB clients an extensive array of tools to effectively manage Total Cost of Risk (TCOR) across their global organizations. Through our partnership with Origami Risk, we blend core RMIS features with proprietary GB TCOR knowledge, technologies and data science expertise. Our add-on suite of data benchmarks, scorecards, and AI-driven predictive analytics delivers actionable information required to drive superior claims outcomes.

Prevailing global risk strategies demand flexible computing tools, on-going product innovation and rapid RMIS deployment timelines. Our state-of-the-industry implementation, training and support teams ensure that Luminos is available to our clients. Anytime. Anywhere.

GALLAGHER BASSETT

GALLAGHER BASSETT SERVICES, INC

https://www.gallagherbassett.com/

Technology Overview

Our goal at Gallagher Bassett is to continually evaluate client, carrier, and broker risk data-management requirements to ensure that we successfully deliver the most robust RMIS tools available in the bundled TPA marketplace. Our best-of-both-worlds hybrid RMIS solution has revolutionized the TPA industry utilizing advancements in cloud-based computing power, flexible hardware resourcing assignment capabilities, and ever expanding data storage capacities. Customiztions, including historical data integrations, screen configurtions, and on-going utilization growth can be easily managed by expanding our data memory sets and scaling up server CPU's. Coupled together with built-in redundant hardware set-ups, our reliable RMIS model easily supports all risk administration data and analytical requirements.

AI Strategy

We take a responsible, outcomes-driven approach to AI, using it to improve claim results by enhancing communication, streamlining routine work, and freeing our teams to focus on empathy, relationship-building, and expert judgment. Our edge is expert claim professionals, large-scale claims data, and a cutting-edge AI toolset. We're deploying AI for intelligent intake, triage and routing; drafting correspondence; translation; claim summarization and Q&A; and flagging time-sensitive communications. We also use decision-support models (call sentiment, WC and auto severity/reserve, early intervention, fraud guidance) to recommend targeted actions.

What's New

2025 Luminos enhancements included the release of our AI Claim Summarizer which gets Luminos users rapidly up to speed on claims with the single push of a button. Our Luminos suite of interactive dashboards was enhanced to enable carrier clients analysis by industry (e.g. Construction) and/or underwriting company. Specialty Liability was a focus to help our GB Specialty clients make the best decisions. Additions include specific Medical Malpractice information like physician roles, medical department taxonomy, and litigation participants (e.g. experts). General enhancements included additional OSHA fields, employee certification tracking, an open inventory point-in-time widget, and the introduction of "banner alerts" to highlight new features and information on claims.

What's Coming

Planned 2026 Luminos enhancements will include the introduction of an intuitive AI Claim Assistant chat feature that provides instant answers to claim questions. AI Report Generation will allow our Luminos client, broker and carrier partners to simply describe the data they need to produce a custom report. A user interface refresh and the embedding of training materials will continue to make our Luminos users stronger by improving usability. Corridor reporting will simplify identifying insured and insurer contributions on a corridor insurance arrangement. Integrating pre-loss services and enhancing loss frequency analytics will help clients prevent losses and understand impact.

Implementation/Service Methodology

Gsllsgher Bassett has expanded our Luminos training and implementation staff with the addition of numerous tenured RMIS professionals to align with the growth of our organization and RMIS product adoption. Luminos Implementation Managers work closely with our clients to develop detailed specifications and project plans to meet and exceed client expectations. Our standard Luminos RMIS product offering is available to clients on day one of their program inception with GB, no wait times involved for access to our Insights RMIS tool sets. New / existing clients requiring Luminos customizations or access to our Enterprise RMIS feature / function offerings ollow our processes and procedures required to manage bolt-on projects which include requirement analysis, costing, client approvals and the development of implementation timelines.

CUSTOMER EXPERIENCE

Support Availability
Our Client Service Managers (CSMs) provide the first line of support for all Luminos client contacts through on-going communication regarding all aspects of our RMIS products.

