



Cover Letter

December 4th, 2018

Teresa Fleming, Buyer
State Purchasing Bureau
1526 K Street, Suite 130
Lincoln, NE 68508

RE: RFP 5949 Z1 for Risk Management Information System/Claims Management System

Dear Teresa:

Origami Risk is excited to work with the State of Nebraska to implement our award-winning Risk Management Information System (RMIS). Origami is well positioned to help you accomplish your project objectives. Our depth of experience and unwavering customer focus makes selecting Origami as the State's RMIS provider a sure path to success.

As detailed in our RFP response, Origami offers the functionality required for the State to meet its goals and our team has the expertise required to support your business objectives. In particular, Origami allows you to effortlessly integrate workflows, aggregate your data across all lines of coverage and disciplines, easily analyze it, and automatically act on insights within one system—generating tremendous efficiencies from the manual processes you have in place today. This allows the State to be more proactive in your risk management practices, focusing on claims prevention and management.

At Origami, we are truly different from other RMIS providers. We have been consistently ranked no. 1 in the industry by Advisen's RMIS Review and Redhand Advisors' RMIS Report for a reason. Our software, automation tools, staffing model, and business model are all focused on one thing: successful clients; and it is our unwavering focus on your success that sets us apart from other RMIS vendors.

We hope you find our response meets or exceeds all of your expectations and you conclude Origami is the best choice for the State of Nebraska. We look forward to working with you during the next steps of your selection process, and ultimately, we are confident you will ensure project success with a selection of Origami as your RMIS vendor.

Sincerely,

Steve Rodell
Sales Executive



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Executive Summary

The State of Nebraska, Department of Administrative Services, Division of Risk Management is seeking a Risk Management Information System/Claims Management System to consolidate claims data across all coverages; provide claims administration for Tort, Miscellaneous, and Contract coverages; incorporate the State's business model and processes; manage policies; and improve the overall visibility of risk management and reporting.

With that goal in mind, the State has endeavored to replace existing, time-consuming, risk management processes with a more effective and comprehensive risk management solution. By implementing a new Risk Management Information System (RMIS), you hope to shift your focus from reactive claim management to more proactive risk and claim prevention.

To that end, Origami Risk is proposing our award-winning, no. 1 ranked web-based software for the risk and insurance industry. Founded as an alternative to legacy RMIS technology used by suppliers at a time when the pace of advancement in the risk and insurance industry had slowed dramatically, Origami was established to focus on new innovation within the field. We developed our product to offer a more robust solution than other competitors and we continue to evolve the product to meet our clients' ever-changing business needs.

Origami offers an integrated platform of products including RMIS, claims, safety, analytics, and data tools. It allows you to effortlessly integrate workflows, aggregate your data across disciplines, easily analyze it, and automatically act on insights within one system—generating tremendous efficiencies.

The State of Nebraska's Goals

The State of Nebraska seeks to achieve the goals described below with your new RMIS solution. Origami is well positioned to help you achieve these goals as follows:

- **Accurate and speedy historical data conversion.** Origami's service team are experts in converting historical data from a variety of sources, both third-party and internal built. Origami service personnel have completed more than 45 successful historical data conversions from RiskConsole.
- **Flexible interfaces and strong relationships with TPA's.** Origami was built to integrate with any third-party systems and applications without the need for custom development. Origami offers an extensive web services API and on-screen automated file import/export tools to facilitate system interfaces of varied complexity and frequency. Origami has also built strong relationships with many TPA's and carriers as we regularly interface with them on behalf of our more than 400 clients. Today, Origami serves both of the TPA's being utilized by the State of Nebraska.
- **End-to-end claims management solution.** Origami offers an end-to-end solution for consolidating all of your organization's claims and risk data, streamlining workflow processes, and analyzing claims data to identify and take strategic action to reduce claim costs. Origami offers numerous workflow tools, allowing the State to define risk and claims business processes with rules and increase automation for repetitive, time-consuming tasks.



Why Choose Origami?

At Origami, we are truly different from other risk management system providers; we are ranked no. 1 in the world for a reason. Our software, automation tools, staffing model, and business model are all focused on one thing: successful clients; and it is our unwavering focus on your success that sets us apart from other vendors.

With more than 100 years of combined experience in the industry, the Origami leadership team is 100 percent focused on delivering the best products and services to meet our clients' business needs. To ensure customer success, the team has focused on delivering a highly functional, secure platform architecture and professional services excellence. The team believes company profitability and growth come from this customer focus.

Industry Leading Software Streamlines Data Collection and Analysis Allowing for More Impactful Decisions

Origami delivers an award-winning risk management software platform as an alternative to outdated legacy technology and competitors with inflexible platforms. Origami is consistently ranked by users and independent third parties as the leading stand-alone RMIS solution.

Most recently, in the 2018 RMIS Report, Origami scored highest of the top four RMIS providers in customer experience, implementation experience, system-wide functionality, and system attributes. In terms of system capabilities and solutions offered, Origami was rated as the most comprehensive system and was the only provider to offer all 17 of the solutions indicated, including captive/pool management; underwriting; enterprise risk management; governance, risk management, and compliance; and healthcare RMIS. Origami was also noted by the User Survey as the provider with the strongest ability to deliver.

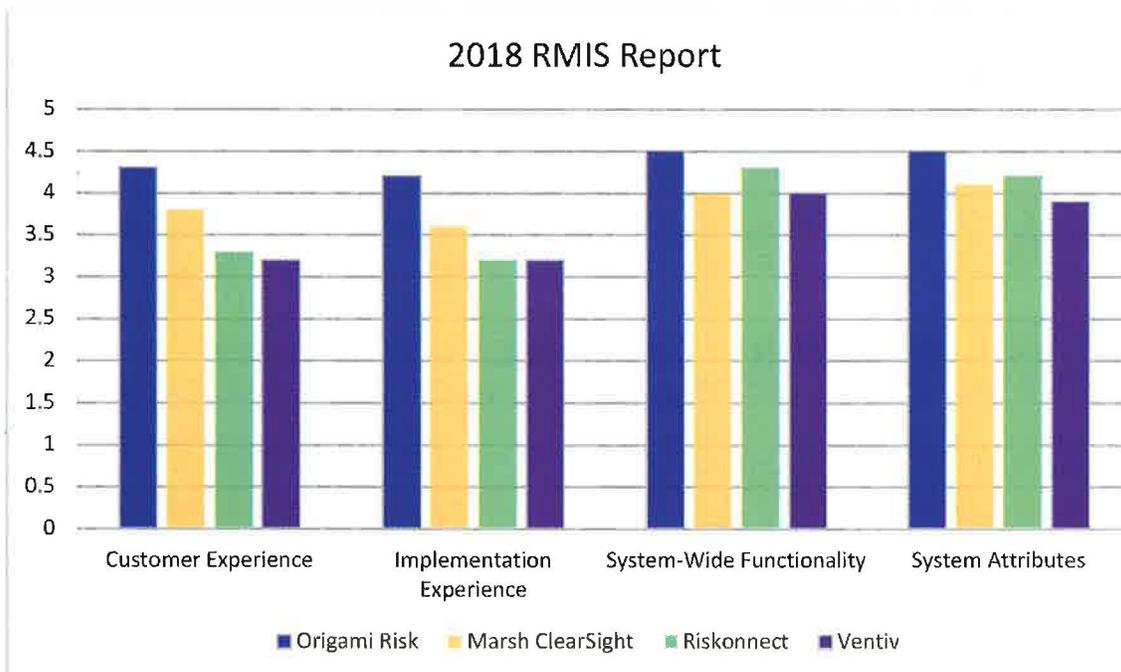


Figure 1 – Origami was rated as the most comprehensive system in the inaugural RMIS Report.



In addition, Origami received a Net Promoter Score (NPS) far outranking the competition. The NPS is a prominent customer satisfaction metric that indicates whether users would recommend Origami to colleagues in the industry. Our high NPS illustrates our singular focus on our clients' business objectives and outcomes.

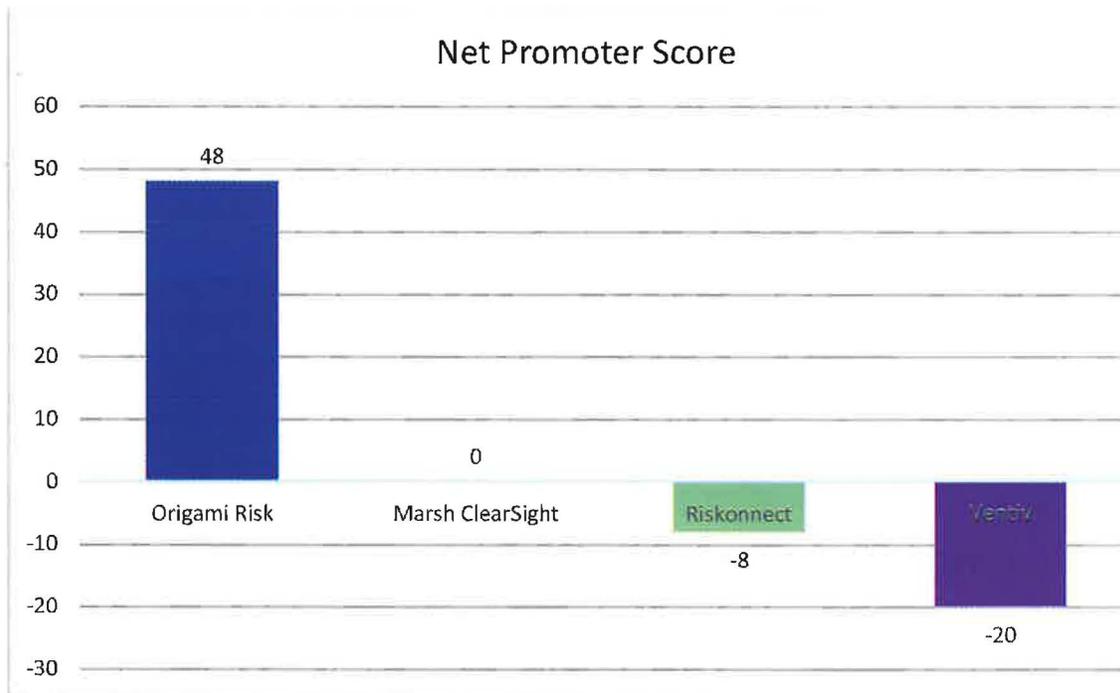


Figure 2 – Origami’s NPS of 48 far exceeds those of our competitors.

The Report, published by two industry veterans, is based upon responses from over 1,100 RMIS users and 22 RMIS vendors, as well as draws upon the authors' over 60 years of combined RMIS experience. A complete copy of the inaugural RMIS Report can be found at the following link: <https://www.redhandadvisors.com/rmisreport>

The RMIS Report is the successor of the Advisen RMIS Review, which ranked Origami as the number one stand-alone RMIS from 2013 to 2016, the last year Advisen provided scoring in their report. In the 2016 RMIS Review, Origami received the highest overall ranking in all six major categories (reports and dashboards, policy management, claims management, other functionality, technology, and vendor service), as well 50 of the 59 subcategories.

*“Origami is extremely user friendly, highly dependable, very accurate and full of viable reports, dashboards, functionality, etc. that has made our Risk Management department stand out!”
(2016 Advisen Review of RMIS Systems Respondent)*

When asked to list the best feature of Origami, one respondent to the Advisen review said “This is a difficult question - having to decide on one favorite feature of Origami! We no longer have to use several old, legacy applications and depend on our IS limited resources. The Corporation’s data is tied together and available to employees by permission-based access. Workflow is greatly improved and duplication of effort identified and eliminated. Timely notifications are automated and sent by email (instead of by fax!).”



Origami's goal is to streamline how users collect, analyze, and report information. Developed by industry experts, our risk management system offers:

- **Speed:** Origami is built to be fast. Very fast. Many clients spend the majority of their workday in the platform, and the speed of their risk management system is critical to their performance and efficiency. It doesn't matter if the task at hand is to generate a complex loss triangle, or to simply view COPE data on a property—Origami is built to respond.
- **Flexibility:** Complexity made simple is the philosophy guiding our product design. Origami delivers powerful configuration and security options in easy to use tools so that you can set up the system in a way that meets your business needs.
- **Security:** Security at Origami is paramount. Data is encrypted in transit and at rest. Origami is SSAE 18, NIST, and Privacy Shield (Safe Harbor) certified. Real-time intrusion detection and prevention tools, along with third-party penetration tests protect your data at all times.
- **Scalability:** Origami can support a small client with a single user or a large third-party administrator (TPA) with thousands of adjusters. Built using Amazon's cloud, Origami can add processing power and storage on demand to easily handle peak performance times and scale back down when no longer needed.
- **Reliability:** Origami maintains industry leading availability and reliability. Data is mirrored in real-time to a duplicate environment for complete fail-over capability. Data is backed up every 15 minutes and in multiple locations for complete data reliability.
- **Automation:** Leverage Origami's automation and workflow tools to integrate across organizations, increase data quality, and improve efficiency.

Customer-Focused Business Model Delivered by a Team of Industry Experts Ensures Your Success

Our customer focus is unique in the industry. Our team of carefully selected industry experts possess the ideal blend of business knowledge and technology expertise required to truly understand our clients' business objectives and deliver the best technical solution.

In the 2016 Advisen RMIS Review, service was found to be the key determining factor in choosing a risk management system. Key decision factors include consistency and effectiveness of the service provided and experience of the service team. Origami scored consistently high in all Vendor Service categories in the Review including top marks in overall service as well as subcategories of listening to requests, understanding clients' needs, quick problem solving, commitment to research and development, willingness to collaborate, attention to security, availability of customer help, and online resources.

"The leading reason for selecting a RMIS remains poor performance of the existing system and vendor. This is also verified by the projects in which I participate. Many clients of mine seek to replace older systems and non-performing vendors that do not keep investing in their product line." (Dave Tweedy – 2016 Advisen Review of RMIS Systems)

The cornerstone of the Origami service model is experience. Our service professionals are industry experts. The average Origami Client Executive has more than 15 years of experience in the risk management industry. Our industry experience makes our clients' service experience better.



We also pride ourselves on consistency. The service team who supports a client during their implementation is the same team who supports them going forward. This ensures each client has a dedicated team that knows them and their business, how they use the system today and their plans for tomorrow.

Conclusion

We are eager to earn the State's business and work with you to elevate your current risk management practices by implementing a comprehensive claims administration and risk management solution. As outlined and identified in the sections below, our solution will help you realize new efficiencies and automations bringing your risk management practices to the next level. Our commitment to helping you achieve and exceed your risk management goals, coupled with our industry acumen, makes a partnership with Origami Risk a certain path to success.



RFP Response

1. Request for Proposal for Contractual Services Form

Please find our completed and executed Request for Proposal for Contractual Services Form provided on the following page.

REQUEST FOR PROPOSAL FOR CONTRACTUAL SERVICES FORM

BIDDER MUST COMPLETE THE FOLLOWING

By signing this Request for Proposal for Contractual Services form, the bidder guarantees compliance with the procedures stated in this Request for Proposal, and agrees to the terms and conditions unless otherwise indicated in writing and certifies that bidder maintains a drug free work place.

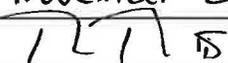
Per Nebraska's Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

_____ NEBRASKA CONTRACTOR AFFIDAVIT: Bidder hereby attests that bidder is a Nebraska Contractor. "Nebraska Contractor" shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this RFP.

_____ I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

_____ I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. §71-8611 and wish to have preference considered in the award of this contract.

FORM MUST BE SIGNED USING AN INDELIBLE METHOD (NOT ELECTRONICALLY)

FIRM:	Origami Risk LLC
COMPLETE ADDRESS:	222 North LaSalle St, Suite 2125, Chicago, IL 60601
TELEPHONE NUMBER:	(312) 546-6515
FAX NUMBER:	(312) 546-6515
DATE:	November 29, 2018
SIGNATURE:	
TYPED NAME & TITLE OF SIGNER:	Robert G. Petrie III, President & CEO

2. Form A – Bidder Contact Sheet

Form A
Bidder Contact Sheet
Request for Proposal Number 5949 Z1

Form A should be completed and submitted with each response to this RFP. This is intended to provide the State with information on the bidder's name and address, and the specific person(s) who are responsible for preparation of the bidder's response.

Preparation of Response Contact Information	
Bidder Name:	Origami Risk LLC
Bidder Address:	222 North LaSalle Street, Suite 2125 Chicago, IL 60601
Contact Person & Title:	Steve Rodell, Sales Executive
E-mail Address:	SRodell@origamirisk.com
Telephone Number (Office):	(847) 423-8875
Telephone Number (Cellular):	(773) 991-0252
Fax Number:	(312) 546-6515

Each bidder should also designate a specific contact person who will be responsible for responding to the State if any clarifications of the bidder's response should become necessary. This will also be the person who the State contacts to set up a presentation/demonstration, if required.

Communication with the State Contact Information	
Bidder Name:	Origami Risk LLC
Bidder Address:	222 North LaSalle Street, Suite 2125 Chicago, IL 60601
Contact Person & Title:	Steve Rodell, Sales Executive
E-mail Address:	SRodell@origamirisk.com
Telephone Number (Office):	(847) 423-8875
Telephone Number (Cellular):	(773) 991-0252
Fax Number:	(312) 546-6515



3. Response to Sections II through VI

Please find our response to sections II through VI of the RFP 5949 Z1 document provided on the subsequent pages.

II. TERMS AND CONDITIONS

Bidders should complete Sections II through VI as part of their proposal. Bidder is expected to read the Terms and Conditions and should initial either accept, reject, or reject and provide alternative language for each clause. The bidder should also provide an explanation of why the bidder rejected the clause or rejected the clause and provided alternate language. By signing the RFP, bidder is agreeing to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the proposal. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the proposal. The State of Nebraska is soliciting proposals in response to this RFP. The State of Nebraska reserves the right to reject proposals that attempt to substitute the bidder's commercial contracts and/or documents for this RFP.

The bidders should submit with their proposal any license, user agreement, service level agreement, or similar documents that the bidder wants incorporated in the Contract. The State will not consider incorporation of any document not submitted with the bidder's proposal as the document will not have been included in the evaluation process. These documents shall be subject to negotiation and will be incorporated as addendums if agreed to by the Parties.

If a conflict or ambiguity arises after the Addendum to Contract Award have been negotiated and agreed to, the Addendum to Contract Award shall be interpreted as follows:

1. If only one Party has a particular clause then that clause shall control;
2. If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together;
3. If both Parties have a similar clause, but the clauses conflict, the State's clause shall control.

A. GENERAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The contract resulting from this RFP shall incorporate the following documents:

1. Request for Proposal and Addenda;
2. Amendments to the RFP;
3. Questions and Answers;
4. Contractor's proposal (RFP and properly submitted documents);
5. The executed Contract and Addendum One to Contract, if applicable ; and,
6. Amendments/Addendums to the Contract.

These documents constitute the entirety of the contract.

Unless otherwise specifically stated in a future contract amendment, in case of any conflict between the incorporated documents, the documents shall govern in the following order of preference with number one (1) receiving preference over all other documents and with each lower numbered document having preference over any higher numbered document: 1) Amendment to the executed Contract with the most recent dated amendment having the highest priority, 2) executed Contract and any attached Addenda, 3) Amendments to RFP and any Questions and Answers, 4) the original RFP document and any Addenda, and 5) the Contractor's submitted Proposal.

Any ambiguity or conflict in the contract discovered after its execution, not otherwise addressed herein, shall be resolved in accordance with the rules of contract interpretation as established in the State of Nebraska.

B. NOTIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

Contractor and State shall identify the contract manager who shall serve as the point of contact for the executed contract.

C. GOVERNING LAW (Statutory)

Notwithstanding any other provision of this contract, or any amendment or addendum(s) entered into contemporaneously or at a later time, the parties understand and agree that, (1) the State of Nebraska is a sovereign state and its authority to contract is therefore subject to limitation by the State's Constitution, statutes, common law, and regulation; (2) this contract will be interpreted and enforced under the laws of the State of Nebraska; (3) any action to enforce the provisions of this agreement must be brought in the State of Nebraska per state law; (4) the person signing this contract on behalf of the State of Nebraska does not have the authority to waive the State's sovereign immunity, statutes, common law, or regulations; (5) the indemnity, limitation of liability, remedy, and other similar provisions of the final contract, if any, are entered into subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity; and, (6) all terms and conditions of the final contract, including but not limited to the clauses concerning third party use, licenses, warranties, limitations of liability, governing law and venue, usage verification, indemnity, liability, remedy or other similar provisions of the final contract are entered into specifically subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity.

The Parties must comply with all applicable local, state and federal laws, ordinances, rules, orders, and regulations.

D. BEGINNING OF WORK

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The bidder shall not commence any billable work until a valid contract has been fully executed by the State and the successful Contractor. The Contractor will be notified in writing when work may begin.

E. CHANGE ORDERS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The State and the Contractor, upon the written agreement, may make changes to the contract within the general scope of the RFP. Changes may involve specifications, the quantity of work, or such other items as the State may find necessary or desirable. Corrections of any deliverable, service, or work required pursuant to the contract shall not be deemed a change. The Contractor may not claim forfeiture of the contract by reasons of such changes.

The Contractor shall prepare a written description of the work required due to the change and an itemized cost sheet for the change. Changes in work and the amount of compensation to be paid to the Contractor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State

shall not incur a price increase for changes that should have been included in the Contractor's proposal, were foreseeable, or result from difficulties with or failure of the Contractor's proposal or performance.

No change shall be implemented by the Contractor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree that immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both Parties retaining all remedies under the contract and law.

F. NOTICE OF POTENTIAL CONTRACTOR BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Delete first sentence and replace: "If Contractor becomes aware that it has materially breached the contract, the Contractor shall promptly give written notice to the State." Replace "immediate" with "prompt" in the final sentence.

If Contractor breaches the contract or anticipates breaching the contract, the Contractor shall immediately give written notice to the State. The notice shall explain the breach or potential breach, a proposed cure, and may include a request for a waiver of the breach if so desired. The State may, in its discretion, temporarily or permanently waive the breach. By granting a waiver, the State does not forfeit any rights or remedies to which the State is entitled by law or equity, or pursuant to the provisions of the contract. Failure to give immediate notice, however, may be grounds for denial of any request for a waiver of a breach.

G. BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Delete the first sentence and replace: "Either Party may terminate the contract, in whole or in part, if the other Party materially breaches the contract and fails to cure such breach within the cure period." Delete the final sentence in the first para.

Either Party may terminate the contract, in whole or in part, if the other Party breaches its duty to perform its obligations under the contract in a timely and proper manner. Termination requires written notice of default and a thirty (30) calendar day (or longer at the non-breaching Party's discretion considering the gravity and nature of the default) cure period. Said notice shall be delivered by Certified Mail, Return Receipt Requested, or in person with proof of delivery. Allowing time to cure a failure or breach of contract does not waive the right to immediately terminate the contract for the same or different contract breach which may occur at a different time. In case of default of the Contractor, the State may contract the service from other sources and hold the Contractor responsible for any excess cost occasioned thereby.

The State's failure to make payment shall not be a breach, and the Contractor shall retain all available statutory remedies and protections.

H. NON-WAIVER OF BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The acceptance of late performance with or without objection or reservation by a Party shall not waive any rights of the Party nor constitute a waiver of the requirement of timely performance of any obligations remaining to be performed.

I. SEVERABILITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

If any term or condition of the contract is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and conditions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the provision held to be invalid or illegal.

J. INDEMNIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Delete Sections 1 and 3. While the State would have recourse against Origami (e.g., breach of contract, negligence, etc.), Origami limits its contractual indemnification obligations to IP infringement. SSA should govern.

1. GENERAL

The Contractor agrees to defend, indemnify, and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials ("the indemnified parties") from and against any and all third party claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses ("the claims"), sustained or asserted against the State for personal injury, death, or property loss or damage, arising out of, resulting from, or attributable to the willful misconduct, negligence, error, or omission of the Contractor, its employees, Subcontractors, consultants, representatives, and agents, resulting from this contract, except to the extent such Contractor liability is attenuated by any action of the State which directly and proximately contributed to the claims.

2. INTELLECTUAL PROPERTY

The Contractor agrees it will, at its sole cost and expense, defend, indemnify, and hold harmless the indemnified parties from and against any and all claims, to the extent such claims arise out of, result from, or are attributable to, the actual or alleged infringement or misappropriation of any patent, copyright, trade secret, trademark, or confidential information of any third party by the Contractor or its employees, Subcontractors, consultants, representatives, and agents; provided, however, the State gives the Contractor prompt notice in writing of the claim. The Contractor may not settle any infringement claim that will affect the State's use of the Licensed Software without the State's prior written consent, which consent may be withheld for any reason.

If a judgment or settlement is obtained or reasonably anticipated against the State's use of any intellectual property for which the Contractor has indemnified the State, the Contractor shall, at the Contractor's sole cost and expense, promptly modify the item or items which were determined to be infringing, acquire a license or licenses on the State's behalf to provide the necessary rights to the State to eliminate the infringement, or provide the State with a non-infringing substitute that provides the State the same functionality. At the State's election, the actual or anticipated judgment may be treated as a breach of warranty by the Contractor, and the State may receive the remedies provided under this RFP.

3. PERSONNEL

The Contractor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any claim with respect to withholding taxes, worker's compensation, employee benefits, or any other claim, demand, liability, damage, or loss of any nature relating to any of the personnel, including subcontractor's and their employees, provided by the Contractor.

4. SELF-INSURANCE

The State of Nebraska is self-insured for any loss and purchases excess insurance coverage pursuant to Neb. Rev. Stat. § 81-8,239.01 (Reissue 2008). If there is a presumed loss under the provisions of this agreement, Contractor may file a claim with the Office of Risk Management pursuant to Neb. Rev. Stat. §§ 81-8,829 – 81-8,306 for review by the State Claims Board. The State retains all rights and immunities under the State Miscellaneous (Section 81-8,294), Tort (Section 81-8,209), and Contract Claim Acts (Section 81-8,302), as outlined in Neb. Rev. Stat. § 81-8,209 et seq. and under any other provisions of law and accepts liability under this agreement to the extent provided by law.

5. The Parties acknowledge that Attorney General for the State of Nebraska is required by statute to represent the legal interests of the State, and that any provision of this indemnity clause is subject to the statutory authority of the Attorney General.

K. ATTORNEY'S FEES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

In the event of any litigation, appeal, or other legal action to enforce any provision of the contract, the Parties agree to pay all expenses of such action, as permitted by law and if order by the court, including attorney's fees and costs, if the other Party prevails.

L. PERFORMANCE BOND

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
	OR		

The Contractor will be required to supply a bond executed by a corporation authorized to contract surety in the State of Nebraska, payable to the State of Nebraska. The amount of the bond must be in the dollar amount \$60,000.00 (sixty thousand dollars). The bond will guarantee that the Contractor will faithfully perform all requirements, terms and conditions of the contract. Failure to comply shall be grounds for forfeiture of the bond as liquidated damages. Amount of forfeiture will be determined by the agency based on loss to the State. The bond may be returned upon successful implement otherwise the bond will be returned when the service has been satisfactorily completed as solely determined by the State, after termination or expiration of the contract.

M. ASSIGNMENT, SALE, OR MERGER

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

Either Party may assign the contract upon mutual written agreement of the other Party. Such agreement shall not be unreasonably withheld.

The Contractor retains the right to enter into a sale, merger, acquisition, internal reorganization, or similar transaction involving Contractor's business. Contractor agrees to cooperate with the State in executing amendments to the contract to allow for the transaction. If a third party or entity is involved in the transaction, the Contractor will remain responsible for performance of the contract until such time as the person or entity involved in

the transaction agrees in writing to be contractually bound by this contract and perform all obligations of the contract.

N. CONTRACTING WITH OTHER NEBRASKA POLITICAL SUB-DIVISIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The Contractor may, but shall not be required to, allow agencies, as defined in Neb. Rev. Stat. §81-145, to use this contract. The terms and conditions, including price, of the contract may not be amended. The State shall not be contractually obligated or liable for any contract entered into pursuant to this clause. A listing of Nebraska political subdivisions may be found at the website of the Nebraska Auditor of Public Accounts.

O. FORCE MAJEURE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

Neither Party shall be liable for any costs or damages, or for default resulting from its inability to perform any of its obligations under the contract due to a natural or manmade event outside the control and not the fault of the affected Party ("Force Majeure Event"). The Party so affected shall immediately make a written request for relief to the other Party, and shall have the burden of proof to justify the request. The other Party may grant the relief requested; relief may not be unreasonably withheld. Labor disputes with the impacted Party's own employees will not be considered a Force Majeure Event.

P. CONFIDENTIALITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Origami's standard software subscription agreement ("SSA") contains confidentiality language that is designed to protect both parties. We would prefer for that to govern.

All materials and information provided by the Parties or acquired by a Party on behalf of the other Party shall be regarded as confidential information. All materials and information provided or acquired shall be handled in accordance with federal and state law, and ethical standards. Should said confidentiality be breached by a Party, the Party shall notify the other Party immediately of said breach and take immediate corrective action.

It is incumbent upon the Parties to inform their officers and employees of the penalties for improper disclosure imposed by the Privacy Act of 1974, 5 U.S.C. 552a. Specifically, 5 U.S.C. 552a (i)(1), which is made applicable by 5 U.S.C. 552a (m)(1), provides that any officer or employee, who by virtue of his/her employment or official position has possession of or access to agency records which contain individually identifiable information, the disclosure of which is prohibited by the Privacy Act or regulations established thereunder, and who knowing that disclosure of the specific material is prohibited, willfully discloses the material in any manner to any person or agency not entitled to receive it, shall be guilty of a misdemeanor and fined not more than \$5,000.

Q. EARLY TERMINATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
	OR		Origami bases its pricing on fixed-term contracts and, as such, we are generally unable to agree to a right to terminate for convenience.

The contract may be terminated as follows:

1. The State and the Contractor, by mutual written agreement, may terminate the contract at any time.
2. The State, in its sole discretion, may terminate the contract for any reason upon thirty (30) calendar day's written notice to the Contractor. Such termination shall not relieve the Contractor of warranty or other service obligations incurred under the terms of the contract. In the event of termination the Contractor shall be entitled to payment, determined on a pro rata basis, for products or services satisfactorily performed or provided.
3. The State may terminate the contract immediately for the following reasons:
 - a. if directed to do so by statute;
 - b. Contractor has made an assignment for the benefit of creditors, has admitted in writing its inability to pay debts as they mature, or has ceased operating in the normal course of business;
 - c. a trustee or receiver of the Contractor or of any substantial part of the Contractor's assets has been appointed by a court;
 - d. fraud, misappropriation, embezzlement, malfeasance, misfeasance, or illegal conduct pertaining to performance under the contract by its Contractor, its employees, officers, directors, or shareholders;
 - e. an involuntary proceeding has been commenced by any Party against the Contractor under any one of the chapters of Title 11 of the United States Code and (i) the proceeding has been pending for at least sixty (60) calendar days; or (ii) the Contractor has consented, either expressly or by operation of law, to the entry of an order for relief; or (iii) the Contractor has been decreed or adjudged a debtor;
 - f. a voluntary petition has been filed by the Contractor under any of the chapters of Title 11 of the United States Code;
 - g. Contractor intentionally discloses confidential information;
 - h. Contractor has or announces it will discontinue support of the deliverable; and,
 - i. In the event funding is no longer available.

R. CONTRACT CLOSEOUT

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Origami's SSA contains provisions for the return of client data upon termination. That provision should govern.

Upon contract closeout for any reason the Contractor shall within 30 days, unless stated otherwise herein:

1. Transfer all completed or partially completed deliverables to the State;
2. Transfer ownership and title to all completed or partially completed deliverables to the State;
3. Return to the State all information and data, unless the Contractor is permitted to keep the information or data by contract or rule of law. Contractor may retain one copy of any information or data as required to comply with applicable work product documentation standards or as are automatically retained in the course of Contractor's routine back up procedures;
4. Cooperate with any successor Contractor, person or entity in the assumption of any or all of the obligations of this contract;
5. Cooperate with any successor Contractor, person or entity with the transfer of information or data related to this contract;
6. Return or vacate any state owned real or personal property; and,
7. Return all data in a mutually acceptable format and manner.

Nothing in this Section should be construed to require the Contractor to surrender intellectual property, real or personal property, or information or data owned by the Contractor for which the State has no legal claim.

III. CONTRACTOR DUTIES

A. INDEPENDENT CONTRACTOR / OBLIGATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Origami is unable to agree to reassign or remove personnel for any or no reason

It is agreed that the Contractor is an independent contractor and that nothing contained herein is intended or should be construed as creating or establishing a relationship of employment, agency, or a partnership.

The Contractor is solely responsible for fulfilling the contract. The Contractor or the Contractor's representative shall be the sole point of contact regarding all contractual matters.

The Contractor shall secure, at its own expense, all personnel required to perform the services under the contract. The personnel the Contractor uses to fulfill the contract shall have no contractual or other legal relationship with the State; they shall not be considered employees of the State and shall not be entitled to any compensation, rights or benefits from the State, including but not limited to, tenure rights, medical and hospital care, sick and vacation leave, severance pay, or retirement benefits.

By-name personnel commitments made in the Contractor's proposal shall not be changed without the prior written approval of the State. Replacement of these personnel, if approved by the State, shall be with personnel of equal or greater ability and qualifications.

All personnel assigned by the Contractor to the contract shall be employees of the Contractor or a subcontractor, and shall be fully qualified to perform the work required herein. Personnel employed by the Contractor or a subcontractor to fulfill the terms of the contract shall remain under the sole direction and control of the Contractor or the subcontractor respectively.

With respect to its employees, the Contractor agrees to be solely responsible for the following:

1. Any and all pay, benefits, and employment taxes and/or other payroll withholding;
2. Any and all vehicles used by the Contractor's employees, including all insurance required by state law;
3. Damages incurred by Contractor's employees within the scope of their duties under the contract;
4. Maintaining Workers' Compensation and health insurance that complies with state and federal law and submitting any reports on such insurance to the extent required by governing law; and
5. Determining the hours to be worked and the duties to be performed by the Contractor's employees.
6. All claims on behalf of any person arising out of employment or alleged employment (including without limit claims of discrimination alleged against the Contractor, its officers, agents, or subcontractors or subcontractor's employees)

If the Contractor intends to utilize any subcontractor, the subcontractor's level of effort, tasks, and time allocation should be clearly defined in the bidder's proposal. The Contractor shall agree that it will not utilize any subcontractors not specifically included in its proposal in the performance of the contract without the prior written authorization of the State.

The State reserves the right to require the Contractor to reassign or remove from the project any Contractor or subcontractor employee.

Contractor shall insure that the terms and conditions contained in any contract with a subcontractor does not conflict with the terms and conditions of this contract.

The Contractor shall include a similar provision, for the protection of the State, in the contract with any Subcontractor engaged to perform work on this contract.

B. EMPLOYEE WORK ELIGIBILITY STATUS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The Contractor is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of employees physically performing services within the State of Nebraska. A federal immigration verification system means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, 8 U.S.C. 1324a, known as the E-Verify Program, or an equivalent federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of an employee.

If the Contractor is an individual or sole proprietorship, the following applies:

1. The Contractor must complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at <http://das.nebraska.gov/materiel/purchasing.html>
The completed United States Attestation Form should be submitted with the RFP response.
2. If the Contractor indicates on such attestation form that he or she is a qualified alien, the Contractor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Contractor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.
3. The Contractor understands and agrees that lawful presence in the United States is required and the Contractor may be disqualified or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. §4-108.

C. COMPLIANCE WITH CIVIL RIGHTS LAWS AND EQUAL OPPORTUNITY EMPLOYMENT / NONDISCRIMINATION (Statutory)

The Contractor shall comply with all applicable local, state, and federal statutes and regulations regarding civil rights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Contractors of the State of Nebraska, and their Subcontractors, from discriminating against any employee or applicant for employment, with respect to hire, tenure, terms, conditions, compensation, or privileges of employment because of race, color, religion, sex, disability, marital status, or national origin (Neb. Rev. Stat. §48-1101 to 48-1125). The Contractor guarantees compliance with the Nebraska Fair Employment Practice Act, and breach of this provision shall be regarded as a material breach of contract. The Contractor shall insert a similar provision in all Subcontracts for services to be covered by any contract resulting from this RFP.

D. COOPERATION WITH OTHER CONTRACTORS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

Contractor may be required to work with or in close proximity to other contractors or individuals that may be working on same or different projects. The Contractor shall agree to cooperate with such other contractors or individuals, and shall not commit or permit any act which may interfere with the performance of work by any other contractor or individual. Contractor is not required to compromise Contractor's intellectual property or proprietary information unless expressly required to do so by this contract.

E. PERMITS, REGULATIONS, LAWS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The contract price shall include the cost of all royalties, licenses, permits, and approvals, whether arising from patents, trademarks, copyrights or otherwise, that are in any way involved in the contract. The Contractor shall obtain and pay for all royalties, licenses, and permits, and approvals necessary for the execution of the contract. The Contractor must guarantee that it has the full legal right to the materials, supplies, equipment, software, and other items used to execute this contract.

F. OWNERSHIP OF INFORMATION AND DATA / DELIVERABLES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
	OR		While the State will retain ownership to any data that it uploads to the Origami system, Origami will not create any deliverables subject to transfer as contemplated by this Section. Origami's SSA should govern.

The State shall have the unlimited right to publish, duplicate, use, and disclose all information and data developed or obtained by the Contractor on behalf of the State pursuant to this contract.

The State shall own and hold exclusive title to any deliverable developed as a result of this contract. Contractor shall have no ownership interest or title, and shall not patent, license, or copyright, duplicate, transfer, sell, or exchange, the design, specifications, concept, or deliverable.

G. INSURANCE REQUIREMENTS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	While generally acceptable, particularly with respect to amount of coverage, but the language would need to be reasonably negotiated.

The Contractor shall throughout the term of the contract maintain insurance as specified herein and provide the State a current Certificate of Insurance/Acord Form (COI) verifying the coverage. The Contractor shall not commence work on the contract until the insurance is in place. If Contractor subcontracts any portion of the Contract the Contractor must, throughout the term of the contract, either:

1. Provide equivalent insurance for each subcontractor and provide a COI verifying the coverage for the subcontractor;
2. Require each subcontractor to have equivalent insurance and provide written notice to the State that the Contractor has verified that each subcontractor has the required coverage; or,
3. Provide the State with copies of each subcontractor's Certificate of Insurance evidencing the required coverage.

The Contractor shall not allow any Subcontractor to commence work until the Subcontractor has equivalent insurance. The failure of the State to require a COI, or the failure of the Contractor to provide a COI or require subcontractor insurance shall not limit, relieve, or decrease the liability of the Contractor hereunder.

If by the terms of any insurance a mandatory deductible is required, or if the Contractor elects to increase the mandatory deductible amount, the Contractor shall be responsible for payment of the amount of the deductible in the event of a paid claim.

Notwithstanding any other clause in this Contract, the State may recover up to the liability limits of the insurance policies required herein.

1. WORKERS' COMPENSATION INSURANCE

The Contractor shall take out and maintain during the life of this contract the statutory Workers' Compensation and Employer's Liability Insurance for all of the contractors' employees to be engaged in work on the project under this contract and, in case any such work is sublet, the Contractor shall require the Subcontractor similarly to provide Worker's Compensation and Employer's Liability Insurance for all of the Subcontractor's employees to be engaged in such work. This policy shall be written to meet the statutory requirements for the state in which the work is to be performed, including Occupational Disease. **The policy shall include a waiver of subrogation in favor of the State. The COI shall contain the mandatory COI subrogation waiver language found hereinafter.** The amounts of such insurance shall not be less than the limits stated hereinafter. For employees working in the State of Nebraska, the policy must be written by an entity authorized by the State of Nebraska Department of Insurance to write Workers' Compensation and Employer's Liability Insurance for Nebraska employees.

2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

The Contractor shall take out and maintain during the life of this contract such Commercial General Liability Insurance and Commercial Automobile Liability Insurance as shall protect Contractor and any Subcontractor performing work covered by this contract from claims for damages for bodily injury, including death, as well as from claims for property damage, which may arise from operations under this contract, whether such operation be by the Contractor or by any Subcontractor or by anyone directly or indirectly employed by either of them, and the amounts of such insurance shall not be less than limits stated hereinafter.

The Commercial General Liability Insurance shall be written on an **occurrence basis**, and provide Premises/Operations, Products/Completed Operations, Independent Contractors, Personal Injury, and Contractual Liability coverage. **The policy shall include the State, and others as required by the contract documents, as Additional Insured(s). This policy shall be primary, and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory. The COI shall contain the mandatory COI liability waiver language found hereinafter.** The Commercial Automobile Liability Insurance shall be written to cover all Owned, Non-owned, and Hired vehicles.

REQUIRED INSURANCE COVERAGE	
COMMERCIAL GENERAL LIABILITY	
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000 per occurrence
Bodily Injury/Property Damage	\$1,000,000 per occurrence
Medical Payments	\$10,000 any one person
Damage to Rented Premises (Fire)	\$300,000 each occurrence
Contractual	Included
Independent Contractors	Included
<i>If higher limits are required, the Umbrella/Excess Liability limits are allowed to satisfy the higher limit.</i>	
WORKER'S COMPENSATION	
Employers Liability Limits	\$500K/\$500K/\$500K
Statutory Limits- All States	Statutory - State of Nebraska
USL&H Endorsement	Statutory
Voluntary Compensation	Statutory
COMMERCIAL AUTOMOBILE LIABILITY	
Bodily Injury/Property Damage	\$1,000,000 combined single limit
Include All Owned, Hired & Non-Owned Automobile liability	Included
Motor Carrier Act Endorsement	Where Applicable
UMBRELLA/EXCESS LIABILITY	
Over Primary Insurance	\$5,000,000 per occurrence
PROFESSIONAL LIABILITY	
All Other Professional Liability (Errors & Omissions)	\$1,000,000 Per Claim / Aggregate
CYBER LIABILITY	
Breach of Privacy, Security Breach, Denial of Service, Remediation, Fines and Penalties	\$5,000,000
MANDATORY COI SUBROGATION WAIVER LANGUAGE	
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."	
MANDATORY COI LIABILITY WAIVER LANGUAGE	
"Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured."	

If the mandatory COI subrogation waiver language or mandatory COI liability waiver language on the COI states that the waiver is subject to, condition upon, or otherwise limit by the insurance policy, a copy of the relevant sections of the policy must be submitted with the COI so the State can review the limitations imposed by the insurance policy.

3. EVIDENCE OF COVERAGE

The Contractor shall furnish the Contract Manager, with a certificate of insurance coverage complying with the above requirements prior to beginning work at:

Department of Administrative Services – Risk Management
 Attn: Risk Manager
 1526 K Street, Suite 220
 Lincoln, NE 68508

These certificates or the cover sheet shall reference the RFP number, and the certificates shall include the name of the company, policy numbers, effective dates, dates of expiration, and amounts and types of coverage afforded. If the State is damaged by the failure of the Contractor to maintain such insurance, then the Contractor shall be responsible for all reasonable costs properly attributable thereto.

Reasonable notice of cancellation of any required insurance policy must be submitted to the contract manager as listed above when issued and a new coverage binder shall be submitted immediately to ensure no break in coverage.

4. DEVIATIONS

The insurance requirements are subject to limited negotiation. Negotiation typically includes, but is not necessarily limited to, the correct type of coverage, necessity for Workers' Compensation, and the type of automobile coverage carried by the Contractor.

H. ANTITRUST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The Contractor hereby assigns to the State any and all claims for overcharges as to goods and/or services provided in connection with this contract resulting from antitrust violations which arise under antitrust laws of the United States and the antitrust laws of the State.

I. CONFLICT OF INTEREST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

By submitting a proposal, bidder certifies that there does not now exist a relationship between the bidder and any person or entity which is or gives the appearance of a conflict of interest related to this RFP or project.

The bidder certifies that it shall not take any action or acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its services hereunder or which creates an actual or an appearance of conflict of interest.

The bidder certifies that it will not knowingly employ any individual known by bidder to have a conflict of interest.

The Parties shall not knowingly, for a period of two years after execution of the contract, recruit or employ any employee or agent of the other Party who has worked on the RFP or project, or who had any influence on decisions affecting the RFP or project.

J. STATE PROPERTY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
	OR		This provision is not applicable to the services Origami would be providing.

The Contractor shall be responsible for the proper care and custody of any State-owned property which is furnished for the Contractor's use during the performance of the contract. The Contractor shall reimburse the State for any loss or damage of such property; normal wear and tear is expected.

K. SITE RULES AND REGULATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	We can agree to this requirement, but such rules and regulations must be provided in writing.

The Contractor shall use its best efforts to ensure that its employees, agents, and Subcontractors comply with site rules and regulations while on State premises. If the Contractor must perform on-site work outside of the daily operational hours set forth by the State, it must make arrangements with the State to ensure access to the facility and the equipment has been arranged. No additional payment will be made by the State on the basis of lack of access, unless the State fails to provide access as agreed to in writing between the State and the Contractor.

L. ADVERTISING

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The Contractor agrees not to refer to the contract award in advertising in such a manner as to state or imply that the company or its services are endorsed or preferred by the State. Any publicity releases pertaining to the project shall not be issued without prior written approval from the State.

M. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)

Contractor shall review the Nebraska Technology Access Standards, found at <http://nitc.nebraska.gov/standards/2-201.html> and ensure that products and/or services provided under the contract are in compliance or will comply with the applicable standards to the greatest degree possible. In the event such standards change during the Contractor's performance, the State may create an amendment to the contract to request the contract comply with the changed standard at a cost mutually acceptable to the parties.

N. DISASTER RECOVERY/BACK UP PLAN

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The Contractor shall have a disaster recovery and back-up plan, of which a copy should be provided upon request to the State, which includes, but is not limited to equipment, personnel, facilities, and transportation, in order to continue services as specified under the specifications in the contract in the event of a disaster.

O. DRUG POLICY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

Contractor certifies it maintains a drug free work place environment to ensure worker safety and workplace integrity. Contractor agrees to provide a copy of its drug free workplace policy at any time upon request by the State.

IV. PAYMENT

A. PROHIBITION AGAINST ADVANCE PAYMENT (Statutory)

Payments shall not be made until contractual deliverable(s) are received and accepted by the State.

B. TAXES (Statutory)

The State is not required to pay taxes and assumes no such liability as a result of this solicitation. Any property tax payable on the Contractor's equipment which may be installed in a state-owned facility is the responsibility of the Contractor.

C. INVOICES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Origami's standard pricing is based on annual invoicing in advance. Any modified invoicing will be agreed upon in a final statement of work.

Invoices for **quarterly payments** must be submitted to the agency requesting the services with sufficient detail to support payment. Invoices must be sent to Department of Administrative Services – Risk Management Division, Attn: Shereece Dendy-Sanders, 1526 K Street, Suite 220, Lincoln, NE 68508. The terms and conditions included in the Contractor's invoice shall be deemed to be solely for the convenience of the parties. No terms or conditions of any such invoice shall be binding upon the State, and no action by the State, including without limitation the payment of any such invoice in whole or in part, shall be construed as binding or estopping the State with respect to any such term or condition, unless the invoice term or condition has been previously agreed to by the State as an amendment to the contract.