Support Offered
Dedicated account manager / customer success manager, Email support, Named support resources, Phone support, Support ticketing system / help desk portal, Tiered technical support

User Conference
Annually

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
Luminos is a subscription-based RMIS tool, licensed annually to GB clients.

Average Annual Fee
<$50k

Customers
>2,000

Users
10,000-19,999

Deployment
Cloud-based SaaS (multi-tenant)

Security Certifications
CCPA / CPRA compliance, GDPR compliance, HIPAA compliance, ISO/IEC 27001, SOC 1 Type II, SOC 2 Type II

API Strategy
Custom APIs

AI Embedded
Core workflows and modules

THE HARTFORD INSURANCE COMPANY

https://www.thehartford.com/
Ownership Public
Founded 1999
Contact Lindsey Kingsbury | Lindsey.Kingsbury@Thehartford.com

Leadership
Christopher J Swift, Chairman and CEO
A. Morris "Mo" Tooker, President
Beth Costello, CFO
Stephen Deane, EVP & Chief Claim Officer

Headquarters & Locations
Hartford, CT
National and International presence

COMPANY INFO

Employees
1-24

Annual Revenue
Not disclosed

Top Industries
Business & Consumer Services, Construction & Engineering, Finance & Insurance, Manufacturing, Professional Services

Product Offerings
Claims Management, Regulatory Compliance (OSHA, GDPR), Litigation Management, Policy/Program Management

Geographies Served
United States, Canada

Company Overview

The Hartford is a leader in property and casualty insurance, employee benefits and mutual funds. With more than 200 years of expertise, The Hartford is widely recognized for its service excellence, sustainability practices, trust and integrity. More information on the company and its financial performance is available at www.TheHartford.com

Product Information

TREO, a RMIS solution, was designed to simplify claims management by enabling the power of data and analytics; creating transparency, highlighting proof points and identifying the root causes of cost drivers. TREO facilitates the right balance of technology, people and time. The combined experience helps risk professionals focus their energy and resources on the right claim drivers to achieve a greater understanding of cause of loss and effectively manage the cost of risk.

Technology Overview

TREO is a custom built proprietary RMIS application. It is based on Java Web Framework and is hosted in a secure, scalable Java EE based Application Server. TREO can be accessed by authorized users only. IDE is Eclipse. It supports browsers such as Edge, Firefox, Chrome and Safari and is available on mobile devices.

CUSTOMER EXPERIENCE

Support Availability
Monday thru Friday, 7:30 am - 8:00 pm EST

Support Offered
Email, Dedicated support team, Helpdesk, Knowledge base, Live Chat, Video tutorials

User Conference
None

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Every Month

Implementation Timeframe
30 Days

Product License
N/A

Average Annual Fee

Customers
1,000 - 2,000

Users
1,000 - 4,999

Deployment
On-Premise

Security Certifications
Not disclosed

Data Encryption at Rest
Yes

3rd Party Assessments
Annually

The Hartford

HELMSMAN MANAGEMENT SERVICES

https://www.helmsmantpa.com

Ownership Privately held

Founded 1912

Contact Chaitra Veit, chaitra.veit@libertymutual.com

Leadership
David Dwortz, President; Monica Caldas, CIO

Headquarters & Locations
Boston, MA

COMPANY INFO

Employees
>2,000

Annual Revenue
Not disclosed

Top Industries
Construction & Engineering, Financial Services, Manufacturing, Retail & Hospitality, Technology & Professional Services

Product Offerings
Benchmarking, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Litigation Mgmt., Location/Property Mgmt., Policy & Program Mgmt., Predictive Modeling, Regulatory Compliance, Risk Pool/Captive Admin., Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Canada

Markets Served
Brokers, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview

Helmsman is a Third Party Administrator that offers expert risk management with the strength of a Fortune 100 company - and the freedom to shape it your way.