D. INSPECTION AND APPROVAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
	OR		Origami is not creating any custom deliverables subject to acceptance testing. Furthermore, for security purposes, Origami does not allow for inspection of its premises.

Final inspection and approval of all work required under the contract shall be performed by the designated State officials.

The State and/or its authorized representatives shall have the right to enter any premises where the Contractor or Subcontractor duties under the contract are being performed, and to inspect, monitor or otherwise evaluate the work being performed. All inspections and evaluations shall be at reasonable times and in a manner that will not unreasonably delay work.

E. PAYMENT

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

State will render payment to Contractor when the terms and conditions of the contract and specifications have been satisfactorily completed on the part of the Contractor as solely determined by the State. (Neb. Rev. Stat. Section 73-506(1)) Payment will be made by the responsible agency in compliance with the State of Nebraska Prompt

Payment Act (See Neb. Rev. Stat. §81-2401 through 81-2408). The State may require the Contractor to accept payment by electronic means such as ACH deposit. In no event shall the State be responsible or liable to pay for any services provided by the Contractor prior to the Effective Date of the contract, and the Contractor hereby waives any claim or cause of action for any such services.

F. LATE PAYMENT (Statutory)

The Contractor may charge the responsible agency interest for late payment in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2401 through 81-2408).

G. SUBJECT TO FUNDING / FUNDING OUT CLAUSE FOR LOSS OF APPROPRIATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
OR			

The State's obligation to pay amounts due on the Contract for a fiscal years following the current fiscal year is contingent upon legislative appropriation of funds. Should said funds not be appropriated, the State may terminate the contract with respect to those payments for the fiscal year(s) for which such funds are not appropriated. The State will give the Contractor written notice thirty (30) calendar days prior to the effective date of termination. All obligations of the State to make payments after the termination date will cease. The Contractor shall be entitled to receive just and equitable compensation for any authorized work which has been satisfactorily completed as of the termination date. In no event shall the Contractor be paid for a loss of anticipated profit.

H. RIGHT TO AUDIT (First Paragraph is Statutory)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within RFP Response (Initial)	NOTES/COMMENTS:
		OR	Origami is not a publicly-traded entity and does not utilize GAAP accounting principles, though we can agree to provide such information as required by this section.

The State shall have the right to audit the Contractor's performance of this contract upon a 30 days' written notice. Contractor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract (Information) to enable the State to audit the contract. The State may audit and the Contractor shall maintain, the Information during the term of the contract and for a period of five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later. The Contractor shall make the Information available to the State at Contractor's place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Contractor so elects, the Contractor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Contractor be required to create or maintain documents not kept in the ordinary course of contractor's business operations, nor will contractor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to contractor.

The Parties shall pay their own costs of the audit unless the audit finds a previously undisclosed overpayment by the State. If a previously undisclosed overpayment exceeds one-half of one percent (.5%) of the total contract billings, or if fraud, material misrepresentations, or non-performance is discovered on the part of the Contractor, the Contractor shall reimburse the State for the total costs of the audit. Overpayments and audit costs owed to the State shall be paid within ninety days of written notice of the claim. The Contractor agrees to correct any material weaknesses or condition found as a result of the audit.

V. PROJECT DESCRIPTION AND SCOPE OF WORK

A. INTRODUCTION

This is a Request for Proposal (RFP) for a Risk Management Information System (RMIS)/Claims Management System for the State of Nebraska (the State). The State of Nebraska, Department of Administrative Service, Risk Management Division (Risk Management) through the Risk Manager and the State Claims Board, has the authority to consider, settle, determine and allow any tort, miscellaneous or contract claim filed against the State. Risk Management is also responsible processing claims that fall under the State's Self-Insurance Program. Tort, miscellaneous and contract claims are processed in-house and those claims are contained within the current claims management system, RiskConsole. The State's Third Party-Administrators (TPAs) for State Insurance and Workers' Compensation maintain claims information in their respective RMIS systems. The goal is to consolidate this data into one central database for improved reporting and visibility of the Risk Management Program.

The Contractor shall provide the State with a comprehensive, flexible and user-friendly RMIS. The RMIS shall allow users to administer claims, view claims, make online claim status inquiries, view real time claim file notes, run customized and standard reports, sort and trend data and create graphs with a high level of data integrity and security.

The State shall have a minimum of five (5) users of the RMIS system with the ability to create and write reports. The State is also interested in having fifteen (15) limited use users to view claims and upload documents. The main users will be the Risk Management Division and the limited use users will be selected state agencies.

The Contractor shall provide a minimum of three (3) training sessions to the Risk Management Division and agency users during the implementation period. The training shall take place in a state office building in Lincoln, NE. The Contractor shall supply on-going support for training and new product releases or upgrades via the telephone and/or internet. Support personnel shall be fully trained and have the required expertise to response to technical questions and perform troubleshooting and problem solving.

B. PROJECT ENVIRONMENT

The State has a diverse government organization, comprised of over 80 agencies, performing a wide range of functions and operations, with approximately 34,000 employees including the University system, and serving 1.9 million residents of the State. State budget information may be found at: <http://budget.nebraska.gov/index.html>.

Authority for the State's insurance and risk management programs, covered by this RFP, is found in Neb. Rev. Stat. [§81-8,239.01](#).

Statutes relating to claims against the State may be found as follows:

1. State Tort Claims Act at Neb. Rev. Stat. §§ 81-8,209 to 81-8,235.
2. State Miscellaneous Claims Act at Neb. Rev. Stat. §§ 81-8,294 to 81-8,301.
3. State Contract Claims Act at Neb. Rev. Stat. §§ 81-8,302 to 81-8,306.

C. PROJECT OBJECTIVES

It is a requirement that the RMIS encompasses the State of Nebraska's business model and processes, provide claims management, policy management, and other enterprise risk management functionalities.

D. CURRENT PROGRAM

The State has used RiskConsole as its claims management system since 2002. As of August 30, 2018, 28,823 claims are maintained within RiskConsole. All of these claims fall under the Tort, Miscellaneous or Contract Claims Acts. Some of the files also includes Notice of Lawsuits and Indemnification Claims. For the tort, miscellaneous and contract claims, the standard information is collected, such as, the claimant's name, address, phone number, amount of the claim, State Agency involved in the claim to name a few. There is also free text fields that allow for the claim description to be captured, details of phone conversations, and other claim details. All associated documents are uploaded with each claim. Prior to 2017, documents were not saved in a standardized format. Formats include, but may not be limited to, PDF, Word, JPEG, TXT, or PGN. After 2017, all documents were saved in PDF format. For Notice of Lawsuits and Indemnification Claims, the claimant name, contact information, attorney contact information, amount of the alleged damages, settlement/judgment information is collected. The Contractor must be able to run-in all data including claim information and associated attachments for the claims listed above.

For majority of the claims, the amount of a claim is an important part of the process. Claims under \$5,000 may be approved or denied by the Risk Manager. Claims \$5,001 to \$50,000 must be heard by the State Claims Board and claims over \$50,001 must be approved by the Legislature. Currently, staff manages the different levels of approval manually with an excel spreadsheet. It is the expectation of Risk Management that this process will be able to be tracked via the RMIS.

Throughout each process, there are standardized templates housed within RiskConsole. These templates range from approval/denial letters, status update requests, no jurisdiction letters, etc. There is also a template known as the "docket sheet." The docket sheet summarizes the claim and all action that has been taken. This document is used to present claims before the State Claims Board so that Board members may have a high-level overview of the claim.

The State is self-insured for General Liability, State Insurance and Workers' Compensation. The State has contracts with third-party administrators for insured claims and workers' compensation claims.

Link to workers' compensation contract: [71618 O4](#)

Link to current TPA contract: [Claim Services Agreement](#)

The State purchases excess insurance coverage as follows:

Automobiles: The State insured 7,190 vehicles. Vehicles are classified as passenger cars, vans, buses, trucks, tractors, trailer, or other drivable equipment. 420 are considered pursuit vehicles. Liability coverage is required on all vehicles, however, individual agencies determine whether to insure for physical damage. The All-Lines Aggregate Policy covers automobiles up to \$1 million with a \$300,000 self-insured retention (SIR). There is also an excess property policy of \$400,000,000. Hol pursuit vehicles are covered up to \$1 million, with a \$300,000 SIR and \$300,000 corridor retention. These vehicles are subject to an excess automobile liability policy up to \$4.7 million. Pursuant to State Statutes, Nebraska has strict liability for vehicular pursuits resulting in injuries to innocent third parties.

Real Property: The State insured 2717 facilities with a replacement value of approximately \$1.9 billion. The All-Lines Aggregate Policy covers real property up to \$1 million with a \$300,000 SIR. There is also an excess property policy with a \$400,000,000 limit.

Contents/Inland Marine: Each agency has the option to purchase coverage for its contents and inland marine. Inland marine and contents account for \$295,430,684. The All-Lines Aggregate Policy covers property up to \$1 million with a \$300,000 SIR. There is also an excess property policy with a \$400,000,000 limit.

Foster Care Coverage: Foster care coverage is contained within the All-Lines Aggregate Policy, There is a \$200,000 SIR and the policy limit is set at \$300,000.

Employee Dishonesty: Employee dishonesty is also within the All-Lines Aggregate Policy. There is a \$25,000 SIR and a \$1 million limit. Excess coverage is also available with a limit of \$30,000,000.

Current plans are to retain existing insurance liability insurance policies and limits. However, as market offerings are developed, existing coverage may be maintained, amended or eliminated at the discretion of the State.

Although, Risk Management does not administer state-insurance or workers' compensation claims in-house, it is required to receive a run-in reports of these claims, as needed but not more than weekly, from the State's TPAs. The State's TPAs both use Origami as its RMIS of choice. These claims will be important to assist Risk Management with its policy management and loss control activities. Please note that for claims administered by the TPAs, Risk Management is not requesting for the Contractor to run-in attachments of documents, photos, audio records, etc. The current data to be run-into the RMIS shall include but not limited to claimant name, contact information, claim description, claim status, adjuster name, and all costs associated with the claim.

Annual number of claims entered into RiskConsole as of October 2, 2018.

Year	# All Claims
2018	723
2017	1,044
2016	994
2015	1,020

State Insurance Claims Data as of August 29, 2018.

Line of Business	# Open	# All Claims
Auto Liability – Hot Pursuit	1	47
Auto Liability	57	5,968
General Liability	0	17
Crime	0	22
Foster Parent	2	266
Auto Physical Damage	46	4426
Building and Contents	20	309
Personal Property - Inland Marine	1	36
Total	127	11,091

Workers' Compensation Claims Data as of August 29, 2018:

There are currently 44,141 claims (not including incident only claims) contained in the TPA's RMIS.

Type of Claim	Open	All Claims
Indemnity	544	9,160
Medical Only	198	34,981
Incident Only	0	25,662
Total	742	69,803

E. BIDDER REQUIREMENTS

Complete Attachment A: Bidder Response.

F. CHANGE MANAGEMENT

There will be natural project dynamics built into the process as well as outside change management that will need to be addressed. Bidder should provide hourly rates for position types to be applied for change management work in the Cost Proposal.

1. Natural Project Dynamics

There may arise from time to time a need for work not originally delineated in this RFP but considered within the scope of work as it relates to technology. This additional work may stem from legislative mandates, emerging technologies, and/or secondary research not otherwise addressed in this RFP or known at the time this RFP was issued.

2. Change Management Process

The Contractor shall prepare a written description of the work required due to the change and an itemized cost proposal for the change. Changes in work and the amount of compensation to be paid to the Contractor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State shall not incur a price increase for changes that should have been included in the Bidder's proposal, were foreseeable, or result from difficulties with or failure of the Contractor's proposal or performance.

No change shall be implemented by the Contractor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both parties retaining all remedies under the contract and law.

VI. PROPOSAL INSTRUCTIONS

This section documents the requirements that should be met by bidders in preparing the Technical and Cost Proposal. Bidders should identify the subdivisions of "Project Description and Scope of Work" clearly in their proposals; failure to do so may result in disqualification. Failure to respond to a specific requirement may be the basis for elimination from consideration during the State's comparative evaluation.

Proposals are due by the date and time shown in the Schedule of Events. Content requirements for the Technical and Cost Proposal are presented separately in the following subdivisions; format and order:

A. PROPOSAL SUBMISSION

1. REQUEST FOR PROPOSAL FORM

By signing the "RFP for Contractual Services" form, the bidder guarantees compliance with the provisions stated in this RFP, agrees to the Terms and Conditions stated in this RFP unless otherwise agreed to, and certifies bidder maintains a drug free work place environment.

The RFP for Contractual Services form must be signed using an indelible method (not electronically) and returned per the schedule of events in order to be considered for an award.

Sealed proposals must be received in the State Purchasing Bureau by the date and time of the proposal opening per the Schedule of Events. No late proposals will be accepted. No electronic, e-mail, fax, voice, or telephone proposals will be accepted.

It is the responsibility of the bidder to check the website for all information relevant to this solicitation to include addenda and/or amendments issued prior to the opening date. Website address is as follows: <http://das.nebraska.gov/materiel/purchasing.html>

2. CORPORATE OVERVIEW Bidders must utilize the Attachment A: Bidder Response to provide responses to requirements.

3. TECHNICAL APPROACH (Attachment A: Bidder Response)

The technical approach section of the Technical Proposal should consist of the following subsections:

- a. Understanding of the project requirements;
- b. Proposed development approach;
- c. Technical considerations;
- d. Detailed project work plan; and
- e. Deliverables and due dates.



4. Corporate Overview & Technical Approach (Attachment A)

Please find the required corporate overview and technical approach provided in our response to Attachment A, found on the subsequent pages.

Attachment A
Bidder Response
Request for Proposal Number 5949 Z1

Bidder Name: Origami Risk LLC

Bidders should provide a response to each of the following contractor Corporate Overview and Technical requirements on the following pages.

A. Corporate Overview

B. Technical Requirements

- 1. General Capabilities**
- 2. Attachment/Documents/Files**
- 3. Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007 (MMSEA)**
- 4. Reporting**
- 5. Diary/Taskers**
- 6. Policies**
- 7. Implementation**
- 8. Payments**
- 9. Loss Control**
- 10. Security**
- 11. Other Requirements**
- 12. Documentation Requirements**

CORPORATE OVERVIEW	
A.1	<p>BIDDER IDENTIFICATION AND INFORMATION</p> <p>The bidder should provide the full company or corporate name, address of the company's headquarters, entity organization (corporation, partnership, proprietorship), state in which the bidder is incorporated or otherwise organized to do business, year in which the bidder first organized to do business and whether the name and form of organization has changed since first organized.</p> <p>Bidder Response:</p> <p>Full Company Name: Origami Risk LLC Headquarters Address: 222 North LaSalle St, Suite 2125, Chicago, IL 60601 Entity Organization: Limited Liability Company (LLC) State of Incorporation: Delaware Year of Incorporation: 2009</p> <p>Origami Risk LLC has operated under its current name since the time of incorporation.</p>
A.2	<p>FINANCIAL STATEMENTS</p> <p>The bidder should provide financial statements applicable to the firm. If publicly held, the bidder should provide a copy of the corporation's most recent audited financial reports and statements, and the name, address, and telephone number of the fiscally responsible representative of the bidder's financial or banking organization.</p> <p>If the bidder is not a publicly held corporation, either the reports and statements required of a publicly held corporation, or a description of the organization, including size, longevity, client base, areas of specialization and expertise, and any other pertinent information, should be submitted in such a manner that proposal evaluators may reasonably formulate a determination about the stability and financial strength of the organization. Additionally, a non-publicly held firm should provide a banking reference.</p> <p>The bidder must disclose any and all judgments, pending or expected litigation, or other real or potential financial reversals, which might materially affect the viability or stability of the organization, or state that no such condition is known to exist.</p> <p>The State may elect to use a third party to conduct credit checks as part of the corporate overview evaluation.</p> <p>Bidder Response:</p> <p>Origami Risk is an award-winning, no. 1 ranked web-based software provider for the risk and insurance industry. Founded in 2009, Origami was established to focus on new innovation at a time when the pace of advancement within the risk and insurance software industry had slowed dramatically. We developed our product to offer a more robust solution than other competitors and we continue to evolve the product to meet our clients' ever-changing business needs.</p> <p>Origami offers an integrated platform of products including RMIS, claims, safety, analytics, underwriting, data tools, and more. Our application allows organizations to effortlessly integrate workflows, aggregate data across disciplines, easily analyze it, and automatically act on insights within one system—generating tremendous efficiencies.</p>

	<p>We have designed our web-based software to reflect the needs of different sectors within the risk and insurance marketplace—a feat made possible by technology that can easily be configured to address varying business challenges alongside a support team with tremendous risk and insurance experience to help with implementations and ongoing service.</p> <p>Not only is Origami leading the way in innovation and our commitment to delivering robust solutions that solve our clients' complex business needs, but we are also financially sound. As a privately held company, Origami does not disclose financials in RFP responses but we can share that we are growing rapidly, profitable, majority owned by our management, have no debt, and answer only to our clients.</p> <p>As we have grown, we have proactively built the infrastructure needed for continued client success and investment in product innovation in order to maintain our no. 1 ranking. Year over year, Origami has grown its personnel by more than 60% (in 2016, 62%; in 2017 by 65%; and in 2018 by 73%) and maintains a voluntary turnover rate of less than 5%. Today, we employ more than 250 people.</p> <p>Further, we have more than 400 clients spanning a wide range of industries including Construction, Education, Energy, Entertainment, Finance, Food Services, Government, Healthcare, Hospitality, Manufacturing, Real Estate/REIT, Pools, Brokers, Carriers, TPA's, Retail, Services, Technology, Telecommunications, Transportation, Trusts, University Systems, and Utilities.</p> <p>Of our more than 400 clients, approximately 15% are government entities including 17 states, 1 federal department, 27 counties, 25 cities, and even more by extension of our public entity pool clients. As noted in the State's RFP document, we also currently serve the State's TPA's. Origami is firmly established as a leading risk management technology provider for governments. With our unique technological advantages over legacy systems, Origami thrives on complex implementations for large, sophisticated organizations such as the State of Nebraska.</p> <p>Many of our clients are Fortune 500 companies and large public entities, even the federal government. These clients worked with us during the vendor selection process to determine both our capabilities and financial position. We would be happy to work with your management team to provide the necessary insights in to our financial stability and ability to invest proactively for continued growth.</p> <p>Origami Risk has no judgments, pending or expected litigation, or other real or potential financial reversals.</p>
A.3	<p>CHANGE OF OWNERSHIP</p> <p>If any change in ownership or control of the company is anticipated during the twelve (12) months following the proposal due date, the bidder should describe the circumstances of such change and indicate when the change will likely occur. Any change of ownership to an awarded vendor(s) will require notification to the State.</p> <p>Bidder Response:</p> <p>There is no change of ownership anticipated within the next 12 months.</p>

A.4	<p>OFFICE LOCATION The bidder's office location responsible for performance pursuant to an award of a contract with the State of Nebraska should be identified.</p>
	<p>Bidder Response:</p> <p>Origami has primary offices in Chicago (HQ), Atlanta, Philadelphia, Denver, and London. We also have colleagues in more than 24 states supporting our regional clients. Should we have the opportunity to serve the State of Nebraska, we will assign a highly experienced senior client executive responsible for all aspects of supporting your account, from implementation kick-off through the duration of the business contract. This individual will become well versed with your account and business providing excellent service, as well as will engage other members of the Origami team as the support effort dictates.</p> <p>During implementation, two or three additional client executives, including specialists in project management, data conversion and integration, system configuration, and user training are assigned to the project team to assist with individual tasks. The primary Senior Client Executive will always be your main point of contact for all implementation and ongoing support activities.</p> <p>The exact locations of project work and performance will be determined pursuant to the assignment of project staff at time of award. However, the office addresses where work may occur are provided below:</p> <p>Chicago Office (HQ): 222 North LaSalle Street Suite 2125 Chicago, IL 60601</p> <p>Atlanta Office: 4360 Chamblee Dunwoody Road Suite 111 Atlanta, GA 30341-1049</p> <p>Denver Office: 6400 South Fiddlers Green Circle Suite A160 Greenwood Village, CO 80111</p> <p>Philadelphia Office: 1538 McDaniel Drive West Chester, PA 19380</p>
A.5	<p>RELATIONSHIPS WITH THE STATE The bidder should describe any dealings with the State over the previous five (5) years. If the organization, its predecessor, or any Party named in the bidder's proposal response has contracted with the State, the bidder should identify the contract number(s) and/or any other information available to identify such contract(s). If no such contracts exist, so declare.</p>
	<p>Bidder Response:</p> <p>Origami has not been awarded a contract by the State of Nebraska during the previous five years.</p>

A.6	<p>BIDDER'S EMPLOYEE RELATIONS TO STATE If any Party named in the bidder's proposal response is or was an employee of the State within the past five (5) months, identify the individual(s) by name, State agency with whom employed, job title or position held with the State, and separation date. If no such relationship exists or has existed, so declare.</p> <p>If any employee of any agency of the State of Nebraska is employed by the bidder or is a Subcontractor to the bidder, as of the due date for proposal submission, identify all such persons by name, position held with the bidder, and position held with the State (including job title and agency). Describe the responsibilities of such persons within the proposing organization. If, after review of this information by the State, it is determined that a conflict of interest exists or may exist, the bidder may be disqualified from further consideration in this proposal. If no such relationship exists, so declare.</p> <p>Bidder Response:</p> <p>Origami Risk has no applicable employee relations to disclose.</p>
A.7	<p>CONTRACT PERFORMANCE If the bidder or any proposed Subcontractor has had a contract terminated for default during the past ten (10) years, all such instances must be described as required below. Termination for default is defined as a notice to stop performance delivery due to the bidder's non-performance or poor performance, and the issue was either not litigated due to inaction on the part of the bidder or litigated and such litigation determined the bidder to be in default.</p> <p>It is mandatory that the bidder submit full details of all termination for default experienced during the past ten (10) years, including the other Party's name, address, and telephone number. The response to this section must present the bidder's position on the matter. The State will evaluate the facts and will score the bidder's proposal accordingly. If no such termination for default has been experienced by the bidder in the past ten (10) years, so declare.</p> <p>If at any time during the past ten (10) years, the bidder has had a contract terminated for convenience, non-performance, non-allocation of funds, or any other reason, describe fully all circumstances surrounding such termination, including the name and address of the other contracting Party.</p> <p>Bidder Response:</p> <p>Origami has never had a contract terminated for default or non-performance. However, details of other contract terminations are confidential and cannot be disclosed in a public facing RFP response. It is important to note that Origami has a highly satisfied client base and has never lost a client to a competitor. We attribute this, in part, to our unwavering commitment to our clients and to providing the best possible customer service.</p>
A.8	<p>SUMMARY OF BIDDER'S CORPORATE EXPERIENCE The bidder should provide a summary matrix listing the bidder's previous projects similar to this RFP in size, scope, and complexity. The State will use no more than three (3) narrative project descriptions submitted by the bidder during its evaluation of the proposal.</p>

The bidder should address the following:

- i. Provide narrative descriptions to highlight the similarities between the bidder's experience and this RFP. These descriptions should include:
 - a) The time period of the project;
 - b) The scheduled and actual completion dates;
 - c) The Contractor's responsibilities;
 - d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and
 - e) Each project description should identify whether the work was performed as the prime Contractor or as a Subcontractor. If a bidder performed as the prime Contractor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.
- ii. Contractor and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as Subcontractor projects.
- iii. If the work was performed as a Subcontractor, the narrative description should identify the same information as requested for the Contractors above. In addition, Subcontractors should identify what share of contract costs, project responsibilities, and time period were performed as a Subcontractor.