Product Information

RISKTRAC is a secure web-based risk management information system (RMIS) that provides access to current and historical views of your claims inventory. From reports and alerts to advanced data analysis tools, RISKTRAC enables you to track and trend claims activity with ease. Our offerings include a rich set of analytical tools that help you to identify key cost drivers and uncover emerging claim trends.

Implementation/Service Methodology

Customer service is our number one priority. In partnership with the account and client service managers, each customer has access to a RMIS Consultant as their point of contact for all risk management and reporting needs. Our experienced consultants will help our customers with anything from training to requirements and report building. The RMIS Consultant is there to learn our customers' business and help as their data needs evolve.

CUSTOMER EXPERIENCE

Support Availability
24/7

Support Offered
Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Phone support, Proactive monitoring & issue notification, Support ticketing system / help desk portal

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
Contact RISKTRAC consultants at RMIS_CSO@Helmsmantpa.com

Average Annual Fee
Not disclosed

Customers
>2,000

Users
>20,000

Deployment
Hybrid deployment (Combination of cloud and on-premise)

Security Certifications
SOC 1 Type II

API Strategy
Restricted APIs

AI Embedded
Core workflows and modules

Helmsman Management Services LLC™

HUB INTERNATIONAL LIMITED

www.hubinternational.com

Ownership Private Equity Backed

Founded 1998

Contact Stephen Ackourey, Vice President of RMIS Services | stephen.ackourey@hubinternational.com

Leadership
Marc Cohen – President and CEO

Headquarters & Locations
Offices throughout the United States, Canada, and Puerto Rico.

COMPANY INFO

Employees
1-24

Annual Revenue
< $10mm

Top Industries
Real Estate, Manufacturing, Construction & Engineering, Transportation, Lodging

Product Offerings
Certificate of Insurance Management, Claims Management, Environmental, Health & Safety, Exposure/Asset Management, Governance, Risk & Compliance, Healthcare Risk Management, Litigation Management, Location/Property Management, Regulatory Compliance (OSHA, GDPR), Policy/Program Management, TCOR/Allocations, Claims Administration, Cyber Security Assessments

Geographies Served
United States, Canada

Company Overview
Headquartered in Chicago, Illinois, Hub International Limited is a leading full-service global insurance broker providing risk management, insurance, employee benefits, retirement and wealth management products and services. With more than 13,000 employees in offices located throughout North America, Hub's vast network of specialists brings clarity to a changing world with tailored solutions and unrelenting advocacy, so clients are ready for tomorrow. For more information, please visit www.hubinternational.com.

Product Information
HUB has partnered with Origami Risk to provide an innovative risk management information system (RMIS), designed to help automate many processes and provide deeper analysis into the performance of your risk management program. With an easy-to-use interface, array of tools and cutting-edge technology, the HUB RMIS is highly customizable to a client's unique needs, providing effective claims administration, audit, safety and compliance. Utilizing analytics and benchmarking to support decision-making around keyrisk management processes such as risk identification and assessment, risk financing and control, and claims management, the RMIS will become your true risk partner.

Technology Overview
HUB RMIS utilizes Origami's technology which is deployed in AWS within a Virtual Private Cloud on Windows Server instances and uses the MS SQL Enterprise database. Origami was built on the ASP.NET MVC framework and uses C#, HTML 5, JavaScript, CSS, JQuery. Origami uses Microsoft Visual Studio for development.

CUSTOMER EXPERIENCE

Support Availability
Monday Through Friday from 8 a.m. to 7 p.m. CT.

Support Offered
Email, Dedicated support team, Video tutorials

User Conference
None

Client Advisory Council
No

PRODUCT INFORMATION

Release Schedule
Approximately every six months

Implementation Timeframe
On average, our implementation timeframe ranges between 3 to 6 weeks.

Product License
Annual subscription.