Bidder Response:

1. State of Delaware

In 2014 the risk management team at the State of Delaware decided the time had finally come to move on from their legacy RMIS platform. Overly complex and inflexible, the platform required numerous repetitive steps to enter incidents, claims, and other data and had become an impediment to effectively performing their jobs. After conducting a competitive RFP, Delaware selected Origami Risk and began the process of conversion. No subcontractors were used, as such, Origami was the contractor. Origami was awarded in June 2017 and projected an implementation duration of 5-7 months. The State of Delaware went live on August 11th, 2018, within just 8 weeks. While Origami cannot disclose contract specifics, we can share that we provided a fixed-cost bid that was adhered to, as awarded in the RFP.

While Delaware identified Origami's intuitive interface and workflow flexibility of the system as genuine differentiators, the real surprise came during implementation when they realized how much more efficiently Origami would allow them to conduct their daily activities. Specifically:

1. Streamlining data entry. When capturing a complex event, such as an accident where multiple people and multiple vehicles are involved, the State Insurance Coverage Office needs to record an individual incident for each person or vehicle involved. Despite the fact there was common information between the incidents (date, time, event description), the legacy platform required that the team to key in the same information for each incident. With Origami Risk, they can fill in the accident information one time only, and carry that information over, eliminating redundant data entry.
2. Platform Integration. When making a payment in the old platform, the Insurance Coverage Office accountant had to enter the same payment information twice: once into the state accounting system and the claims system. Origami Risk created a process where the claims

adjuster would enter the payment into the system without the payment posting against the Reserves. The Adjuster then prints out the transaction screen and gives it to the Accountant with the medical bill or invoice. The Accountant then verifies the information entered and approves the transaction. This eliminates the double entry process.

3. Communication. Sending information to third parties such vehicle appraisers was extremely cumbersome with the old system. The claims adjusters had to print out documents and either fax them or scan them into an email and send them. The Origami Risk service team was able to set up workflows to automatically trigger workflows (emails or letters) based on the type of claim and the information entered into the system.

4. Unique Workflows: Origami Risk was also able to save the Insurance Office a significant amount of time managing claims that are unique to the state- for example, repairing damage to mailboxes during snow plowing. The claims team is responsible for collecting the information on the damaged mailboxes, sending a vendor to repair or replace the mailbox, following up to ensure that the repairs were completed properly and making payments. All of this work was done manually. While the claims were for a low dollar amount, they were very time-consuming to manage.

The Origami Risk service team saw the challenges that the claims team was facing and created a unique workflow in Origami to reduce the amount of time to manage mailbox claims. The service team set-up a workflow so that the claims team was able to enter a mailbox specific incident. The data fields captured information such as the type of mailbox/post and if a contractor is required. The claims team is able to select a contractor assigned to the geographic location of the residence and is able to send a fire event to the contractor with the claim information. The Origami Risk service team is working on a report that would provide the State with a mapping of the mailbox losses and identify problem Department of Transportation employees who plow the areas with a higher percentage of claims.

Marcia Lundy, State of Delaware Insurance Coverage Supervisor says, "Origami Risk handles standard claims 85-90% more efficiently than our old system and is easily able to handle our unique claims workflows." The claims team was "amazed" by how flexible the system was and how they were able to customize the platform to meet their specific claims management workflows, improving data quality and reducing the time necessary to effectively manage claims.

State of Delaware Contact:
Marcia Lundy
Insurance Coverage Officer
Marcia.lundy@state.de.us
(302) 739-3651
Fax not available.

2. Pima County

Pima County, the second most populous county in sunny Arizona, was struggling to track the many variables that come with employing nearly 7,000 individuals with diverse job functions—from "cowboy," sheriff, and public health nurse, to attorney, civil engineer, and property appraiser. "It's challenging to manage such a diverse workforce, especially when it comes to training," said Nicole Schneider, senior program manager for risk management for the Pima County government. "We needed a reliable way to track data associated with our employees for a multitude of reasons including public health and safety, compliance and of course, training."

In 2014, Pima County became an Origami client. Origami served as the contractor and used no subcontractors. Origami provided a fixed-cost quote that was adhered to during the implementation but cannot disclose additional contract specifics. Origami projected an implementation duration of 5-7 months and Pima County went live in January 2015, 4 months after contract execution.

Origami Risk aimed to simplify how the county and its 43 different departments tracked employee data. We integrated information into the Origami Risk platform from approximately 12 spreadsheets that the risk management department had been using. This gave the group one central repository for data upkeep.

Because so much of the same information is shared and reviewed among the different departments, we made sure the multiple forms and records that are tied to single individuals or events could be pre-populated with existing data from the system.

For instance, Pima County is using the platform to capture any data related to incidents. Should an event become a claim, the claim record will automatically be pre-populated with information that was entered into the system at the time of the event. This creates major efficiencies and improves the accuracy of claim records.

We also ensured such documents could be updated in real-time, cutting down on the creation of multiple versions that can quickly become out of date because of address changes or any other factors that might be classified as “moving targets”.

According to Schneider, having real-time data in one place has been especially helpful when it comes to employees’ motor vehicle records. The risk management department maintains employees’ driving records and can now not only report current violations to supervisors, it can also report a driver’s history.

Formerly, different employees in the risk management department would have to go through the process of pulling a motor vehicle record from the motor vehicle division—even if a record had just been pulled. Now, to save time, employees can look at the most recent record within the system, and if it was pulled within a certain time frame, they can rely on the record that already exists.

“Because we spend less time on data entry while actually improving our reporting quality, we are way more efficient,” Schneider said.

Beyond efficiencies, the quality of Pima County’s employee data has also improved with system implementation, especially data related to employee training, medical screenings, vaccinations, and equipment—all important areas to track because of the nature of so many government employees’ jobs, their level of interaction with the public, and related regulations.

Previously, the county had to lean on the supervisors within its many departments for providing such data and for follow up. The information was often unreliable due to the absence of standardized tracking. A lack of clarity around training, immunization, and equipment requirements also hindered data quality.

We configured the system so that Pima County can track trainings, screenings, vaccinations, and the equipment that employees need to do their jobs. For example, the team is able to run reports to identify if a driver for the county needs to undergo driver safety training; the schedule of vaccinations for an employee at the jail; and the safety equipment needed for a technician, as well as the equipment’s replacement schedule.

Because Origami's platform is tied into Pima County's payroll system, the team receives reports when people change jobs and must meet new medical screening, equipment, or training requirements. The team is able to use the reports to notify supervisors within the system regarding employees who need to fulfill training or occupational medical requirements, as well as the employees that are due to receive updated equipment.

Schneider reports that being able to track and automate tasks in such areas has improved compliance and related documentation. This is important in the event of an audit from the Centers for Disease Control or OSHA—agencies that impose many of the regulations, as well as penalties or fines for not adhering to their requirements.

"Most importantly, our employees are now better protected from any potential hazards associated with their job duties," Schneider said. "Further, we are much more confident that we are in compliance with any training or health and safety regulations, helping protect us from any negative implications that might result otherwise."

Pima County Contact:
Lauren Eib
Risk Manager
Lauren.eib@pima.gov
(520) 740-8120
Fax not available.

3. State of Arizona

The State of Arizona, a self-administered municipality, sought a new, state-of-the-art risk management system to help its small but knowledgeable staff continue to achieve more with less. The State of Arizona became an Origami client in June 2017. Origami used no subcontractors in the delivery of its services to the State of Arizona. Origami adhered to the original provided fixed-cost contract for the project.

In selecting a risk management system, the team looked for a solution that offered a variety of features, would allow for fast and accurate entry of financial transactions, and would accurately comply and integrate with various third-party vendors. Most importantly, the team looked for a partner to support its critical goals, such as converting Ebix legacy data, portal for incident reporting, mobile apps, litigation management, medical bill review, ISO claim search, CMS-11 reporting, maximizing efficiency in all tasks and interactions. Its risk management system of choice? Origami Risk.

The State of Arizona also uses Origami's form letters and mail merge functionalities to populate information taken directly from the database, and has used Origami's easy configurability to manage all contracts in a single-system environment. Origami also integrates seamlessly with the State's third-party vendors, enabling total workflow automation for tasks such as medical bill and check printing.

State of Arizona Contact:
Valerie Ruelas
Large Loss Specialist I Property & Liability Section
valerie.ruelas@azdoa.gov
(602) 542-2178
Fax not available.

	<p>SUMMARY OF BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH</p> <p>The bidder should present a detailed description of its proposed approach to the management of the project.</p> <p>The bidder should identify the specific professionals who will work on the State's project if their company is awarded the contract resulting from this RFP. The names and titles of the team proposed for assignment to the State project should be identified in full, with a description of the team leadership, interface and support functions, and reporting relationships. The primary work assigned to each person should also be identified.</p> <p>The bidder should provide resumes for all personnel proposed by the bidder to work on the project. The State will consider the resumes as a key indicator of the bidder's understanding of the skill mixes required to carry out the requirements of the RFP in addition to assessing the experience of specific individuals.</p> <p>Resumes should not be longer than three (3) pages. Resumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and at least three (3) references (name, address, and telephone number) who can attest to the competence and skill level of the individual. Any changes in proposed personnel shall only be implemented after written approval from the State.</p> <p>Bidder Response:</p> <p>A.9 The RMIS industry has been fraught with failed implementations, or those that simply did not live up to expectations for many years. It is one of the defining factors that separates Origami from the rest of the industry, and a major contributor to Origami being continually ranked higher in industry surveys by its users. Our unique implementation methodology emphasizes speed, accuracy, and flexibility, and it is one of the primary reasons that Origami's growth trajectory has surpassed that of its competitors. It is founded on an iterative project management methodology and processes to configure your unique system needs. These contemporary tenants are the foundation of our ability to deliver better products and more accurate implementations in a fraction of the time of our competitors.</p> <p>During implementation, we will configure Origami for use by the State including system settings, loading data, training users, and other work specified in the contract. Origami will</p>
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manage the overall implementation process, including scheduling and leading meetings, communicating with the team, follow-up documentation, and maintaining the project schedule through the go-live date. The State's provision of timely and accurate specifications, direction, and feedback is essential to the success of the implementation process.

We approach each project as a partnership between Origami and our client. We allocate resources to a project based on client needs and contract terms. In order to ensure we have the best project team to address the unique requirements of each client, Origami cannot commit specific individuals to the project team until the official acceptance and signature of a contract. Each project operates differently with a defined project schedule created after the contract is executed. Based on the project schedule, we are able to assign resources who can dedicate the time required to meet the project milestones and deliverables. Success of the project is Origami's number one priority; therefore, our team will collaborate with you at every stage of the project to ensure your complete satisfaction.

Brian Trzesniak is our Executive Director of Professional Services. Should we have the opportunity to serve the State of Nebraska, he will assign a highly experienced senior client executive responsible for all aspects of supporting your account, from implementation kick-off through the duration of the business contract. This individual will become well versed with your account and business providing excellent service, as well as will engage other members of the Origami team as the support effort dictates. During implementation, two or three additional client executives, including specialists in project management, data conversion and integration, system configuration, and user training are assigned to the project team to assist with individual tasks. The primary Senior Client Executive will always be your main point of contact for all implementation and ongoing support activities.

The highly experienced Senior Client Executives assigned to your account would not only take ownership of all activities related to your implementation project and ongoing support, but they will also perform all system configurations, historical data conversions, and account services themselves. We hire only the most experienced, well-rounded professionals capable of delivering our client's business objectives without organizational silos for specialized support. Our staffing model is predicated on hiring personnel capable of delivering client success at every step of the relationship, from implementation and beyond. The average Origami service team member has more than 15 years of industry-specific experience and has successfully led at least 5 client implementations.

Continuity is a critical element of the ongoing satisfaction of clients, and we are committed to ensuring client satisfaction. To this end, the team that supports a client's implementation is the same team that provides ongoing support. Origami does not use separate teams to perform different functions, so we are able to avoid the added complexities of managing internal communications and responsibilities.

Members of Origami's professional services group are located across the country. We have colleagues in 24 states supporting our regional clients as well as primary offices in Chicago (HQ), Atlanta, Denver, Philadelphia, and London. We recognize quality service comes from the correct blend of expertise and availability of resources, while taking into account the benefits of geographic proximity when possible. The timing of the contract and matching the right experts to your project impacts our choice of client executive/project team. We will formulate your service team with the best possible resources who are equipped with the skill-set to deliver quality service to you.

We encourage you to visit our website to read about our more than 200 deeply experienced experts, each of whom has many years of experience in the risk and safety software industry—from underwriters to adjusters, risk managers, and loss control experts, accessible at the below link: <https://www.origamirisk.com/about-origami/our-people/>

A.10	<p>SUBCONTRACTORS If the bidder intends to Subcontract any part of its performance hereunder, the bidder should provide:</p> <ul style="list-style-type: none"> i. name, address, and telephone number of the Subcontractor(s); ii. specific tasks for each Subcontractor(s); iii. percentage of performance hours intended for each Subcontract; and iv. total percentage of Subcontractor(s) performance hours.
	<p>Bidder Response:</p> <p>Origami Risk LLC is the sole owner and provider of our proprietary RMIS Software as a Subscription (SaaS). As such, the software and services being proposed in response to this RFP are wholly provided by Origami Risk and its personnel. No subcontractors will be utilized.</p>

GENERAL CAPABILITIES

The solution shall provide a method of allowing auto filtering on document type based on the user's active screen within the solution.

Bidder Response:

Modules throughout Origami, including claims, incidents, events, and others, support document attachments and provide the ability to filter and search documents and attachments.

For example, from the claim screen in Origami, users are able to attach and view documents (figure 3).

1.1

Figure 3 – Users can attach new files and view existing attachments from the main claim screen.

Clicking the “all files” link will bring up a global view that can be searched and filtered further using any combination of parameters, as depicted in figure 4 below.

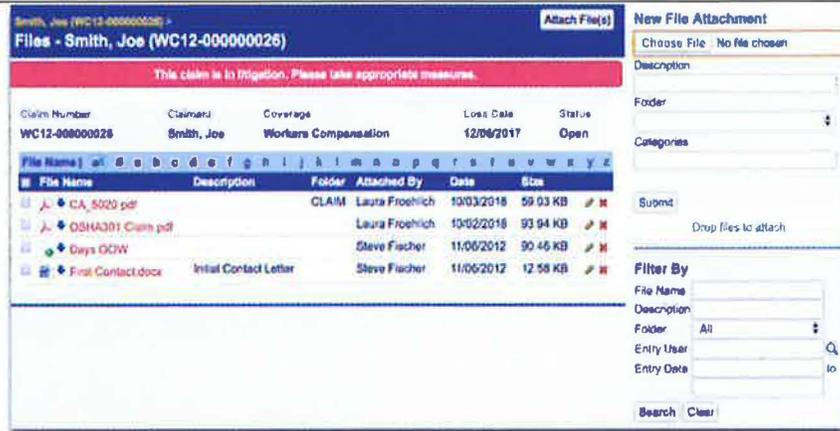


Figure 4 – Origami provides a global attachment view for each claim, providing the ability to filter and search attachments.

<p>1.2</p>	<p>The solution shall provide a method to track entities of different types. Types include, but are not limited to, employees, vendors, hospitals, attorneys, attorney firms, MMSEA claim party, insurers, adjusters, drivers, insurance companies, volunteers, etc.</p> <p>Bidder Response:</p> <p>Origami includes a contacts module that is used for management of various entities including employees, vendors, medical providers, attorneys, claimants, and more. There is no limit to the number of unique contact types that can be managed in Origami. While all contact records contain demographic information, contacts are highly configurable to allow for the appropriate data capture by type of contact (i.e. an attorney contact record can capture different information than a physician or employee record in Origami).</p> <p>Contacts can be linked to virtually any other record type in Origami (i.e. claims) and associated by role. Contacts can also be identified as eligible payees to allow for payment generation and workflows. The various contact types and information of interest to the State of Nebraska will be defined and configured in consultation with the assigned Origami client executives during implementation. Ongoing, contact records and fields can be modified and created by the State's designated users via the administration module.</p> <p>It is also important to note that many clients utilize interfaces with external systems to create and maintain various contact records and to minimize the need to re-key data. In particular, many clients will periodically interface with an external HR system to keep employee contact records current in Origami.</p> <p>More information about contacts in Origami can be found at the following link: https://live-tv.origamirisk.com/OrigamiTV/Video/Contacts</p>
<p>1.3</p>	<p>The solution shall allow for the tracking of multiple addresses and phone numbers for a single entity.</p> <p>Bidder Response:</p> <p>Using the contacts module described in 1.2, the State will be able to manage multiple addresses and phone numbers for each contact type, as needed. The information collected and form used for each contact type (i.e. vendor, attorney, employee, etc.) is entirely configurable to the State's needs, including fields for multiple addresses and phone numbers. Contact fields can be created and modified by the State's designated users through the administration module of the system. Additionally, contact records can be used to manage contracts, COI's, or other contact-specific documents</p>
<p>1.4</p>	<p>The solution shall include a tool to maintain entities, including, but not limited to updating, merging duplicate entities, adding new, and inactivating entities.</p> <p>Bidder Response:</p>

Origami's contact module provides users the ability to create and edit existing contact records. Specific to deactivation, a status field can be added to any contact type and record that can then be maintained for deactivation purposes.

While Origami does not provide means to merge duplicate contacts today, data validations can be created for contact records to provide on-screen alerts to end users for duplication potential. Some fields that may be used for the duplicate data validation include name, company name, address, work phone number, and others.

Finally, the main contacts module screen in Origami provides users a button to create a new contact record as well as lists all existing contact records plus provides the ability to filter and search using any parameter combination. This screen in Origami is depicted below (figure 5).

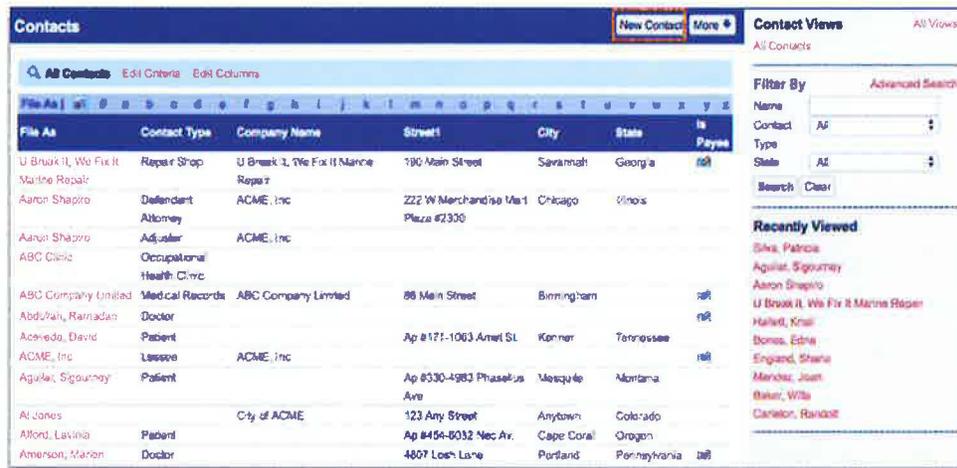


Figure 5 – The contacts module displays all records, provides the ability to create a new record or drilldown to an existing record, or to search and filter contacts.

The solution shall provide a method of restricting which users have the ability to view social security numbers and make changes.

Bidder Response:

The Origami Risk system provides role-based security access control to all areas and features within the system. Logins are associated with data access roles as well as system feature roles. There is no limit to the number of roles that can be used. Examples of some roles include Administrative User, Incident Only User, Check Approver, View Only User, etc.

1.5

Data access roles in Origami prevent users from accessing data they are not entitled to. This is typically setup on a member, line of business, or location basis. Data access roles are assigned to a group of records that the role has access to. Origami Service has implicit checks built into the middle-tier to ensure that no data can be returned to users who don't have access to it.

Leveraging the role-based security controls of Origami, the State will be able to designate users and roles who will be able to view and make changes to social security numbers as part of contact and claim records. Origami also provides the ability to have different views of data contained in the system by marking certain form values as hidden (i.e. social security numbers). The form view with hidden social security number values can then be assigned to the specific group or users who are not permitted to have social security number access.

The solution shall track personal information about claimants including, but not limited to, social security numbers, tax ID, firm name, contact information, etc.

1.6

Bidder Response:

Using Origami, the State can manage claimant information as part of the claim record or by using the contacts module described in 1.2. Claims in Origami are highly configurable to allow for the appropriate amount of data capture, by line of

coverage. Claim records often include a section to record information about the claimant including social security numbers, contact information, and more (figure 6). Using Origami's flexible fields functionality, the State will be able to add any additional claimant fields desired, by line of coverage.

Claimant Information			
Claimant Address1	22113 Crestview	Number Of Dependents	2
Claimant City	Centennial	Marital Status	Married
Claimant State	Colorado	Gender	Male
Claimant Postal	80015	Eye Color	Hazel
Claimant Work Phone	888-124-0294	Hair Color	Red
Employee Number	E2892	Hire Date	05/28/2004
Social Security	xxx-xx-3021	Length Of Service	3.182
Claimant Age	53	Job Classification	3179 - ELECTRICAL APPARATUS MFG NOC
Birth Date	12/04/1964	Occupation	Wire Assembly
		Manager	Stephen T Sandberg
		Employment Status	Regular/Full-time Employee
		Work Week	Mon, Tue, Wed, Thu, Fri
		Average Weekly Wage	864.00

Figure 6 – A view of claimant information captured as part of Workers' Compensation Claim.

Alternately, claimants can be entered as standalone records via the contacts module. As described previously, contact records can be configured to capture any data element required to meet the State's specific objectives. Fields can be created and modified by administrative users via the Origami administration module of the user interface.

1.7	<p>The solution shall allow for the creation of new entity types.</p> <p>Bidder Response:</p> <p>Origami's contact module allows for the creation of any number of contact types (i.e. vendor, attorney, claimant, employee, etc.) by administrative users via the user interface. Each contact type can additionally have its own data entry form, allowing for the appropriate level of data capture for each. Contact types and forms can be created and managed by the State's administrative users without any custom code, using the point-and-click administrative interface of Origami.</p> <p>Additionally, Origami's architecture also allows clients to create their own module within the user interface to track any additional risk data not already defined in Origami's existing modules. For example, clients may define an action plan module and link it to a claim to track follow-up activity needed.</p>
1.8	<p>The solution shall have the ability to be modified by adding or removing fields, updating codes, modifying the location of the field on the screen, restricting who can edit/view/update individual fields.</p> <p>Bidder Response:</p> <p>Origami's flexible architecture and design provide the ability to add custom fields, configure or modify existing fields, manage drop-down coded lists, code dependencies, etc. Fields and forms will be defined during implementation but can be easily reconfigured by the State's administrative users at any time. The system can also tag specific fields as required, offering the State complete control for defining screen workflow. It is also important to note that any custom element you add is immediately available for reporting as well as on-screen for sorting, filtering, and searching.</p> <p>The role-based security described in 1.5 is used to provide and restrict access to all areas and features within the system, including to grant read, write, and edit access across various system records and modules. There is no limit to the number of unique roles that can be used.</p>
1.9	<p>The solution shall provide a method of associating multiple claims to a single event across different agencies.</p> <p>Bidder Response:</p>

In addition to claims, Origami provides an events module which allows users to associate several incidents and claims to a single event. For example, a hurricane may be entered as a loss event that is then associated with several incidents and eventually claims, as applicable. Events provide financial tracking for the overall cost of losses across multiple claims. Users have the option to create claims or incidents from an event or to associate existing records. A specific claim linked to an event can also be marked as the lead claim, rolling data up from the claim to the event record and minimizing the need to re-key information. A view of the event screen is provided (figure 7).

Event - (E0002)

Event Details

Event Number	E0002	Start Time	9:30 AM
Name	Truck Accident	Start Date	01/05/2017
Loss Event Type	Auto Event	End Date	01/11/2017
Office Location	35 - Chicago	Report Date	01/05/2017
Event/Loss/Accident Location	Chicago	Street1	Main Street
Weather Condition	Heavy Weather Conditions (heavy/torrential precip, high wind speeds >40mph, above/below avg temps for season +/- 40-50 degrees)	Street2	Jefferson Ave
Road Condition	Black Ice on Road	City	Chicago
Event Description	Acme shipping truck struck several vehicles that were stopped or decelerating at an intersection due to black ice patches on the road from the Winter Storm "Ida"	State	Illinois
		Postal	60606
		Adjuster User	James Hendrix

Current Financials

	Reserve	Paid	Outstanding	Incurred
+ Med/5-Camp	250,000.00	6,837.26	243,162.74	250,000.00
+ Expenses	150,000.00	0.00	150,000.00	150,000.00
+ Ind/PD/Coil	100,000.00	87,300.00	12,700.00	100,000.00
+ Legal	50,000.00	0.00	50,000.00	50,000.00
+ Other	0.00	0.00	0.00	0.00
- Recovery	0.00	0.00	0.00	0.00
- Subrogation	0.00	0.00	0.00	0.00
Net Incurred \$	550,000.00	84,137.26	455,862.74	550,000.00

Recent Claims in Event

Claim Number	Claimant	Location	Status	Coverage	Carrier	Loss Date	Report Date	Total Incurred
E0002-3	Whitworth, Eric	35 - Chicago	Open	Auto Liability (3rd Party)	American International Group	01/05/2018	01/05/2018	500,000.00

Recent Incidents in Event

#	Incident Details	Incident Type	Location	Loss Date
E0002-	Whitworth, Eric Acme shipping truck struck several vehicles that were stopped or decelerating at ...	Damaged company vehicle	35 - Chicago	01/05/2017

Figure 7 – Events provide the ability to associate related claims and incidents as well as provides use of notes, tasks, emails, and attachments.

- 1.10 The solution shall provide a unique numbering/naming system. Each event shall automatically receive a unique number/name upon creation.
 Bidder Response:
 Origami offers an auto generate field tool that is used to define specific formats, rules, and formulas for auto-generating record numbers (i.e. claims, incidents, events, etc). Once defined, users can associate the defined counter rules with various record types and fields throughout the system. Once configured, Origami will auto-generate claim numbers and other record numbers upon creation and as defined. Auto generate fields is accessible through the administration module of the Origami interface, allowing the State's designated users to manage or modify the auto-generate rules and formulas, as needed.
- 1.11 The solution shall provide the ability to log and track an event type.
 Bidder Response:
 When creating a new event in Origami, users are prompted to select an event type that then determines the specific form and fields that will be provided to the user for intake. There is no limit to event types that can be created in Origami. Event

types are totally configurable to the State's specific needs, as depicted below (figure 8). Incident and claim records in Origami also provide the ability to log a type that usually corresponds to lines of coverage but can include any types desired by the State.



Figure 8 – When creating a new event, users specify the type that then populates the corresponding intake form to allow for the appropriate level of data capture.

1.12 The solution shall provide the ability to create, maintain and select event categories/types.
 Bidder Response:
 Event types (along with other event fields and forms) will be defined during implementation with the assigned Origami client executive team but can be managed and modified by the State's administrative users via the intuitive point-and-click user interface, as needed.

1.13 The solution shall provide the ability to record who reported an event.
 Bidder Response:
 Depending on how the event is reported, information can be pulled directly from the User ID entering the report or this requirement can be accomplished by adding event form fields to capture any desired details about the reporter. Further, these fields can be marked as required for event intake.

1.14 The solution shall provide a field to briefly describe the event.
 Bidder Response:
 Off the shelf, event records in Origami include a text field for event description during intake (figure 9).



Figure 9- Event intake forms provide the ability to enter a description.

1.15	<p>The solution shall provide the ability to record the location of the event including physical address and location types.</p> <p>Bidder Response:</p> <p>Event records in Origami can include fields to code the location to an existing State entity already entered in Origami as well as to record a physical address and location type, defined by the State.</p>
1.16	<p>The solution shall provide the ability to close the event when the conclusion is reached.</p> <p>Bidder Response:</p> <p>Off the shelf, only claim records in Origami include a status field and buttons to close or re-open claims. However, due to Origami's flexible architecture that allows for the addition of custom fields, configuration or modification of existing fields, management of down-coded lists, etc., a status field can be added to event records to indicate a conclusion has been reached.</p>
1.17	<p>The solution shall provide the ability to record the results of an investigation into an event, including any statements by witnesses, claimants, staff, etc.</p> <p>Bidder Response:</p> <p>Both incident and claim records in Origami have a section to perform a root cause investigation, track resulting corrective actions, and record witnesses and statements (figure 10). Both root cause investigations and the witness entry interface provide the ability to collect loss information in a configurable, templated fashion (figure 11). See section 9, loss control, for more detail about root cause investigations and corrective action functionality.</p> <div data-bbox="446 1003 1377 1585" data-label="Image"> <p>The screenshot displays a web-based interface for a claim record. At the top, a red banner reads "This claim is in litigation. Please take appropriate measures." Below this, the "Claim Information" section lists details for claim WC12-00000026, including the claimant (Smith, Joe), occurrence number (77), loss date (12/05/2017), and event description (Employee's head injury). The "Incident/Root Cause Investigations" section shows a table with columns for investigation date, description, and root cause. The "Witnesses" section includes a table with columns for entry date, witness name, phone number, email, and a description of what was witnessed. The "Claim Reviews" section has a table with columns for audit number, claim number, review date, status, grade, and comments. The "Corrective Actions" section shows a table with columns for determined root cause, corrective action detail, due date, and completion date. On the right side of the interface, there are sections for "All Notes" (listing a note about a new file added to the claim), "Recent Emails" (no emails listed), "Contacts" (no contacts listed), "Files" (listing several PDF files like CA_5020.pdf and OSHA101 Claim.pdf), and "Time Tracking" (no records listed).</p> </div> <p>Figure 10 – Incidents and claims provide functionality to perform a root cause investigation, record corrective actions, and track witnesses and statements.</p>

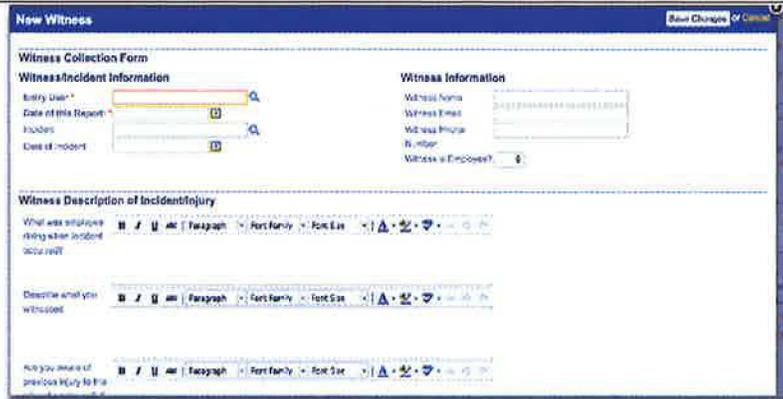


Figure 11 – A view of the witness entry interface in Origami within incident and claim records. All fields can be modified to the State's specifications.

1.18 The solution shall provide a method to assign an adjuster to a claim.
 Bidder Response:
 Origami can assign new claims to adjusters based on defined claim activity and claim data elements. The State's administrative users will be able to define data validations for any data element or record type in the system. In this case, a data validation would be created for the claim adjuster field for new claims. Rules can be defined for various adjuster assignments based on line of coverage, claim type, and any other claim data element. Users also define the automated action taken for records meeting the set criteria. In this case, the "save records with correction" action is used which would result in updating the adjuster user ID field to the appropriate user.
 A video demonstration of the data validation tool is available at the following link:
<https://live-tv.origamirisk.com/OrigamiTV/Video/CustomDataValidations2>

1.19 The solution shall provide a method of noting if the claim is litigated.
 Bidder Response:
 Claim records in Origami include a litigation flag. When the flag is checked and the claim record is opened, a banner will be displayed indicating the claim is being litigated (figure 12).


Figure 12 – When claims have been marked as in litigation, a warning is provided on the claim screen.

1.20 The solution shall provide a method of tracking reserves and payments made in relation to the claim.

Bidder Response:

Origami’s claims module also provides the ability to track and process costs and payments as well as set reserves. All claim financials are tracked on the main claim screen. In Origami, users can record payments on a claim by selecting either the new payment option or new check option from the claim record. The new payment option is used to record manually issued payments on a claim. The user is prompted to enter the details of the payment, including payee and check number (figure 13). Payments can also be imported and mapped to the relevant claim record in Origami.



Figure 13 – New claim payment entry interface in Origami.

In Origami, transactions are coded by financial type, which identifies the type of payment being recorded. Origami allows clients to track seven financial types. Different coverages can have different financial types, which can be modified by the clients’ system administration users. Within each financial type, transactions can be further associated with payment categories. Origami allows clients to track an unlimited number of payment categories within each financial type. Origami does not have standard payment categories as clients typically track different levels of details.

For example, a workers’ compensation claim typically has the following financial categories: medical, indemnity, expense, legal, other, recovery, and subrogation. Medical payments can then be separately coded and tracked for hospital, physician, pharmacy, rehabilitation, etc. (figure 14).

Current Financials			Currency To Compare		Prior Valuation / Currency			Show Graph
	Reserves	Paid	Outstanding	Incurred	Best Practice	95%	100%	
+ Medical	50,000.00	24,927.00	25,073.00	50,000.00	4,478.43	16,628.37	38,802.83	
+ Expense	5,500.00	5,500.00	0.00	5,500.00	638.86	8,801.35	13,179.06	
+ Indemnity	49,708.00	48,438.73	1,269.27	49,708.00	0.00	389.14	877.71	
+ Legal	10,000.00	4,000.00	6,000.00	10,000.00				
+ Other	0.00	0.00	0.00	0.00				
- Recovery	0.00	0.00	0.00	0.00				
- Subrogation	0.00	0.00	0.00	0.00				
Net Incurred	115,208.00	82,865.73	32,342.27	115,208.00	5,117.31	25,822.86	52,850.60	

Figure 14 – Claim records include a financial summary grid with corresponding financial types.

Initial reserves can either be set via workflow using default amounts (e.g. \$500 initial medical reserve for any new workers’ compensation claim marked as med only or indemnity) or added by users using the system’s configurable reserve worksheet tools.

Reserve worksheets can incorporate data from the claim and include detailed calculation logic to determine appropriate reserves for financial categories (figure 15). Reserve worksheets also allow for user financial authority limits and escalation workflows to supervisors or senior staff for final review and approval.

Reserve Worksheet for Claim WC18-00000131

Claim Number: WC18-00000131

Category	# of	Reserve	Outstanding	Net Reserve To
Medical	25.00	3,000.00	2,875.00	6,875.00
(None)		0.00		0.00
R1 - Medical Reserve	0.00	3,000.00		0.00
Enter Advantix Care details below to calculate the Medical Reserve				
Cost/Day	100.00			
Days/Week	5			
Start Date	09/02/2017			
End Date	09/31/2017			
Weeks	12			
Calculated Med Reserve	6,000.00			
Expenses	4,000.00	4,000.00	0.00	4,000.00
(None)	4,000.00	0.00		0.00
R2 - Expense Reserve	0.00	4,000.00		4,000.00
Indemnity	0.00	0.00	0.00	0.00
(None)	0.00	0.00		0.00
R3 - Indemnity Reserve	0.00	0.00		0.00
TTD - TTD	0.00	0.00		0.00
PTD - PTD	0.00	0.00		0.00
PPD - PPD	0.00	0.00		0.00
Enter TTD Start and End Dates below to calculate the TTD Reserve				
Scheduled Service				
TTD Start Date				
TTD End Date				
TTD Weeks				
Calculated TTD Reserve				0.00
Legal	0.00	0.00	0.00	0.00
Diffr	0.00	0.00	0.00	0.00
Recovery	0.00	0.00	0.00	0.00
Reimbursement	0.00	0.00	0.00	0.00
Net Incurred	4,825.00	7,000.00	2,875.00	10,000.00

Enter a note for reserve changes
Body

Note type

Figure 15 – Reserve worksheets can be used to determine appropriate reserves for each financial category.

The solution shall allow for the tracking of more than one claimant per claim as well as a method to determine which claimant is the primary claimant.

Bidder Response:

Origami generally recommends recording only one claimant per claim or incident record. If multiple claimants are involved, we would suggest using the events module to capture details about the occurrence and then link the associated claims. This still allows for the ability to minimize duplication in data entry and to track overall cost of losses, across all related claims. This would also allow for multiple claimants and claims to be tied to one event record, as depicted in figure 16.

Recent Claims in Event									All Claims
Claim Number	Claimant	Location	Status	Coverage	Carrier	Loss Date	Report Date	Total Incurred	
WC18-00000154	af Urein, Alex	35 - Chicago	Open	Workers Compensation		02/15/2018	02/23/2018	2,692.60	✖
E0006-1-3	Nathan Brown	28 - Atlanta	Open	General Liability		11/16/2017	11/16/2017	350.00	✖

Figure 16 – Multiple claims can be associated to an event, allowing for the tracking of multiple claimants.

The solution shall provide a way of setting a fiscal year that can be utilized throughout the system.

Bidder Response:

Origami includes policy period functionality that allows administrative users to define a timeframe for use in the system's reporting tools. A policy period can be created to analyze each fiscal year. Fiscal year can also be defined as a filter for search results throughout the system, providing results only from the desired period.

The solution shall provide the ability to log events with a date and time stamp.

Bidder Response:

System administration settings in the Origami system allow for an audit trail to be enabled for each module. Audit trails capture a complete history of every change including who made the change, when the change was made, the historical value, and the new value. Audit trails for individual records are viewable by anyone with security access to view audit logs from within the record that was changed. A sample of the change history screen is provided in figure 17.

Claim Number	Claimant	Coverage	Loss Date	Status
AV17-00000153	Cook, Mary	Aviation	04/17/2018	Open

Timestamp	User	Alt Action	Additional Detail
05/15/2018 12:59 PM	Sarah Templeton	Update	Loss Date changed from 12/5/2017 to 4/17/2018. Report Date changed from 12/8/2017 to 4/17/2018. Accident State changed from none to (GA) Georgia.
05/15/2018 11:28 AM	Sarah Templeton	Create	

Figure 17 -- When enabled, records in Origami can provide a change history.

1.23

Origami also provides a claim timeline feature that organizes activity on any record within the system historically, including data and time stamps. A claim example is provided in figure 20.

Date	User	Type	Details
Jul 10 10:15:53 AM	Cora Rothweiler	Task	Deferred #20862: A new file has been added to Claim # 8562057600200
Jul 10 10:17:54 AM	Cora Rothweiler	File	Policy #20862: A new file has been added to Claim # 8562057600200
Jul 10 10:17:53 AM	Cora Rothweiler	Task	Deferred #20862: A new file has been added to Claim # 8562057600200
Jul 10 10:17:53 AM	Cora Rothweiler	File	Policy #20862: A new file has been added to Claim # 8562057600200
May 18 11:51:24 AM	Sarah Templeton	Change History	ODG Update Date
May 18 11:51:24 AM	Sarah Templeton	Change History	Policy changed from (PLAN 2014-WC) 2014 Workers Comp to (TRAV WC-132814) Travelers WO Primary. Rate of Aggravation changed from none to 15.0/2014 Current Policy Effective Date changed from none to UNCHG14 Deductible changed from none to \$20,000.00 Deductible Reasoning changed from none to 157,134.27 Total Paid changed from none to \$2,448.75 No/Feel Date
Apr 18 8:41:40 AM	Sarah Templeton	Change History	ISO Indem. States changed from none to (R) Refersal ISO Policy Type changed from none to "WGLC" ISO Coverage Type changed from none to "WGLC" ISO Loss Type changed from none to "WGLC"
Apr 18 8:41:40 AM	Sarah Templeton	Change History	Policy changed from (A1834) CIGNA WC 2018 to (TRAV WC-132814) 2014 Workers Comp
Apr 18 8:41:40 AM	Sarah Templeton	Task	Deferred #20778: A new file has been added to Claim # 8562057600200
Apr 18 8:41:40 AM	Sarah Templeton	File	TEST ISO REPORT.pdf
Feb 28 9:18:43 AM	Ely Whitworth	File	Incident form - PWGLAGED.docx
Oct 11 1:02:43 AM	Sarah Templeton	Change History	Restricted Work Days changed from 1 to 2
Oct 11 1:02:43 AM	Sarah Templeton	Change History	Lead Days changed from 103 to 113
Oct 11 1:02:43 AM	Sarah Templeton	Change History	Lead Work Days changed from 73 to 81
Oct 11 1:02:43 AM	Sarah Templeton	Change History	Lead Work Days changed from 73 to 73
Oct 11 1:02:43 AM	Sarah Templeton	Change History	Lead Work Days changed from 88 to 88

Figure 18 -- The claim timeline captures all system activity historically for each claim file.

1.24

The solution shall provide end user definable data validation to safeguard against the entry of incorrect data.

Bidder Response:

Origami provides configurable tools (i.e. watermarks, required fields, tool tips, exception handling, etc.) to automatically standardize and validate data entered in the system to continuously improve data quality and integrity. Origami allows administrative users to not only create custom fields and codes for records throughout the system, but also to designate required fields, create tool tips to explain more complex fields throughout the system, and add watermarks to assist in standardizing the data captured. Origami also provides the ability to check for duplicate records during intake, described in greater detail in 1.88



Figure 19 - Origami allows users to create watermarks for data entry fields and adds a calendar pop-out to guide consistent data entry.

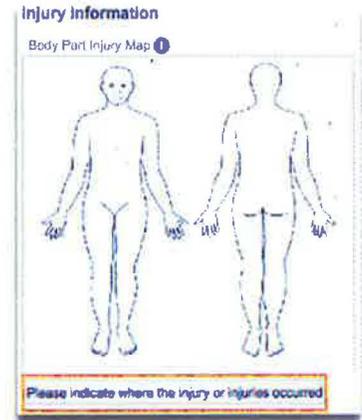


Figure 20 - Administrative users can also add tooltips for more complex data entry.

Origami also allows administrative users to define data validations for various data elements as well as exception handling when anomalies occur. Users can define required fields, set default values, require coded fields be selected from a list or drop-down, and require text fields have text inputs, number fields have numeric inputs, etc.

In addition, if a data field is not entered in the correct format, administrative users can determine whether Origami will allow the exception, return an on-screen warning, correct the record with a defined value, or delete the data entered.

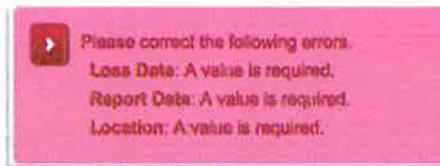


Figure 21 - An example on-screen warning that Origami can display using data validations when data has not been entered correctly.

	The solution shall provide a way to make certain fields required before saving.
1.25	<p>Bidder Response:</p> <p>Administrative users can mark any data element in the system as a required field. Additionally, using the data validations functionality described in 1.24, administrative users will be able to define the system action if a required field is not completed including whether Origami allows the exception, returns an on-screen warning and denies save, corrects the record to a new value, or deletes the data entered. In this case, the on-screen warning and save denial would be used.</p>
1.26	<p>The solution shall warn the user if they are about to lose data if they do not save.</p> <p>Bidder Response:</p> <p>Origami saves entered data at the transaction-level. This means that a user must save a claim record after editing it and continuing to work in Origami. Users are not at risk of losing data while working in the system. Even if a save is denied due to a data validation, users will have the ability to correct previously entered data rather than having to re-enter all fields. Even if a session is terminated due to inactivity, users will not lose unsaved data. Instead, Origami prompts users to re-enter their credentials to resume activity from their last screen (figure 22).</p>

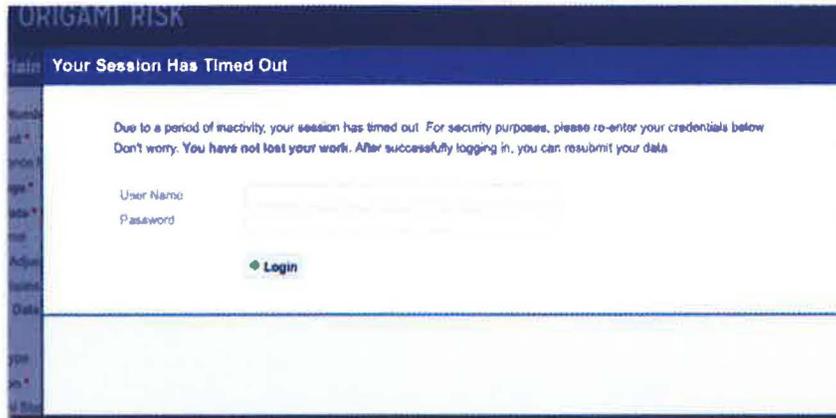


Figure 22 – If a session times out due to inactivity, users re-authenticate and resume from the last accessed screen.

1.27	<p>The solution shall have a time-out feature that shall be configurable and shall warn the end users before time-out occurs.</p> <p>Bidder Response:</p> <p>All user sessions in Origami are terminated after 15 minutes of inactivity. Users will then have to re-authenticate to continue from their last accessed screen in Origami. This period of inactivity can be configured working with the assigned client executive, if desired.</p>
1.28	<p>The solution shall provide a method of email notes to other users.</p> <p>Bidder Response:</p> <p>As part of claim, incident, and events records in Origami, users are able to create notes as well as use outbound e-mail functionality. If a note needs to be emailed, it can be exported to Word and attached to an outbound email from Origami to another system user.</p>
1.29	<p>The solution shall provide be able to export all data fields.</p> <p>Bidder Response:</p> <p>Origami provides numerous, intuitive methods throughout the application to download and extract any data element needed to drive business decisions. An overview of Origami's extraction tools follows:</p> <ul style="list-style-type: none"> • Reports and dashboards in Origami can be customized and formatted to extract whatever information is needed by the State. Reports can be downloaded in PDF, Excel, and Word. They also provide full scheduling capabilities to distribute routine analysis and extracts at specific intervals via email. Origami includes an ad-hoc report designer, more than 100 standard report templates, and the ability to modify or build new report templates from scratch. All reporting tools are fully integrated in to the Origami platform and require no complex report programming. • Claim records provide the functionality to download a claim file. This option allows users to specify which data elements to extract from the claim file, along with document attachments. Origami will then e-mail the user a .zip file containing all claim file elements specified. • The Origami batch processing tool is an on-screen administrative tool that allows Origami's service professionals and clients the ability to perform custom scripting of the database, with full scheduling capabilities, manual process kick-off, and encryption. This tool can be used to provide custom, formatted batch extracts on schedule.

- Search results returned for various records and entities throughout the system can simply be downloaded with the click of a button (figure 23).



Figure 23 – Filtered and sorted search results throughout the system can be exported to PDF or Excel.

- Attachments made to various records throughout the system can be downloaded using the arrow icon (figure 24).

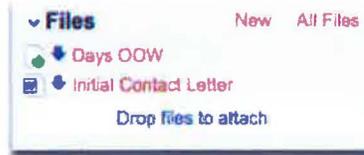


Figure 24 – Document attachments have an arrow icon to download the file.

The solution shall provide a method of importing data into the appropriate fields in the database.