Average Annual Fee
$45,000

Customers
< 100

Users
< 1,000

Deployment
Vendor Hosted Cloud

Security Certifications
ISO/IEC 27001, SOC 2, SOC 1, NIST, GDPR, SOC 3, HIPAA

Data Encryption at Rest
Yes

3rd Party Assessments
n/a

LIBERTY MUTUAL

https://www.libertymutual.com\

Ownership Privately held

Founded 1912

Contact Chaitra Veit, chaitra.veit@libertymutual.com

Leadership
Timothy Sweeney, CEO;
Monica Caldas, CIO

Headquarters & Locations
Boston, MA

COMPANY INFO

Employees
>2,000

Annual Revenue
Not disclosed

Top Industries
Construction & Engineering, Financial Services, Manufacturing, Retail & Hospitality, Technology & Professional Services

Product Offerings
Benchmarking, Certificate of Insurance Mgmt., Claims Admin., Claims Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Litigation Mgmt., Location/Property Mgmt., Policy & Program Mgmt., Predictive Modeling, Regulatory Compliance, Risk Pool/Captive Admin., Total Cost of Risk (TCOR)/Allocations

Geographies Served
United States, Canada

Markets Served
Brokers, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

Company Overview
Since 1912, we've grown our organization into the eight largest global property and casualty insurer - based on 2023 gross written premium – by maintaining our commitment to the belief that progress happens when people feel secure. At Liberty Mutual Insurance, we strive to support our customers and our people, so they can protect their families, build their businesses and invest in their futures.

Product Information
RISKTRAC is a secure web-based risk management information system (RMIS) that provides access to current and historical views of your claims inventory. From reports and alerts to advanced data analysis tools, RISKTRAC enables you to track and trend claims activity with ease. Our offerings include a rich set of analytical tools that help you to identify key cost drivers and uncover emerging claim trends.

Implementation/Service Methodology
Customer service is our number one priority. In partnership with the account and client service managers, each customer has access to a RMIS Consultant as their point of contact for all risk management and reporting needs. Our experienced consultants will help our customers with anything from training to requirements and report building. The RMIS Consultant is there to learn our customers' business and help as their data needs evolve.

CUSTOMER EXPERIENCE

Support Availability
24/7

Support Offered
Dedicated account manager / customer success manager, Email support, Knowledge base / self-service documentation, Phone support, Proactive monitoring & issue notification, Support ticketing system / help desk portal

User Conference
Annually

Client Advisory Council
Yes

PRODUCT INFORMATION

Release Schedule
Monthly

Implementation Timeframe
<3 months

Product License
Contact RISKTRAC consultants at RMIS_CSO@LibertyMutual.com.

Average Annual Fee
Not disclosed

Customers
>2,000

Users
>20,000

Deployment
Hybrid deployment (Combination of cloud and on-premise)

Security Certifications
SOC 1 Type II

API Strategy
Restricted APIs

AI Embedded
Core workflows and modules

Liberty Mutual.
INSURANCE

2026 RMIS REPORT LEADER

TRAVELERS

https://www.travelers.com/

Ownership Public | Travelers

Founded 1980

Contact Todd Mattiello, tmattiel@travelers.com

Leadership
Todd Mattiello - VP, National Accounts Client Services Group
Les Samsel - AVP, RMIS Consulting
David Lanza - AVP, RMIS Ops

Headquarters & Locations
Hartford, CT
LA/Irvine/Walnut Creek, CA
St Paul, MN
Chicago, IL
Alpharetta, GA
Dallas/Houston, TX

COMPANY INFO

Employees
100-249

Annual Revenue
Not disclosed

Top Industries
Healthcare, Manufacturing, Retail & Hospitality, Sevices, Wholesale

Product Offerings
AI-Driven Insights, Benchmarking, Claims Mgmt., Cyber Risk Mgmt., Data Analytics, Environmental Health & Safety (EH&S), Exposure/Asset Mgmt., Governance Risk & Compliance (GRC), Healthcare Risk Mgmt., Incident & Event Reporting, Litigation Mgmt., Location/Property Mgmt., Loss Control, Regulatory Compliance, Risk Pool/Captive Admin., Total Cost of Risk (TCOR)/Allocations, Underwriting, Vendor/Third-Party Risk Mgmt.