Bidder Response:

Origami offers extensive web services API and on-screen automated file import/export tools to facilitate system integrations of varied complexity and frequency. The same interfacing tools described below can also be used with other external systems such as financial systems for check printing, financial systems for payroll information or check reconciliation, HR data, legal systems, medical bill review, and more. An overview of the various interface methods and procedures in Origami follows:

1.30

- **Web services API.** Application Programming Interface (API) is a method of configuring real-time data exchange and interfacing with external systems. Origami currently supports SOAP-based API and effective September 2018, also supports REST-based API, allowing clients to seamlessly integrate with even more external systems.
- **Data update.** Origami can receive and automatically load data extracts received from external systems using the Data Update tool. Once the format of the data to be loaded is determined, each field is mapped within Origami. In most cases, Origami is able to fully automate routine data loads to be processed completely within minutes of receiving a data file. Origami has built strong relationships with most major Insurance Carriers & Third Party Administrators, including standard file layouts for efficient and accurate implementations. Origami also has intuitive tools to quickly import other data files from unknown sources and internal systems.

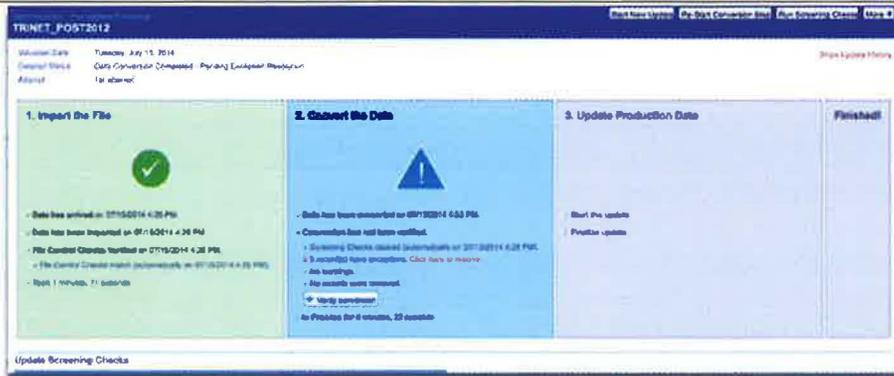


Figure 25 – The data update tool allows users to import files and monitor the progress of conversion, validation, and updates to production data.

- As the data import tools are all contained within the core product, client users with the appropriate security permissions can monitor and manage the update process from start to finish. This includes (but is not limited to): resolving exceptions and viewing and modifying field/code mappings.
- **Exception handling.** Origami allows for client's to handle data exceptions without waiting on their professional services contact (figure 26). Resolved exceptions can automatically be added to the conversion process and field mappings. This reduces the ongoing efforts each month and continually improves data quality.

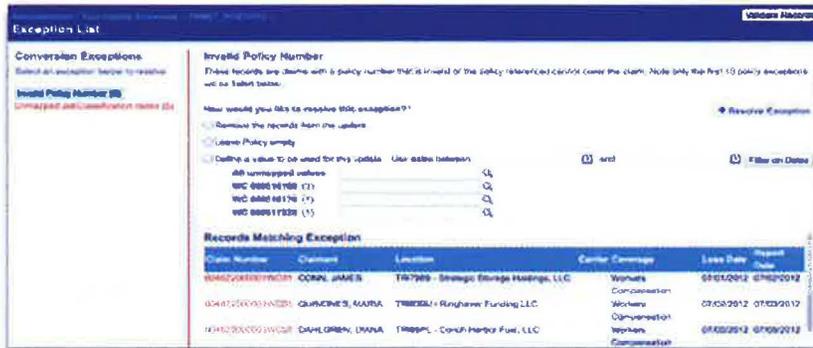


Figure 26 – Any exceptions discovered during the data update process can be reviewed and resolved within the user interface, without reliance on Origami.

- **Data mapping.** Origami also gives our clients the ability to view their conversion mappings and make field & code updates right within the system (figure 27). This provides our customers with full authority over their data updates and helps ensure accurate and timely data.

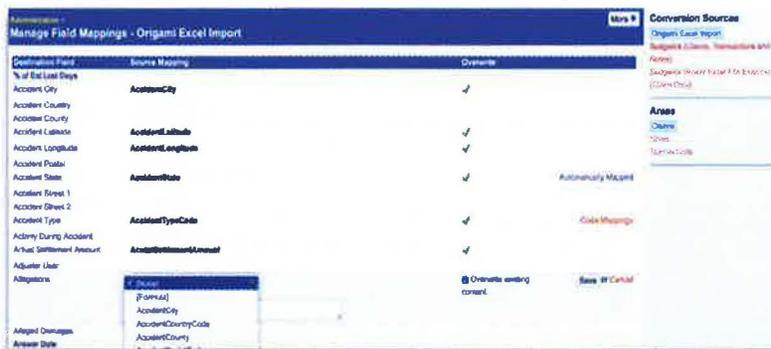


Figure 27 – Users can view and update field mappings for imported files within the user interface.

	<ul style="list-style-type: none"> • Data import/export tools. Origami also provides administrators a number of on-screen tools for data transportation into and out of the SaaS. For straight forward imports, pre-defined spreadsheets can be imported on schedule via FTP or manually by the administrative user. This tool includes error handling to ensure reliable, easy use. This tool can be used across all of your business data structures within Origami. A video demonstration is available at the following link: https://live-tv.origamirisk.com/OrigamiTV/Video/DataImport
1.31	<p>The solution shall provide a way to schedule imports and exports.</p> <p>Bidder Response:</p> <p>There are several methods of scheduling imports and exports to/from Origami. Specific to exports:</p> <ul style="list-style-type: none"> • An email notification can be sent to an email address at the TPA (or any other external address). Any fields, documents, etc. associated with the claim record in Origami can be sent with the notification. • An automated batch process can be configured where a file is sent to the TPA or external recipient with the required fields. • A report can be scheduled to run and send any data to the TPA or external recipient. <p>Specific to scheduling imports:</p> <ul style="list-style-type: none"> • Using the data update tool described in 1.30, an interface can be configured with an external data source and Origami can check for and process new data on a schedule (i.e. monthly, weekly, daily, etc). • Using the data import center described in 1.30, a custom batch process can be configured to check for a new file from an FTP site or other source on a schedule.
1.32	<p>The solution should provide a method of creating mail merge documents from any field within the solution.</p> <p>Bidder Response:</p> <p>Origami provides the ability to easily create mail merge documents for automation of routine correspondence, forms, and more, using data already contained in the system (i.e. claims, incidents). Users have the ability to create standard Word documents with the desired formatting and letterhead. The document is then tagged with data elements contained in Origami (i.e. claimant, claim number, loss date, etc) for dynamic population, uploaded to Origami via the administration module, and linked to the relevant system entity from which it will be available for generation (i.e. claims, incidents, etc). The template will then be available for automatic generation, download, and email distribution or can be automated further using workflow tools.</p> <p>A video demonstration of this feature is available at the following link: https://live-tv.origamirisk.com/OrigamiTV/Video/MailMerge</p>
1.33	<p>The solution shall provide a method of sorting the mail merge documents and restricting which users can see which mail merge documents.</p> <p>Bidder Response:</p> <p>Origami provides configurable file folders that are used to categorize various file attachments throughout the system, including for mail merge documents. File folders can be created for an unlimited number of document types. Role-based security can additionally be applied to file folders, preventing users without adequate permissions from viewing or accessing certain document types. Mail merge documents can be saved in to a specific file folder to which security has been applied to restrict view access. Example file folders that can be created include medical bills, contracts, policy documents, and more.</p>
1.34	<p>The solution shall provide a method of scheduling the system to automatically create the mail merge documents.</p> <p>Bidder Response:</p>

Data entry events can be created on any data type in the system, allowing the State's standard practices to be incorporated into the system. These events can trigger one or more actions from sending email/text notifications to creating/assigning tasks to generating complex reports. Tasks can be routed to one or more individuals to allow for either straight rule-based or parallel routing or can be daisy chained for sequential routing and can be triggered by any defined system activity. There is no limit to the number of actions that can be triggered as a result of a system change (i.e. new claim created).

In the data entry event example pictured in figure 28, the creation of a new incident record in Origami can trigger three different actions including the generation of an incident report mail merge document, creation of a system investigation record, and email to a supervisor at the occurrence location to review the incident details.

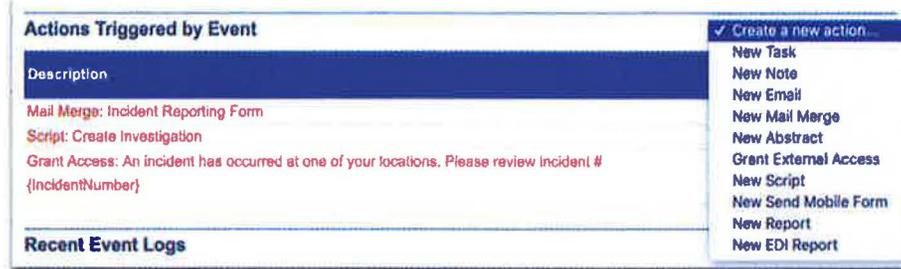


Figure 28 – Data entry events can be used to trigger and automate actions, based on defined system activity (i.e. new claim created or updated).

The solution shall provide the ability to email documents, notes, attachment, and other items from the system.

Bidder Response:

All claim records in Origami have an option to download the claim file. When selected, users specify the system records and information to be included, along with all document attachments. Users then receive a .zip file containing all specified information by email that can be distributed via email. This interface is depicted in figure 29.

1.35

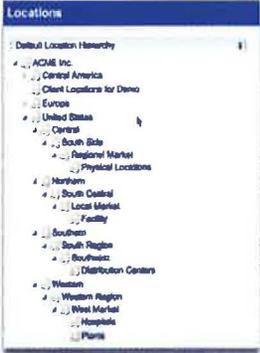


Figure 29 – Users can check the claim file elements they wish to extract and have emailed to them as a .zip file.

In addition, the outbound email interface in Origami includes a button to attach files already uploaded to the claim file.

Users are also able to download individual documents, attachments, and notes to attach to emails, as needed.

1.36	The solution should have the ability for merge created documents to attach to claims as an attachment.
	<p>Bidder Response:</p> <p>Mail merge documents that have been generated from a specific claim or incident record in Origami will automatically be attached to the claim or incident record and accessible from the "Files" pane of the applicable record.</p>

1.37	The solution shall provide a way to create an organizational hierarchy.
	<p>Bidder Response:</p> <p>Origami provides standard functionality to create and manage an unlimited number of different hierarchies (i.e. location vs. organizational vs. financial). A sample hierarchy structure is depicted in figure 30. Our clients can leverage this functionality to track separate financial vs. physical vs. organizational structures or to reconcile point-in-time, as-of reporting with the way the organization was structured at a certain point in time.</p>  <p style="text-align: right;">Figure 30 – A sample hierarchy structure in Origami.</p>

1.38	The solution shall provide a way to update the organizational hierarchy.
	<p>Bidder Response:</p> <p>Within the locations and territories module of Origami, users with adequate permissions will be able to view and modify hierarchies (figure 31). Users will first select the hierarchy being updated. In this case, the organizational hierarchy.</p>  <p style="text-align: center;">Figure 31 – Within the territories and location folders, users select the hierarchy they wish to update.</p> <p>Users then have the option to either create a new territory in the hierarchy or to select an existing territory using the orange hyperlinks. Selecting an existing territory will load territory-specific information for review or modification.</p>

1.39	The solution shall provide a way to limit what users have access based on the organizational hierarchy.
	<p>Bidder Response:</p> <p>Within the administration module, Origami users have a "location access" field used to associate users to specific hierarchy folders (i.e. locations or departments, etc). When configured, users will only have access to the data linked to the locations or territories for which they have been associated (i.e. claims). Users can be associated to several hierarchy folders, one,</p>

	<p>or none. This functionality can be leveraged to limit data access in Origami, based on the organizational hierarchy. The State's administrative users can maintain location access groups through the administration module of the user interface.</p>
1.40	<p>The solution shall provide a way to merge departments and divisions.</p> <p>Bidder Response:</p> <p>Origami easily accommodates modifications to your location hierarchy including drag and drop adjustments to your organizational structure. We look forward to reviewing this to confirm the system meets your requirements.</p>
1.41	<p>The solution shall provide a way to update, add, and delete divisions and departments within the organization.</p> <p>Bidder Response:</p> <p>The options available in Origami to manage, update, add, and delete departments or divisions within an organizational hierarchy structure are depicted in figure 32. In addition, levels within the hierarchy can be re-arranged using drag-and-drop functionality. Hierarchies can also be modified using the functionality described in 1.38.</p> <div data-bbox="1209 556 1502 892" data-label="Image"> </div> <p style="text-align: right;">Figure 32 – Additional method of modifying hierarchy structures in Origami.</p>
1.42	<p>The solution shall have the ability to be modified by adding or removing fields, updating codes, modifying the location of the field on the screen, restricting who can edit/view/update individual fields.</p> <p>Bidder Response:</p> <p>Origami's flexible architecture and design provide the ability to add custom fields, manage drop-down coded lists, code dependencies, etc. Fields and forms are defined during implementation, but can be reconfigured as needed. The system can also tag specific fields as required, offering clients complete control over defining screen workflow. It is important to note that any custom element added is immediately available for reporting as well as on-screen for sorting, filtering, and searching. Permissions to modify forms and screens in Origami is at the discretion of the State, leveraging the role-based security described previously.</p>
1.43	<p>The solution should be able to operate in all common browsers such as Internet Explorer, Chrome, and Firefox.</p> <p>Bidder Response:</p> <p>Origami was built on a modern web-based technology platform accessible via any current web browser (Internet Explorer, Safari, Chrome, Firefox, etc.) on either PC or Mac computers.</p>
1.44	<p>The solution shall provide a method of recording reserves.</p> <p>Bidder Response:</p> <p>Initial reserves can either be set via workflow using default amounts (e.g. \$500 initial medical reserve for any new workers' compensation claim marked as med only or indemnity) or added by users using the system's configurable reserve worksheet tools.</p> <p>Reserve worksheets can also be created and used to incorporate data from the claim and include detailed calculation logic to determine appropriate reserves for financial categories. Reserve worksheets also allow for user financial authority limits and escalation workflows to supervisors or senior staff for final review and approval.</p>

The solution shall provide a method of relating reserves to a particular claim.

Bidder Response:

All reserving in Origami occurs at the individual claim record-level. Users are able to review current reserves from a claim record as well as update or create new reserves. Origami also provides several standard report templates for the analysis of reserves across many claims. A sample reserve report is depicted in figure 33.

1.45

Claim Number	Claimant	Date of Loss	Close Date	Initial Reserve	Max Reserve	Reserve 90 Days Prior	Final Reserve	Paid Total	% Change From Initial	% Change From Final
Carrier: American International Group										
5028437841181	Whitman, Bridget	9/26/2008	5/10/2009	375.36	4,085.00	4,085.00	4,085.00	4,085.00	-1.00%	0.00%
31235700060498	Christian, Steven	1/25/2007	8/10/2007	497.17	18,267.00	18,267.00	18,267.00	18,267.00	3.13%	0.00%
023651348851082	Gonzalez, Pablo	1/31/2003	8/10/2003	3,829.89	44,585.00	44,585.00	44,585.00	44,585.00	-1.07%	0.00%
10400300631898	Morton, Moby	2/25/2003	10/18/2003	2,858.80	30,001.00	30,001.00	30,001.00	30,001.00	1.82%	0.00%
Total for American International Group - 4 Claims				7,561.22	118,938.00	118,938.00	118,938.00	118,938.00	-0.78%	0.00%
Carrier: Chubb										
350043850014474	Burgess, Mark	4/21/2004	2/18/2005	82,863.46	1,227,017.00	1,227,017.00	1,227,017.00	1,227,017.00	1.21%	0.00%
180482774765247	Bullock, Joannee	3/18/2005	12/3/2006	1,331.33	26,101.00	26,101.00	26,101.00	26,101.00	1.86%	0.00%
685572000800032	Joana, Karen	11/23/2008	8/18/2008	750.20	8,136.00	8,136.00	8,136.00	8,136.00	3.15%	0.00%
368277878261348	Escobar, Lorene	7/19/2006	3/8/2007	1,617.26	48,018.00	48,018.00	48,018.00	48,018.00	2.37%	0.00%
Total for Chubb - 4 Claims				86,562.25	1,309,272.00	1,309,272.00	1,309,272.00	1,309,272.00	1.61%	0.00%
Carrier: Cigna										
095533121899024	Booker, Sally	1/9/2008	5/2/2008	864.75	12,267.00	0.00	12,267.00	12,267.00	1.29%	0.00%
683510516881015	Alvarado, Jesus	3/19/2007	1/14/2008	43.21	525.00	535.00	535.00	535.00	1.38%	0.00%
09683297236785	Clayton, Clayton	10/15/2008	3/18/2008	3,780.06	42,287.00	0.00	42,287.00	42,287.00	1.01%	0.00%
758718340886118	Levi, Kevin	8/29/2005	12/29/2005	2,815.93	34,351.00	38,188.32	34,351.00	34,351.00	1.51%	0.00%
176815135163594	Costa, Mercedes	5/27/2005	9/5/2005	65.80	1,135.00	0.00	1,135.00	1,135.00	1.64%	0.00%
472680808051483	Haney, Marc	10/21/2005	12/16/2005	1,688.75	54,351.00	0.00	54,351.00	54,351.00	2.69%	0.00%
798792972372372	Webster, Saul	1/9/2004	8/3/2004	569.26	26,051.00	26,051.00	26,051.00	26,051.00	4.47%	0.00%
22187330888042	Bigman, Henry	2/28/2004	8/12/2004	2,160.63	64,136.00	0.00	64,136.00	64,136.00	2.88%	0.00%
170876433333333	Trancho, Juan	4/28/2003	8/25/2003	2,842.58	38,241.00	0.00	38,241.00	38,241.00	1.33%	0.00%

Figure 33 – Standard reports are provided for analysis for reserves across claims.

The solution shall allow reserve lines to be created. These lines shall include, but not be limited to, expense, indemnity, 1st party damages, bodily injury, property damage, medical, etc.

Bidder Response:

1.46

In Origami, all financial transactions, including reserves, are coded by financial type. Financial types identify the type of payment or reserve being recorded. Origami allows clients to track seven financial types for each coverage. Different coverages can have different financial types, which can be modified by the State's administrative users. Within each financial type, transactions can be further associated with payment categories. Origami allows clients to track an unlimited number of payment categories within each financial type. Origami does not have standard payment categories as clients typically track different levels of details.

For example, a workers' compensation claim typically has the following financial categories: medical, indemnity, expense, legal, other, recovery, and subrogation. Medical payments can then be separately coded and tracked for hospital, physician, pharmacy, rehabilitation, etc.

Each line of reserves shall relate to transaction types that can be used to record payments made.

Bidder Response:

The same reserve lines described in 1.46 are used to code payments in Origami. The financials grid on the main claim record will show calculations of initial reserves against payments made, by financial bucket (i.e. expense, indemnity, etc), pictured in figure 34.

1.47

Current Financials	Reserves	PAID	Outstanding	Incurred	Best Practice	95%	100%
- Medical	10,500.00	0.00	10,500.00	10,500.00	2,501.08	13,022.34	20,003.36
+ Expense	15,300.00	0.00	15,300.00	15,300.00	307.98	1,374.49	1,443.60
+ Indemnity	10,300.00	0.00	10,300.00	10,300.00	0.00	55.52	95.90
+ Legal	23,000.00	0.00	23,000.00	23,000.00			
+ Other	23,000.00	0.00	23,000.00	23,000.00			
- Recovery	0.00	0.00	0.00	0.00			
- Subrogation	0.00	0.00	0.00	0.00			
Not Insured	75,500.00	0.00	75,500.00	75,500.00	2,899.96	19,032.36	21,542.88
Total Cost							
No Expense							
Net of Legal							

Figure 34 – The claim financial grid provides calculations of reserves against payments, by corresponding financial category.

The solution shall track all changes to reserves including the amount changed, who made the change, the date of the change.

Bidder Response:

Claim records in Origami have a claim timeline feature that captures all changes to the claim, who made it, the date of the change, and the old/new values. Using this feature, users can filter to only view a history of reserve changes, as depicted in figure 35.

1.48



Figure 35 – The claim timeline captures all activity and changes plus provides filtering capabilities.

The solution shall show a current reserve balance, the amount paid, any amount collected, and then an incurred balance.

Bidder Response:

This is provided on the main claim record. Additionally, any amount collected can be entered as a receivable and coded as recovery or subrogation to be factored in to the claim summary financials grid (figure 36).

1.49

Current Financials		Currency To Compare		Prior Valuation / Currency		Show Graph	
	Reserve	Paid	Outstanding	Incurred	Best Practice	99%	100%
+ Medical	10,500.00	0.00	10,500.00	10,500.00	2,501.98	13,822.34	20,003.36
+ Expense	15,000.00	0.00	15,000.00	15,000.00	397.98	1,074.49	1,443.60
+ Indemnity	10,000.00	0.00	10,000.00	10,000.00	0.00	55.52	95.80
+ Legal	20,000.00	0.00	20,000.00	20,000.00			
+ Other	20,000.00	0.00	20,000.00	20,000.00			
- Recovery	0.00	0.00	0.00	0.00			
- Subrogation	0.00	0.00	0.00	0.00			
✓ Net Incurred	75,500.00	0.00	75,500.00	75,500.00	2,899.96	15,052.35	21,542.86
Total Cost							
No Expense							
Net of Legal							

Figure 36 – The claim financials grid calculates reserves against payments and receivables to provide outstanding and incurred values.

The solution shall provide a method of tracking the history of the reserves and have the ability to do “as of” reports showing what the reserves were at a particular point in time.

Bidder Response:

1.50

In addition to the claim timeline feature described in 1.48 that can be used to track historical reserve changes, Origami supports point-in-time reporting (“as of”) and allows for individual claim analysis on transaction-level detail. Origami can provide visuals of reserves and payments as of a certain date as well as point-in-time analytical reports and analysis using different valuation points of data.

Point-in-time reporting in Origami is based on the transaction dates recorded with payments and reserve changes. For example, choosing a valuation date of 6/16/2016 will include all transactions processed up until that date. By entering a

valuation date in the past, then only the transactions occurring before the valuation date will be included in any report results.

Besides standard dates, Origami also provides the ability to specify relative dates when configuring reports, such as "-30" to include all transactions in the last 30 days, or "on or before the last day of last month" to always include all transactions up until the end of the previous month (figure 37).



Figure 37 - Origami allows users to compare financials with two different valuation dates using standard reporting tools.

The solution shall allow for the customization of reserve limits.

1.51 Bidder Response:
Reserves in Origami can be set either manually by an adjuster user on each claim or they can be set automatically when a new claim is created, using rules-driven workflow rules. For example, reserve amount rules can be set for each financial bucket, based on line of coverage.

The solution shall provide a method of configuration access via groups.

1.52 Bidder Response:
The Origami system provides role-based security access control to all areas and features within the system. Logins are associated with data access roles as well as system feature roles. All roles can be configured by administrators via an intuitive user interface. There is no limit to the number of roles that can be used. Examples of some roles include Administrative User, Incident Only User, Check Approver, View Only User, etc. Each role associates the defined functional permissions (i.e. administrative user) with a group of users. In addition, the State can leverage the location access group functionality described in 1.39 to restrict specific-data access, based on organizational hierarchy or departments.

The solution shall provide a method of creating, deactivating, and/or deleting unique users.

1.53 Bidder Response:
Origami supports user authentication through a number of methods including single sign on (SSO) or multi-factor authentication. The specific authentication method desired for the State's users will be addressed and configured during implementation and in consultation with the State's IT resources. Origami supports the use of SSO authentication for system access utilizing the SAML 2.0 or Oauth standards. Origami can alternately communicate with an external Identity Provider such as your Active Directory infrastructure which allows for central user provisioning and use of SAML 2.0.

The specific authentication method selected will determine the final process for creating, deactivating, and deleting users. User provisioning and management will be overseen by a restricted group of administrators/users, designated by the State, to ensure only authorized, applicable, and current users have access to your dedicated Origami database. Additionally, all users can be reviewed and modified within the administration module of the user interface (figure 38).

User Name	Name	Email	Company Name	Group	Type	Work Phone	Last Login Date
cbernet@origamiak.com	Bernet, Chris	cbernet@origamiak.com	Origami Risk				12/06/2017 7:18 PM
ebentley@origamiak.com	Bentley, Eam	ebentley@origamiak.com	Origami Risk				01/15/2018 2:41 PM
gjeney@origamiak.com	Jeney, Gen	gjeney@origamiak.com	Origami Risk				
jcarl@origamiak.com	Carl, Josh	jcarl@origamiak.com	Origami Risk				
lconception@origamiak.com	Conception, Lina	lconception@origamiak.com	Origami Risk				
lconcepcor@origamiak.com	Concepcion, Lina	lconcepcor@origamiak.com	Origami Risk			914-222-3333	12/20/2017 10:05 AM
lkozak@origamiak.com	Kozak, Tim	lkozak@origamiak.com	Origami Risk				05/15/2018 11:51 AM

Figure 38 – Users can be reviewed and modified within the administration module.

The solution shall provide a method of reporting on users privileges.

Bidder Response:

Administrative users can review all user privileges within the administration module of the user interface. Reports can additionally be created using any data elements desired by the State to monitor user privileges. Out of the box, Origami includes a user details report template that details assigned roles for each user (figure 39).

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Name	User Name	Email	Last Login	Major Coverage Access	Location Access	Form Set	File Role	Note Role	Role	Group	Role(s)
Conception, Lina	lconception@origamiak.com	lconcepcor@origamiak.com	12/20/2017	Company	Full	Company	Full	Access to all notes	Access None	Administrator	Administrator
Fischer, Steve	sfischer@origamiak.com	sfischer@origamiak.com	5/11/2018	Default	Access	Default	Access	all notes	Access None	Administrator, Check Approver	
Dope, Timothy	tdope@origamiak.com	tdope@origamiak.com	11/17/2018	Company	Full	Company	Full	Access to all notes	Access None	Administrator	
Shapiro, Aaron	ashapiro@origamiak.com	ashapiro@origamiak.com	6/16/2016	Default	Access	Default	Access	all notes	Access None	Administrator	
Henderson, Bob	bhenderson@origamiak.com	bhenderson@origamiak.com	11/13/2014	Default	Access	Default	Access	all notes	Access None	Administrator	
Nehals, Jan	jnehals@origamiak.com	jnehals@origamiak.com	5/8/2013	Company	Full	Company	Full	Access to all notes	Access None	Administrator	
Turner, Mike	mtturner@origamiak.com	ashapiro@origamiak.com	9/9/2011	Full Access	Full	Standard Forms	Access to all files	all notes	Access None		
Culpepper, Mary	mcupepper@origamiak.com	mcupepper@origamiak.com	9/25/2014	Full Access	Full	Company	Access	to all files	all notes	Access None	Administrator, Incident Entry User, Values Intake User
Stangor, Joe	jstangor@origamiak.com	sfischer@origamiak.com	6/23/2012	Default	Access	Default	Access	Access	Access None		
User, Incident	incidents@acme.com	sfischer@origamiak.com	6/22/2012	Default	Access	Default	Access	Access	Access None		
Bernet, Chris	cbernet@origamiak.com	cbernet@origamiak.com	3/8/2013	Full Access	Full	Company	Access to all files	all notes	Access None	Administrator, Check Approver, Incident Entry User	
Bentley, Eam	ebentley@origamiak.com	ebentley@origamiak.com	1/15/2018	Full Access	Access	Default	Access to all files	all notes	Access None	Administrator, Check Approver, Values Intake User	

Figure 39 – The user details report template details roles assigned to each user.

The solution shall have a time out period where users are logged out after a specified length of time inactive.

Bidder Response:

As standard practice, users are signed out after 15-minutes of inactivity. This period can be further configured, if desired by the State. After sign-out, users are prompted to re-authenticate before resuming from their last active screen.

The solution shall provide a method of restricting access based on a role or group.

Bidder Response:

As described in 1.5, 1.39, and 1.52, Origami provides fully configurable role-based security and can restrict access further based on organizational hierarchy groups. Security and permissions for user groups will be managed by the State, ongoing and defined with Origami's client executive during implementation.

The solution shall be capable of logging unsuccessful logon attempts and automatically disabling unique user identifiers or system accounts based on a determined number of unsuccessful attempts.

Bidder Response:

	Origami's IT Operations department maintains audit logging across its applications and for various components of its infrastructure. All access attempts are logged, including unsuccessful login attempts. Origami also enforces a limit of 5 consecutive logon attempts within 15-minutes before a user is locked out.
1.58	<p>The solution shall support data storage using encryption algorithms that meet or exceed the strength of 128-bit advanced encryption standard.</p> <p>Bidder Response:</p> <p>All data stored in the Origami system will be encrypted at rest using database encryption technology, utilizing tools like Microsoft SQL Transparent Data Encryption and FS Encryption. Encryption strength used for at rest data is minimally AES-256.</p>
1.59	<p>The solution should be capable of supporting password strings of at least 15 characters during password authentication.</p> <p>Bidder Response:</p> <p>Origami supports minimum password length requirements that are configurable to our client's specifications.</p>
1.60	<p>The solution shall be capable of expiring passwords and requiring unique user identifiers to change their password after a preset period of time.</p> <p>Bidder Response:</p> <p>Origami supports password expiration periods and all Origami users are required to change their passwords every 90 days.</p>
1.61	<p>The solution shall be capable of encrypting data in transit to protect it from unauthorized disclosure.</p> <p>Bidder Response:</p> <p>All data entered in to the Origami user interface is encrypted in transit as all access requires secure http protocol and uses TLS 1.2 and later.</p>
1.62	<p>The solution shall be capable of terminating communications when sessions are completed.</p> <p>Bidder Response:</p> <p>All system communications are terminated when users log out of the application.</p>
1.63	<p>The solution shall provide the ability for an administrative user and/or end-user to change passwords.</p> <p>Bidder Response:</p> <p>As discussed in greater detail in 1.53, this requirement will be determined by the authentication method desired by the State. However, Origami does provide means for both end users and administrative users to change passwords after logging in to the system. End users are able to change their password within their profile view in Origami.</p> <p>Administrative users can reset passwords within the administration module of the user interface, triggering an email to the end user containing the new password. Administrative users are not able to enter a specific password to be used by another user and are not aware of the new password, after it has been reset.</p>
1.64	<p>The solution shall provide electronic alerts to any user who password is about to expire.</p> <p>Bidder Response:</p> <p>Origami provides email reminders two weeks prior to password expiration.</p>
1.65	The solution should provide the ability for an administrative user to add, change, or inactivate user logon accounts.

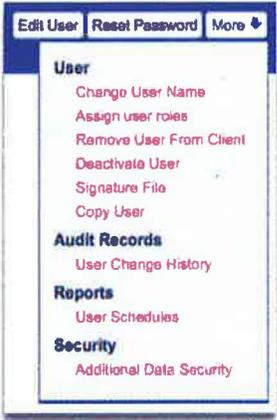
	<p>Bidder Response:</p> <p>The user interface of the administration module allows for the creation of new users. Specific user records in Origami allow for the required modifications, depicted in figure 40.</p>	
1.66	<p>The solution shall provide the ability for an administrative user to change a user's name.</p> <p>Bidder Response:</p> <p>As depicted in 1.65, Origami provides the ability to edit any user information (including name) as well as the ability to change their username.</p>	
1.67	<p>The solution shall provide the ability for an administrative user to manage business process-specific roles.</p> <p>Bidder Response:</p> <p>Business-process specific roles can be created and managed via role-based security through the administration module. Access to this function and system module will be restricted only to the State's designated administrative users for ongoing maintenance and administration.</p>	
1.68	<p>The solution shall provide the ability for an administrative user to manage role-based access control.</p> <p>Bidder Response:</p> <p>Origami provides an interface to manage role-based access control through the administration module, allowing for the restriction of access to system modules and records. The state can control data access throughout the system according to roles. Access to this function and system module will be restricted only to the State's designated administrative users for ongoing maintenance and administration.</p>	
1.69	<p>The solution shall provide the ability for an administrative user to manage the manual role assignment to a user.</p> <p>Bidder Response:</p> <p>Administrative users are able to manually modify role assignments for specific users within individual user records or across all users within the roles interface of the administration module.</p>	
1.70	<p>The solution shall provide the ability for an administrative user to manage access to the system and individual claims based on selections within the organizational hierarchy.</p> <p>Bidder Response:</p>	

Figure 40 – The options available to modify individual users in Origami.

As described in 1.5, 1.39, and 1.52, Origami provides the ability for administrative users to manage system access and functional roles. Additionally, data access to specific claims and other records in Origami can be restricted based on the organizational hierarchy using location access group assignments through the administrative interface.

The solution shall provide the ability for an administrative user to define roles within the application.

Bidder Response:

Through the “roles” interface of the administration module, administrative users are able to create and modify all functional roles within the application as well as associate individual users with each role (figure 41).

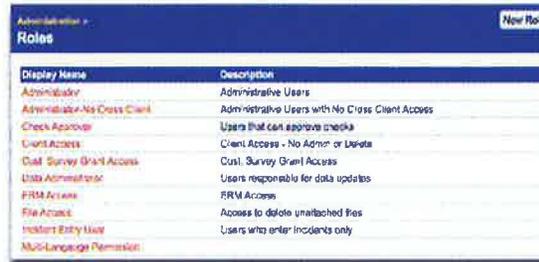


Figure 41 – Administrative users are able to view and modify existing roles or create a new role within the administration module.

1.71

When creating a new role, users first name the role and select the various permissions available across all system modules (figure 42). When configured, the administrator is able to bulk assign users.



Figure 42 – Administrative users check the functional permissions across each module for each role. When complete, users can be bulk added to the role.

1.72

The solution shall provide the ability for an administrative user to assign users to one or multiple roles.

Bidder Response:

There is no limit to the number of roles a user can be assigned in Origami. Administrative users are able to manage role permissions and user assignments via administration module.

1.73

The solution shall provide the ability for an administrative user to restrict access to specific transaction(s) using the user roles and authentication process.

Bidder Response:

In addition to role-based security, Origami provides several types of access groups that can be created and managed by the State’s administrative users that determine their data access in the system, down to the transaction and record-levels.

	<p>Origami also provides the ability to use different versions of forms for different users across all data structures in Origami. This allows certain values (such as social security number) to be visible to a claims adjusting user but marked as "hidden" on the forms used by another role. This functionality allows various roles of users to have different views of the same data structures within the application.</p>																						
1.74	<p>The solution shall provide the ability for an administrative user to manage access controls through a group profile.</p> <p>Bidder Response:</p> <p>Origami provides means for restricting data access for various records and modules throughout the system, as described in greater detail in 1.73.</p>																						
1.75	<p>The solution shall provide the ability for an administrative user to manage user privileges through a group profile.</p> <p>Bidder Response:</p> <p>Privileges are managed by administrative users through roles, a set of permissions assigned to a group of users, as described in 1.71.</p>																						
1.76	<p>The solution shall provide the ability for an administrative user to manage group security profile.</p> <p>Bidder Response:</p> <p>Group security profiles are managed by administrative users through roles, a set of permissions assigned to a group of users, as described in 1.71.</p>																						
1.77	<p>The solution shall provide a method to have an audit trail of all activity in the solution. The audit trail shall include adds, changes, or deletes and which users performed them.</p> <p>Bidder Response:</p> <p>As described in 1.23, system administration settings in the Origami system allow for an audit trail to be enabled for each module. Audit trails capture a complete history of every change including who made the change, when the change was made, the historical value, and the new value. Audit trails for individual records are viewable by anyone with security access to view audit logs from within the record that was changed. A view of the change history screen is provided in figure 43.</p> <div data-bbox="604 1344 1185 1684" data-label="Table"> <table border="1"> <thead> <tr> <th>Claim Number</th> <th>Claimant</th> <th>Coverage</th> <th>Loss Date</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>AM17-00000153</td> <td>Cook, Mary</td> <td>Aviation</td> <td>04/17/2018</td> <td>Open</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Timestamp</th> <th>User</th> <th>Alt Action</th> <th>Additional Detail</th> </tr> </thead> <tbody> <tr> <td>05/15/2018 12:59 PM</td> <td>Sarah Templeton</td> <td>Update</td> <td>Loss Date changed from 12/5/2017 to 4/17/2018. Report Date changed from 12/5/2017 to 4/17/2018. Accident State changed from none to (GA) Georgia</td> </tr> <tr> <td>05/15/2018 11:26 AM</td> <td>Sarah Templeton</td> <td>Create</td> <td></td> </tr> </tbody> </table> </div> <p>Figure 43 – When enabled, records in Origami include a change history for creation, update, and delete actions.</p>	Claim Number	Claimant	Coverage	Loss Date	Status	AM17-00000153	Cook, Mary	Aviation	04/17/2018	Open	Timestamp	User	Alt Action	Additional Detail	05/15/2018 12:59 PM	Sarah Templeton	Update	Loss Date changed from 12/5/2017 to 4/17/2018. Report Date changed from 12/5/2017 to 4/17/2018. Accident State changed from none to (GA) Georgia	05/15/2018 11:26 AM	Sarah Templeton	Create	
Claim Number	Claimant	Coverage	Loss Date	Status																			
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Timestamp	User	Alt Action	Additional Detail																				
05/15/2018 12:59 PM	Sarah Templeton	Update	Loss Date changed from 12/5/2017 to 4/17/2018. Report Date changed from 12/5/2017 to 4/17/2018. Accident State changed from none to (GA) Georgia																				
05/15/2018 11:26 AM	Sarah Templeton	Create																					
1.78	<p>The solution shall provide the ability to generate/print the audit trail of all solution transactions based on User ID/personnel information.</p> <p>Bidder Response:</p>																						

When the optional setting for audit trails across different domains in Origami have been enabled, a user activity dataset is available for analysis within the reporting module. A report can be created by users with adequate permissions that captures system activity by user ID (figure 44). Reports can be filtered using any combination of parameters, run on-demand, and scheduled in advance.

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This report returned the maximum 10000 records. Please modify the report filter:

Username	Action	Activity	Timestamp	Area	Additional Detail
ashapiro@origami.com	Refresh Panel		12/7/2012	Dashboard	
ashapiro@origami.com	Refresh Panel		12/7/2012	Dashboard	
ashapiro@origami.com	Refresh Panel		12/7/2012	Dashboard	
ashapiro@origami.com	Refresh Panel		12/7/2012	Dashboard	
ashapiro@origami.com	Refresh Panel		12/7/2012	Dashboard	
ashapiro@origami.com	Refresh Panel		12/7/2012	Dashboard	
ashapiro@origami.com	LogIn		12/7/2012	User	

ashapiro@origami.com Update Audit 12/7/2012 Claim

Location changed from 022115 74 - Princeton to 021771 56 - Chicago.
 Claimant changed from "Correccion, Luis" to "Kelsey, Sherman". (Social Security) changed from "56055555" to "12345678". (Claimant Address 1) changed from "443 Main Street" to "222 West Monroe". (Claimant City) changed from "Cherry Hill" to "Chicago". (Claimant State) changed from (NJ) New Jersey to (CO) Illinois. (Claimant Postal) changed from "08034" to "15000". (Claimant Home Phone) changed from "732-885-1234" to "312-555-1212". (Claimant Age) changed from 28 to 30. (Birth Date) changed from 4/12/1973 to 5/5/1982. (Number Of Dependents) changed from 1 to none. (Marital Status) changed from (M) Married to (S) Single. (Gender) changed from (M) Male to (F) Female. (Key Date) changed from 1/12/2002 to 1/1/2008. (Outstanding) changed from "Denney Expedited" to none. (Average Weekly Wage) changed from 850.30 to 800.00. (Employee Number) changed from "2345678" to "066765".

Figure 44 – Origami’s custom report template feature can be used to create any report needed to review or analyze user activity, such as the one depicted.

	The solution shall provide the ability to log date, time, and user ID associated with file maintenance transactions.
1.79	<p>Bidder Response:</p> <p>As described in 1.23, Origami provides both an audit trail and claim timeline feature that capture file maintenance transactions, identifiers, and date/time information.</p>
1.80	The solution shall have a 'wild card' search function, enabling users to search on partial information.

Bidder Response:

There are a number of ways to search for information within Origami including advanced search, saved views, specific field filtering, and global search.

- **Advanced search:** The advanced search allows users to create ad-hoc queries or filters using any field or combination of fields within the system (figure 45).



Figure 45 – Advanced search functionality is available within each module in Origami.

- **Saved Views:** Advanced Searches can then be saved. The saved views allows users to select from a list of any saved searches from within a list of like records (i.e. incidents, claims, locations, contacts, etc.). Users can also make any of these saved searches their default view when accessing that specific module (i.e. this view will be the first view they see each time they access the system). An example is provided in figure 46.

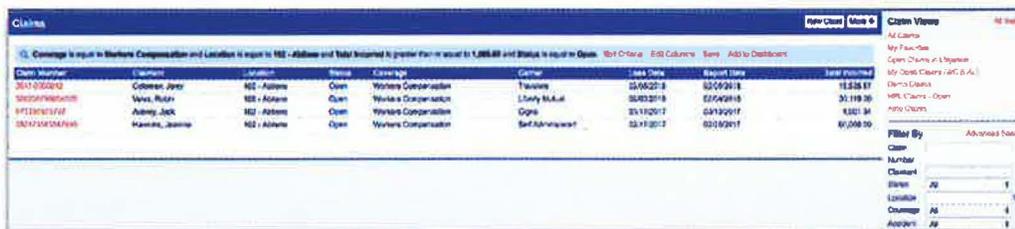


Figure 46 - Saved view can also be used as a filtering option on reports, thereby creating a report using the same criteria as a saved search.

- **Specific Field Filtering:** The specific filtering or targeted search allows users to search a list of records by a single parameter (i.e. number, coverage, status, first name, location, etc.). The search field parameters can be configured to meet the State's specific needs. A sample is depicted in figure 47.
- **Global Search:** The global search feature allows users to search across all areas of Origami including files, notes, emails, and file attachments, and return results immediately. All files that are uploaded into Origami can be indexed and searchable (with the exception of images). For more information on searching in Origami, please view the videos at the following link:

- Searching capabilities & tools:
<https://live-tv.origamirisk.com/OrigamiTV/?topic=Search>



Figure 47 – Field filtering is available to narrow down system records displayed on-screen.

The solution shall allow for the identification of multiple types of claims.

Bidder Response:

Origami's claim module provides an end-to-end claims administration solution that allows for consolidation of all claims data across all lines of coverages. Each claim is categorized with the line of coverage during intake. A sample, partial view of a claim record in Origami is provided in figure 48.

1.81

Claim Information			
Claim Number	WC12-000000026	Policy	GIM700154WC - WC
Claimant	Smith, Joe	Year	2017 - 2019 Primary
Occurrence Number	77	Carrier	Travelers
Coverage	Workers	Location	17 - Denver
Compensation	994 Columbus Road	Accident Street	Denver
Loss Date	12/06/2017	Accident City	Colorado
Loss Time	8:55 AM	Accident State	80022
Report Date	12/06/2017	Accident Postal	United States of America
Event Description	Employee slipped on stairs	Accident Country	Employer Premises
	Injury In Premises		

Claim Details			
Adjuster User	Alex of Ursin	Claim Office	MidWest Office
Event Location	Building Foyer	Jurisdiction State	Colorado
		Employer Report Date	12/06/2017
		Claim Type	Report Only

Claimant Information			
Claimant Address	22113 Crestview	Number Of Dependents	2
Claimant City	Centennial	Marital Status	Married
Claimant State	Colorado	Gender	Male
Claimant Postal	80015	Eye Color	Hazel
Employee Number	E2982	Hair Color	Red
Social Security	xxx-xx-3021	Hire Date	05/28/2004
Claimant Age	53	Length Of Service	3.182
Birth Date	12/04/1964	Job Classification	3176 - ELECTRICAL APPARATUS MFG NDC
		Occupation	Wire Assembly

Figure 48 – A Workers' Compensation claim record in Origami.

Off the shelf, Origami provides a set of base fields for each line of coverage and record type in the system plus provides the ability for administrative users to add and modify fields via an intuitive point-and-click interface. Users can configure fields, screen codes, entirely new record types, and more using standard administrative tools.

1.82

Please describe the solution's ability to tag mail merge documents with electronic signatures and/or the overall ability to maintain and use electron signatures within the solution.

Bidder Response:

Origami offers extended licensing for electronic signatures using DocuSign. Using this functionality, various Origami users are able to maintain an electronic signature for use in documents generated in or uploaded to Origami. Electronic signature functionality in Origami can also be used to automate requests and approvals for electronic signatures from other users.

When users select the edit icon for a specific document or attachment in Origami, they are presented with a pane for e-signatures that lists electronic signatures available to them for use or for request from others. For their own signature, users are able to simply apply an electronic signature and save the changes to the document within the user interface (figure 49).

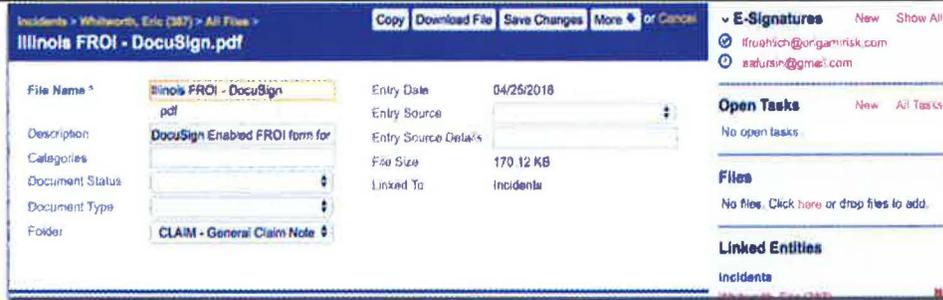


Figure 49 – The e-signature pane is available within mail merge documents.

For electronic signature requests for others, users select the signatory from the electronic signature pane which triggers an email to the signatory for approval. Email approval requests are configurable but include a link to the document to be signed. The signatory is able to simply click the email link, review the document, apply their electronic signature, and hit finish. The electronically signed document is then attached to an email and sent to the original requestor and signatory.