Geographies Served
United States, Asia Pacific, Canada, Europe, Middle East, Oceania

Markets Served
Brokers, Captives, Carriers, Large Enterprises, Middle-markets, Public entities, Risk pools, TPAs

TRAVELERS

USER SURVEY RESULTS

System Satisfaction	8.7
Customer Support	9.5
Implementation	8.7
Ease of Adoption	8.7
Understands Need	9.0
Effectively Used	7.9

Claims Admin	n/a	Claims Mgmt	9.0
Exposures	n/a	Incidents	8.9
Policy	n/a	Renewal	n/a
EH&S	n/a	GRC	n/a
Reporting	8.7	Analytics	8.0
Config	8.3	Workflow	8.0
Usability	8.7	Integration	7.6

Company Overview

Travelers takes on the risk and provides the coverage and service you need to protect the things that are important to you – your home, your car, your valuables and your business. Over the past 170+ years, we have earned a reputation as one of the best property casualty insurers in the industry because of our extraordinary dedication to our customers and our communities. Our deep risk expertise, focus on innovation and sense of responsibility to the people we are privileged to serve have made us a leader in personal, business and specialty insurance and the only property casualty company in the Dow Jones Industrial Average. Our more than 30,000 employees and 15,000 independent agents and brokers help bring peace of mind to our customers.

Since 1980, the Travelers RMIS organization has provided customizable analysis tools designed to provide customers with faster and easier access for timely analysis and informed decision making.

Product Information

Travelers RMIS specializes in providing comprehensive risk management information through a user-friendly tool, e-CARMA, complemented by exceptional service and support from dedicated RMIS consultants. Security is paramount, and we protect our customers information in a highly secured and controlled environment that is re-certified annually. e-CARMA offers a tailored user experience, allowing efficient management and analysis of your risk portfolio. It seamlessly integrates various elements such as claim, managed care, exposure, risk control, policy and customer-specific data. Additionally, we provide optional services like OSHA recordkeeping, designed to save our customers time and effort. Collaboration with our customers is fundamental to our success. Our team of risk management professionals deliver personalized trainings, customized solutions, and consultative services to assist our customers with effectively managing their risk. This partnership is crucial in gathering valuable feedback, enabling us to focus on enhancing our capabilities to meet our customer's needs now and in the future. In the ever-evolving data-centric landscape, our goals remain aligned with the data and analytics requirements of our customers.

TRAVELERS

https://www.travelers.com/

Technology Overview

Our risk management solutions are built on a modern, cloud-based foundation designed for reliability, scalability, and security. We leverage API-driven data exchanges to enable seamless integration with third-party systems and customer ecosystems. Generative AI is actively being incorporated into our solutions to surface smarter insights and enhance how risk and claims data is interpreted and acted upon. Security and data integrity are paramount to every technology decision we make, with ongoing investment in data governance, access controls, and industry-aligned security practices to ensure customer data is protected at every layer.

AI Strategy

Travelers remains focused on responsibly developing AI capabilities across our three innovation priorities: extending our lead in risk expertise; providing great experiences for our customers, agents, brokers and employees; and optimizing productivity and efficiency.

Travelers has also established a Responsible AI Framework that sets forth foundational principles to guide our development and use of AI, advanced analytics and modeling. The goal of this framework is to help ensure that we act responsibly and ethically – consistent our business and culture. Within our RMIS platform, we are actively exploring innovative ways to incorporate AI capabilities that enhance user experience through better insights and streamlined workflows.

What's New

Recent development focused on strategic platform modernization and AI integration rather than incremental features:
· Platform Modernization – Updated infrastructure, implemented security enhancements, addressed technical debt for long-term reliability and scalability ·AI Integration Foundation – conducted extensive team learning initiatives on AI's transformative potential in risk management
· Proof-of-Concept Development – Created multiple AI POCs targeting areas identified through customer feedback
· Customer Collaboration - Worked with customers and brokers to validate AI concepts
This groundwork positions us to deliver meaningful AI-enhanced capabilities in 2026 and beyond with vetted POCs transitioning to production-ready features.

What's Coming

Future enhancements are focused on integrating AI technology into e-CARMA meaningfully through AI-Powered Intelligence & Enhanced Claim Management:
· Watchlist with Claim Insights – Proactively identifies high-priority claims with explanations to guide risk management focus
· AI-Powered Note Summarization – Eliminates manual review of lengthy claim files through automated summarization
· Comprehensive Claim Drilldown – Surfaces critical data (litigation info, key fields, summarized notes) directly within e-CARMA reducing navigation to the claim file
These enhancements drive operational efficiency, reduces context-switching, provides intelligent actionable risk insights in a unified experience.

Implementation/Service Methodology

Our RMIS service begins with a dedicated consultant collaborating with customers to conduct an initial needs assessment and capabilities review. We tailor our services to meet each customer's unique data requirements. Our offerings include e-CARMA training, data analysis, metric interpretation, and organizational code support. We prioritize a collaborative partnership, working closely with clients to improve efficiencies and customize solutions in an ever-evolving, data-driven landscape.

The e-CARMA implementation and training are scheduled to align with the customer's preferred timeline. Account setup begins on day one, and full system implementation—including location coding and ID setup—typically takes about 15 days, though it can be completed more quickly. The ongoing collaboration between RMIS consultants and customers ensures a seamless, efficient implementation and a long-term, beneficial partnership.

CUSTOMER EXPERIENCE

Support Availability

7 am - 8 pm EST- all US time zones during core business hours.

Support Offered

Dedicated account manager / customer success manager, Email support, In-application support or chat, Knowledge base / self-service documentation, Phone support, Proactive monitoring & issue notification

User Conference

Every 18 months

Client Advisory Council

Yes

PRODUCT INFORMATION

Release Schedule

On demand as necessary

Implementation Timeframe

<3 months

Product License

e-CARMA is licensed via annual renewal subscription.

Average Annual Fee

Not disclosed

Customers

>2,000

Users

10,000-19,999

Deployment

Hybrid deployment (Combination of cloud and on-premise)

Security Certifications

SOC 1 Type II

API Strategy

Restricted APIs

AI Embedded

Core workflows and modules

Better data, better decisions.

e-CARMA® equips you with the right data to effectively navigate risks and interpret trends with clarity, empowering you to make well-informed risk management decisions.

Hassle-free navigation

Comprehensive insights

Aligned with the latest tech

Customized solutions

TRAVELERS

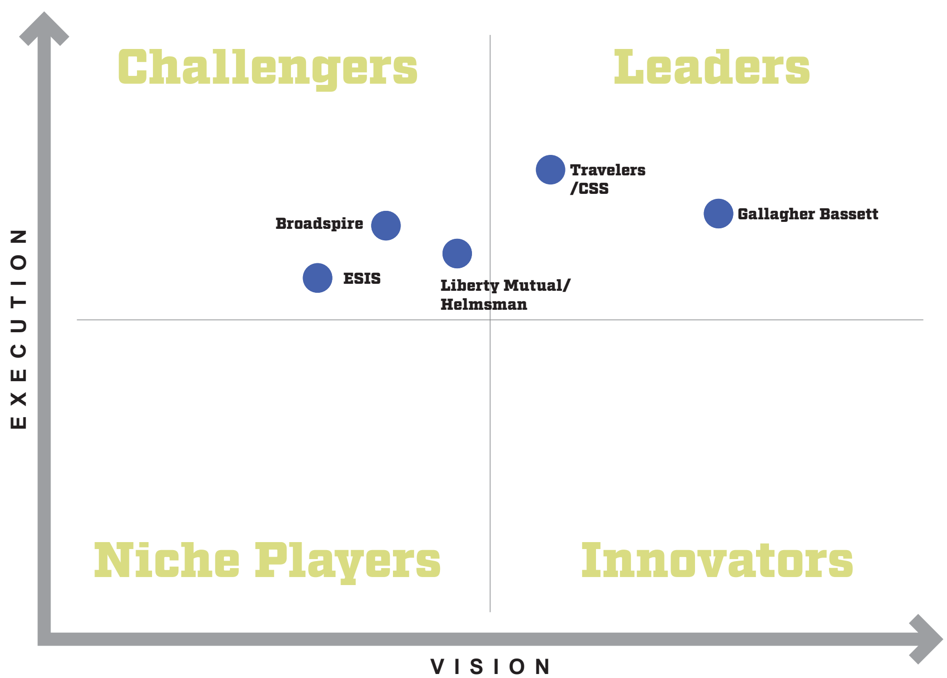
It's better under the umbrella®

travelers.com/rmis

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

At a Glance: Bundled RMIS Solutions

Market Landscape



Quadrant Legend

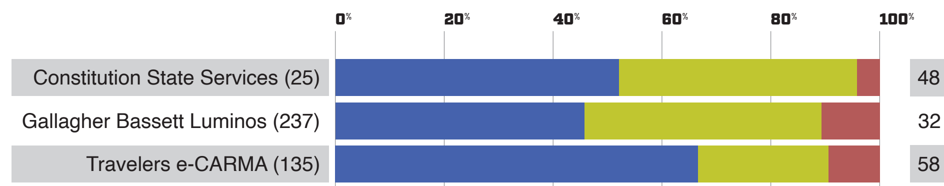
Leaders - Vendors demonstrating both strong execution in complex client environments and a clear, forward-looking product strategy aligned with the future of RMIS.

Innovators - Vendors advancing modern architecture, AI-native capabilities, or differentiated strategic direction, but still building broader market maturity and enterprise-scale execution.

Challengers - Vendors with proven delivery, mature customer bases, and dependable platform performance, but with a more incremental innovation trajectory than market leaders.

Niche Players - Vendors delivering strong value within focused market segments or targeted use cases, though with narrower breadth, audience, or enterprise reach.

Net Promoter Score



Net Promoter Score (NPS) is a prominent customer satisfaction metric. User Survey respondents were asked "How likely is it that you would recommend the system to a friend or a colleague in the industry? (Scale 0 Not at all to 10 - Extremely likely)." Number of respondents in parenthesis.

Survey Results

	Constitution State Services e-CARMA	Gallagher Bassett Luminos	Travelers e-CARMA
Claims Management	Above Average	Very Strong	Very Strong
Incident Management		Above Average	Above Average
Exposure & Asset Management		Above Average	
Policy & Program Management		Above Average	
Reporting	Above Average	Above Average	Above Average
Analytics	Above Average	Above Average	Above Average
Configuration	Above Average	Above Average	Above Average
Workflow	Above Average	Above Average	Above Average
Usability	Above Average	Above Average	Above Average
Integration	Average	Above Average	Above Average

LEGEND
Scores out of 10

- Very Strong >=9.0
- Above Average 7.5 – 8.9
- Average 5.0 – 7.4
- Below Average < 5.0

Closing Perspective: Where Risk Technology Goes Next

The 2026 RiskTech market tells a consistent and important story.

Across survey results, vendor briefings, and client engagements, one theme emerges clearly: technology is no longer the primary constraint, execution is.

Over the past several years, RMIS and RiskTech platforms have evolved rapidly. What was once a fragmented landscape of point solutions - RMIS, claims systems, safety platforms, analytics tools, and GRC systems, is increasingly converging into broader, more integrated ecosystems. Vendors are expanding capabilities, embedding workflow automation, and introducing AI-driven functionality across the value chain.

On paper, the market has never been stronger. Yet, in practice, many organizations continue to operate in fragmented environments, relying on spreadsheets, managing inconsistent data, and working across disconnected systems. The gap between what platforms can deliver and what organizations are realizing remains substantial.

What the Market Is Telling Us

The findings across this report point to a clear pattern. Organizations are asking more from their technology than ever before—real-time insights, predictive analytics, cross-functional visibility, and a more proactive approach to managing total cost of risk. Vendors are responding with broader platforms that span claims, policy, risk control, analytics, and increasingly, adjacent areas such as compliance, safety, and enterprise risk.

But progress is uneven. The concept of a "unified platform" continues to gain momentum, yet its execution varies widely. True integration is not defined by the number of modules offered, but by:

- The integrity and consistency of the underlying data model
- Clear system-of-record ownership across domains
- The ability to support end-to-end workflows

Artificial intelligence is accelerating this divide. For organizations with strong data foundations and defined processes, AI is beginning to deliver meaningful value. For others, it is exposing underlying inconsistencies across systems, data, and workflows. In both cases, the conclusion is the same: technology alone is not the differentiator.

The Shift from Systems to Operating Model

What separates high-performing organizations from the rest of the market is not the specific platforms they select, it is how they design and operate around them.

Leading organizations are moving beyond a system-by-system mindset and toward a more integrated operating model. They:

- Define clear roles for each system across claims, policy, finance, risk control, safety, and analytics
- Establish a system-of-record strategy to eliminate duplication and reconciliation ambiguity
- Redesign workflows that span functions, not just individual systems
- Treat data as a strategic asset, with governance and structure established early

This approach transforms RiskTech from a collection of tools into a connected capability.

What This Means for Buyers

The implications for buyers are significant. Technology decisions are no longer isolated, they are interconnected. Selecting or optimizing an RMIS, claims platform, safety system, or analytics solution now requires a clear understanding of how each component fits into the broader ecosystem.

Successful organizations approach this holistically. They:

- Start with a defined operating model and future-state workflows
- Evaluate platforms based on architecture, integration, and data alignment, not just features
- Prioritize data readiness and interoperability early

Those that approach RiskTech decisions in isolation are far more likely to recreate the fragmentation they are trying to solve.

A More Disciplined Path to Value

The most successful RiskTech programs follow a consistent pattern. They invest early in data quality, structure, and governance. They align implementation to business outcomes, not system deployments. They take a phased approach, recognizing that value is realized incrementally across functions. And they design for adoption ensuring that systems are embedded into workflows and used consistently across the organization.

Importantly, they treat AI as a second-order capability; one that builds on a strong foundation of data and process maturity.

The Road Ahead

Looking forward, the direction of the RiskTech market is clear. Platforms will continue to expand. AI will become more embedded. The boundaries between RMIS, claims, safety, compliance, and analytics will continue to blur. Expectations for real-time insight and enterprise-wide visibility will only increase.

But the organizations that benefit most from these advancements will not be those with access to the most technology. They will be those with the clarity and discipline to align that technology with how they operate.

Redhand Perspective

The next phase of the RiskTech market will not be defined by better systems, it will be defined by better decisions.

The organizations that succeed will be those that move beyond incremental system selection and take a more intentional approach to design; aligning platforms, data, and processes into a cohesive operating model. RiskTech is no longer just infrastructure. It is a strategic capability. And its value is determined not by what the technology can do but by how effectively it is designed, integrated, and used.

Final Thoughts

As we conclude the 2026 RMIS Report, we hope the insights and analysis in these pages provide a valuable resource for organizations navigating today's evolving RiskTech landscape. As risk management becomes more data-driven, connected, and strategic, the importance of making informed technology decisions continues to grow.

This report reflects our ongoing commitment to combining market intelligence with the perspectives of the user community. Our goal is to bring clarity to a complex market by highlighting key trends, evaluating capabilities, and offering practical insight to help risk professionals better understand their options.

We thank the vendors, sponsors, and risk & claim professionals whose participation made this report possible. Your perspectives continue to shape this work.

We invite you to stay connected with Redhand Advisors as the conversation continues. Whether you are evaluating new solutions, refining your strategy, or looking to get more value from your current platform, we remain committed to helping organizations navigate the RiskTech market with greater confidence and clarity.

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