1.83	<p>Please describe the solution's ability for Optical Character Recognition (OCR) functionality for the purpose of mapping specified data from scanned documents to data fields.</p> <p>Bidder Response:</p> <p>Origami offers extended licensing for Optical Character Recognition (OCR) functionality. When used in Origami, OCR automatically evaluates inbound documentation received in a standard format (i.e. certificates of insurance), matches documents to the appropriate system record, and populates details and fields captured from the document. Documents with standardized layouts and fields can be mapped to specific record types and fields within Origami via the administration module of the system.</p>
1.84	<p>Solution shall provide for the ability for secure email functionality from the solution.</p> <p>Bidder Response:</p> <p>Origami can provide secure email functionality for outbound emails sent from the system as an extended licensing feature.</p>
1.85	<p>The solution shall allow for the generation of letters that can be reviewed and edited before being sent.</p> <p>Bidder Response:</p> <p>Using the mail merge template functionality described in 1.87, users are able to generate letters, forms, and other routine correspondence using a set template, dynamically populated with data contained in Origami. Users are able to manually generate mail merge documents from a system record (i.e. a specific claim record) or automatically generate them using rules-driven workflow tools.</p> <p>When manually generating mail merge documents, users will have the option to either download the generated document for further modification in Word or the option to attach the generated document directly to the system record. Users can then either upload the edited mail merge document and email documents already contained in the system.</p>
1.86	<p>The solution shall provide for a mechanism for users to send documents to the solution for attachment into specific claims.</p> <p>Bidder Response:</p> <p>To attach and upload claim files via email, users send a message to a designated Origami email address that is tagged with the specific record number (i.e. claim number) along with any attachments. The email and attachments will then be uploaded and available from the appropriate claim record in Origami.</p>

1.87	<p>The solution shall provide for the creation of letter templates that are able to merge claim data. Templates must be able to be created or uploaded to the solution without having to access a legacy site.</p> <p>Bidder Response:</p> <p>Origami provides the ability to easily create mail merge documents for automation of routine correspondence, forms, and more, using data already contained in the system (i.e. claims, incidents). Users have the ability to create standard Word documents with the desired formatting and letterhead. The document is then tagged with data elements contained in Origami (i.e. claimant, claim number, loss date, etc) for dynamic population, uploaded to Origami via the administration module, and linked to the relevant system entity (i.e. claims, incidents, etc). The template will then be available for automatic generation, download, and email distribution or can be automated further using workflow tools.</p> <p>A video demonstration of this feature is available at the following link: https://live-tv.origamirisk.com/OrigamiTV/Video/MailMerge</p>
1.88	<p>Please describe the solutions ability to warn for the possibly of duplicate claim information.</p> <p>Bidder Response:</p> <p>Origami has a coverage-specific setting that determines the fields to compare when checking for duplicate claims or incidents. Origami will alert the user on-screen of the potential for duplication and will also present a challenge when the user tries to save the record. If duplicates are found, the end user can override the process and still create the claim, incident, payment, etc. Examples of fields you might want to use for a duplicate claim check include claimant, loss date, location, and social security.</p> <p>For more information on duplicate claim flagging in Origami, we have included the Duplicate Claim Video, available at the following link: https://live-tv.origamirisk.com/OrigamiTV/Video/DuplicateClaims</p>
ATTACHMENTS/DOCUMENTS/FILES	
2.1	<p>The solution shall provide the ability for a user to attach documents/files, manage related documents/files and export documents/files. Documents shall include Word, PDF, Excel, JPEG, PNG, MP4, emails, other digital documents and video/audio files, etc.</p> <p>Bidder Response:</p> <p>Any type of electronic file can be attached to virtually any type of record in Origami. Photographs, videos, audio files, documents, emails, letters and notes may be attached to incidents and claims, or any other type of record, and may easily be organized into specific folders or categorized with client-defined labels as desired. Security rights can be configured so that only appropriate users may view specific types of attachments.</p> <p>Video files are typically stored directly within the Origami database, and are accessible via links located in the list of Attached Files related to any record. Origami can work with you to design and configure a solution to display dynamically generated links on the detail page for incidents, claims, or any other types of records (figure 50).</p>

Figure 50 - Virtually any type of electronic files can be easily attached to records in Origami.

Figure 51 - Using the “All Files” attachment link brings up a global view of attachments that allows users to delete, edit, and download various attachments. All attachments are retained in their native format and can be searched or filtered.

	The solution shall provide the ability for administrators to restrict access to documents from either a single user or group of users.
2.2	<p>Bidder Response:</p> <p>Security rights can be configured in Origami so that only appropriate users may view specific types of attachments and documents. Document access can be restricted based on the system records to which they are attached to (i.e. claims, events, contacts), location access groups (i.e. only members of a certain department or location have access to location-specific data and related documentation), or by document folder (i.e. restrictions based on categories of documents such as medical bills). Document access is managed through the administration module of the system.</p>
2.3	<p>The solution shall provide the ability to print selected attached documents.</p> <p>Bidder Response:</p> <p>Documents and attachments must be first downloaded to the local computer from Origami before they can be printed. Origami provides the ability to download an entire claim file or several attachments at one time.</p>

The solution shall provide the ability to email from the solution, selected attached documents.

Bidder Response:

The email interface of Origami allows users to both attach documents from their local computer or to attach files already contained in Origami, using the "Add Already Attached Files" button, depicted in figure 52.

2.4

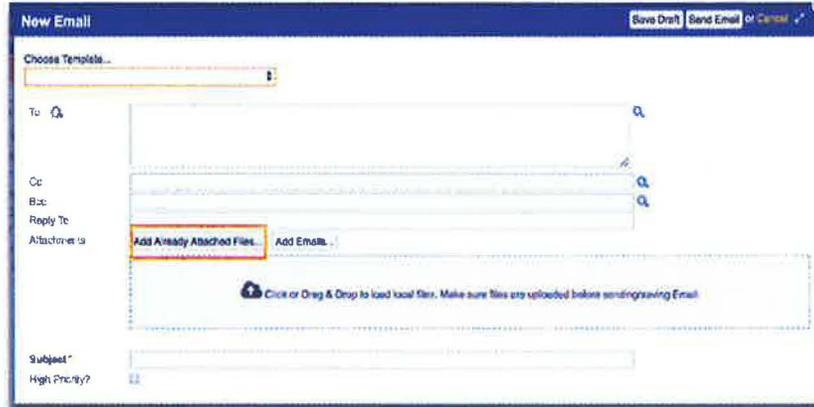


Figure 52 – For outbound emails, users can select file attachments previously uploaded to the system.

The solution shall provide the ability to sort and filter attached documents by, but not limited to, name, date attached, and document type.

Bidder Response:

Origami provides a global view for file attachments, accessible by clicking "All Files" from any system record. Users are then able to sort and filter all related document attachments using a combination of parameters, depicted in figure 53.

2.5

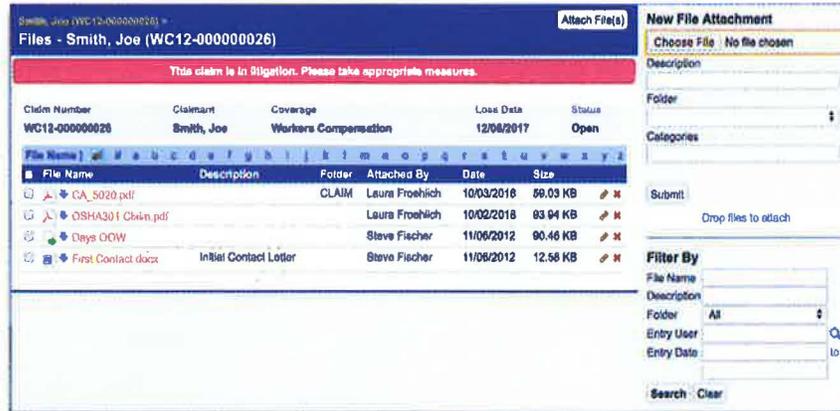


Figure 53 – File attachments can be sorted and filtered using any combination of parameters.

The solution should retain the sort order after viewing an attached document and shall only revert to default when the users exit the attachment screen.

Bidder Response:

Sorted attachments as well as filtered attachment results remain unchanged after viewing a document within the attachment screen. Filtered or sorted results are only lost after navigating away from the global attachment screen altogether.

2.6

2.7	<p>The solution shall provide a restricted or other similar setting that can be applied to documents to restrict who is allowed to view the document.</p> <p>Bidder Response:</p> <p>As described in 2.2, security rights can be configured in Origami so that only appropriate users may view specific types of attachments and documents. Document access can be restricted based on the system records to which they are attached to (i.e. claims, events, contacts), location access groups (i.e. only members of a certain department or location have access to location-specific data or documentation), and by document folder (i.e. restrictions based on categories of documents such as medical bills). Document access is managed through the administration module of the system.</p>
2.8	<p>The solution should provide a method to purge documents when a retention date is reached. This retention date is based on the type of claim and date the claim or event closed.</p> <p>Bidder Response:</p> <p>As an Origami client, all of your data is retained for the life of your contract. Archiving/purging is not necessary as significant data does not degrade performance. However, if required or desired by the State, Origami has experience working with clients to comply with their varied preferences and requirements related to retention and destruction of electronic records, or de-identification for historical tracking purposes.</p>
2.9	<p>The solution should allow for the retention date to be changed by user with specific administrative rights.</p> <p>Bidder Response:</p> <p>Origami is willing to work with the state to determine and configure document retention and destruction procedures however this is not standard functionality as most client data is retained in Origami for the life of each contract.</p>
2.10	<p>The solution should provide a method printing selected attachments related to a claim or policy without opening the attachment.</p> <p>Bidder Response:</p> <p>Users are able to email or download select attachments throughout the system without opening the attachment. However, for printing to a local machine, users would need to download the attachment locally, open the file and use the print command.</p>
2.11	<p>The solution should provide a way to sort and bookmark or mark attachments as reviewed.</p> <p>Bidder Response:</p> <p>Origami supports metadata for uploaded documents, allowing for the creation of document queues that are routed for review by designated users. As a user finishes reviewing a document in the queue, the status can be updated to reviewed and removed from the queue.</p>
2.12	<p>The solution should provide a method of bulk importing multiple documents at a time and associating them with the appropriate claim or record.</p> <p>Bidder Response:</p> <p>Origami's comprehensive document management functionality supports the workflow needs of high volume scanning shops and provides the ability to build configurable working queues, which can then be assigned to specific users. These queues are advanced filters that display documents that have been brought into the system. Scanned documents are batched and imported into Origami via a batch process and automatically assigned to the corresponding queues, based on queue filters. There is no limit to the number of different queues the State can create.</p> <p>Documents imported to Origami can be automatically routed to the appropriate queue based on any combination of defined filters such as document type, source, file name, document folder, and more. Some examples of queues include unlinked documents, medical bills, attorney letters, etc. Within the queue, users are able to review each document</p>

	<p>brought in to the system and attach it to the appropriate system record or domain before moving to the next item in the queue.</p> <p>A video demonstration is available at the following link: https://live-tv.origamirisk.com/OrigamiTV/Video/DocMgmt</p>
2.13	<p>Describe the solutions limitation on attachment size.</p> <p>Bidder Response:</p> <p>There is no limit to the size of attachments that can be uploaded to Origami. However, it is important to note that hosting is one of four components to our annual fees. Origami leverages Amazon Web Services for our hosting solutions and the total size of file attachments will be estimated for the life of the contract. Because of this, some clients opt to place an optional restriction on the size of file attachments being uploaded to Origami.</p>
<p>SECTION 111 OF THE MEDICARE, MEDICAID AND SCHIP EXTENSION ACT OF 2007 (MMSEA)</p>	
3.1	<p>The solution shall provide a method of validating the imported data.</p> <p>Bidder Response:</p> <p>Origami can provide data validations during the CMS report creation process as a majority of the report values utilize a combination of dropdown selections, fields tagged as required, and codes selected from a pop-out list. Coded, required, and dropdown fields can be managed by the State's administrative users and will be defined with Origami during implementation. These fields help enforce accurate and relevant selections during CMS reporting.</p>
3.2	<p>The solution shall provide a method of creating the MMSEA Monthly Query File in the method prescribed by CMS and exporting it to be converted using CMS' translator.</p> <p>Bidder Response:</p> <p>Origami provides the ability to create a monthly MMSEA query and filing it directly with CMS, using the State's RRE ID. Origami allows users to seamlessly create, file, monitor, and track historical submissions and responses directly within the Origami user interface.</p> <p>Users first create the query file within Origami by filtering out claims that are not Medicare eligible and by date as well as specify the day of the month it should be generated and sent to CMS. Origami will then create the query file, as defined. Once the query file is created, Origami uses an automated process to transmit it directly to the CMS FTP site.</p> <p>For query files, CMS does not provide a response unless there was at least one positive finding in the contents of the provided query file. CMS transmits any findings within 5-7 days of receipt of the query file. Origami utilizes a nightly automated process to check for any query responses on the CMS FTP site and processes the files to Origami, as needed. Once processed to Origami, a notification trigger can be defined to send emails to the State's designated users to review the claims that received a positive finding from CMS.</p>
3.3	<p>The solution shall provide a method of creating the MMSEA Quarterly Claim File and TIN file in the method prescribed by CMS and provide a method for exporting them.</p> <p>Bidder Response:</p> <p>Origami provides the ability to seamlessly create and transmit the MMSEA quarterly report file as well as to receive the TIN file provided back from CMS. Administrative users are able to configure the quarterly report schedules within the administration module of the interface. Users are then able to create CMS-111 reports for each claim within the main claim screen (figure 54).</p>



Figure 54 – From the claim record, users can create a CMS report.

Much of the information needed to complete the report will be dynamically populated from information contained in the system. Users will then be able to complete the additional report fields and specify the action type (figure 55).

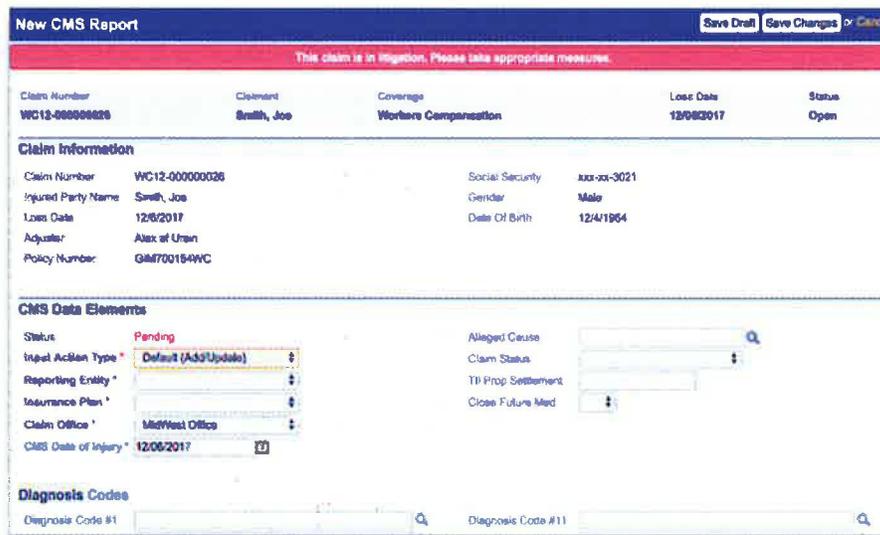


Figure 55 – A partial view of a CMS report in Origami.

Each CMS-111 claim report contains a status field that will change to “ready to submit” when all errors are resolved and the requisite information has been populated. All reports that have been created for eligible claims in the system will then be submitted to CMS, according to the submission schedule managed in the administration module. CMS reports can also be manually triggered, when needed.

Once the quarterly report has been transmitted, CMS will review the submission and provide a TIN file, if accepted and transmitted successfully. If more than 20% of the records submitted have errors, CMS will email the RRE account representative directly instead to resolve the errors and re-submit the file.

Origami utilizes an automated process to check the CMS FTP site nightly for a TIN file or any other submission response files. The files and results are processed to Origami automatically and related records are updated. Origami’s workflow tools can be further applied to CMS responses to automate any follow-ups and actions needed by adjuster users.

3.4	<p>The solution shall allow for the recording of all necessary information to comply with MMSEA.</p> <p>Bidder Response:</p> <p>Origami will interface with the State's TPA's to pull in all claims that include bodily injury or medical as well as be used to create new claims for other lines of coverage. Origami's claims module would be used to consolidate the State's claims information across all lines of coverages. As such, Origami is able to dynamically populate much of the information required for CMS reports as well as provides the additional fields required by MMSEA that can be populated by adjuster users.</p>
3.5	<p>The solution shall provide a method of importing all CMS response files and applying these responses to the appropriate records.</p> <p>Bidder Response:</p> <p>For the monthly query, CMS does not automatically provide a response unless there is a positive finding. Origami uses an automated nightly process to check for any responses provided by CMS and automatically processes them to the system, as needed. CMS generally provides a response within 5-7 days of query receipt.</p> <p>For the quarterly claim file, Origami uses automated processes to check for any errors returned by CMS, the TIN file, and any additional submission response files. Origami will then process the CMS responses directly to the system, allowing for all submissions and responses to be viewed and managed centrally in Origami.</p>
3.6	<p>The solution shall provide a method of notifying the adjusters and administrators of claims and claimants whose incomplete or inaccurate data prevents them from being submitted to CMS.</p> <p>Bidder Response:</p> <p>CMS reports in Origami include a status field that indicates whether there are errors or if the report information is incomplete. A notification trigger (workflow tool) can be created to send email reminders at the interval desired by the State to designated recipients for any reports that have a status of pending, indicated further action is required.</p> <p>Origami also provides on-screen alerts of any errors or missing data that must be resolved during report creation. Sample messages are provided below (figure 56).</p> <div data-bbox="280 1203 1344 1451" data-label="Image"> </div> <p>Figure 56 – Sample CMS report error messages displayed when incomplete or erroneous data has been provided.</p>
3.7	<p>The solution shall provide a method of notifying the adjusters and administrators of which claimants have had a response from CMS imported into the system.</p> <p>Bidder Response:</p> <p>As described in 3.5, Origami will automatically receive and upload any response received from CMS. A notification trigger can then be configured to email or assign tasks for users designated by the State when a response or positive finding is provided.</p>
3.8	<p>The solution shall provide a method or creating reports to view, verify, and quality check all MMSEA data that has been entered into the system.</p> <p>Bidder Response:</p>

Users are able to monitor all CMS reports and status within the CMS reports screen of the claims module. Responses received from CMS will be available within each report record.

RREID	Claim	Status	Adjuster	Date Of Incident	Transmitted	Applied Disposition
21349922	Alkireon, Marianne (SRS500010124368)	Ready	Stephen T Sandberg	01/01/2009		
21349922	Smith, Joe (080028579650260)	Pending	Alex of Ursin	06/15/2011		
21349922	Guerra, Jacquelyn (SRS33773060663)	Pending	Alex of Ursin	07/28/2011		
21349922	Smith, Joe (WC12-000000028)	Pending	Alex of Ursin	12/06/2017		

Figure 57 – Centrally monitor the status of CMS reports within the claims module.

Origami also checks created CMS reports for completion of all MMSEA required data fields and returns on-screen messages for additional information needed from the adjuster. Additional custom data validations can be created to ensure data entry is compliant with MMSEA requirements.

3.9 The solution shall keep a history of all MMSEA reports created by the system.

Bidder Response:

All CMS-111 historical reports created and submitted in Origami, along with any RREs received back from CMS, are available for review within the user interface.

3.10 The solution shall provide a way to track all information and perform all reporting required to comply with MMSEA.

Bidder Response:

Origami provides seamless reporting capabilities for both monthly and quarterly CMS submissions. Origami also seamlessly processes CMS responses received to the appropriate system records, providing a single place for the State to manage MMSEA reporting.

3.11 Describe the solution’s ability to upload and download data to and from CMS automatically.

Bidder Response:

Origami is able to communicate directly with CMS from the system. Origami will configure a direct interface for the state utilizing the State’s specific Responsible Reporting Entity ID (RRE ID). Origami will then be able to transmit reports directly to the CMS FTP site. Origami also uses a batch process that checks the CMS FTP site for any responses on a nightly basis and uploads them directly to the applicable record in the system.

REPORTING

4.1 Contractor shall provide a Service Organization Control 1 Report with an independent American Institute of Certified Public Accountants (AICPA) Service auditor’s reporting including tests performed and results thereof (SSAE 16 SOC1 Report). The report shall be provided to the State no later than September 1 of each year.

Bidder Response:

SSAE 16 is now obsolete and has been replaced with the SSAE 18 certification. Origami Risk holds our own independent SSAE 18 SOC II certification, covering all portions of our system and services. Origami Risk undergoes annual audits of our security controls as well as of Amazon’s certifications, as our hosting provider, by AICPA independent third-party auditors. Due to the confidential nature of our SOC 2 report, Origami can provide the results of our most recent report upon

	contract award or with execution of a mutual NDA and outside of the RFP process. Ongoing, Origami can provide our current SOC 2 report annually.
4.2	<p>Yearly, Contractor shall provide a stewardship report in conjunction with an annual stewardship meeting to discuss overall performance. There shall be no additional charges or fees associated with Contractor's attendance at the annual stewardship meeting.</p> <p>Bidder Response:</p> <p>An Origami team member is able to come on site annually for a stewardship meeting.</p>
4.3	<p>The solution should allow the scheduling of reports to be automatically run at set days and times as determined by administrative users.</p> <p>Bidder Response:</p> <p>Origami's dashboard and report scheduling capabilities are extremely flexible, allowing users to designate when, how often, and to whom a report or set of reports are generated and distributed. All tools to designate to whom and how often a report is generated are within the Origami application.</p> <p>For more details on scheduling reports, please see the following video: http://live.origamirisk.tv/OrigamiTV/Video/SchedulingReports</p>
4.4	<p>The solution should control access to standard reports based on the solutions security access rules.</p> <p>Bidder Response:</p> <p>Origami includes report folders for categorization and storage of any of the State's reports. Security can be applied to report folders and access is controlled through the Report Access Group interface of the administration module.</p>
4.5	<p>The solution should control the creation of end-user reports based on solution security access rules.</p> <p>Bidder Response:</p> <p>Through role-based security in Origami, creation of reports can be restricted to only certain roles of users and managed by the State's administrative users. An image of all the functional report permissions that can be defined for different roles in Origami is provided in figure 58, including for report creation.</p>  <p>Figure 58 – Role-based security allows the State to restrict functional permissions within the reporting module, including the ability to restrict report creation.</p>
4.6	<p>The solution should provide the ability to produce cost modeling analysis and statistical reports.</p> <p>Bidder Response:</p> <p>Origami provides the ability to run detailed loss triangle reports with full forecasting capabilities. The standard loss triangle report template creates a triangle for each grouping option selected from the report options screen, such as Major Coverage, Territory, etc. Rows in the loss triangles represent policy periods, which can be auto-generated by Origami, or pre-defined by system users. Once the loss triangle report is generated, end users see a number of options on screen to choose the averaging method and which totals to display to apply projections.</p> <p>To enable speedy analysis, the projections are applied against a copy of the initial report data stored in the database, which can be refreshed upon demand.</p> <p>Origami also provides for forecasting of reserves related to open claims in the "Open Claim Reserve Analysis" and "Open Claim Reserve Summary" standard report templates. In addition, the Claim Comparison feature within each claim</p>

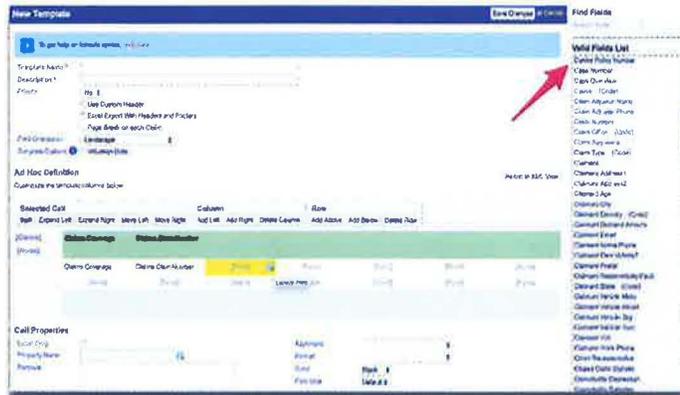


Figure 60 - Custom Report Template Designer allows users to easily create custom, on-the-fly reporting without the need for custom coding or programming skills.

Origami offers drag and drop functionality (as noted by the arrow in the screenshot above) for adding any field to a custom report by simply dragging fields from the 'valid field list' to the appropriate column, row, or cell. Users may also use the field lookup option to add fields. This provides for quick and easy reporting options, even for the most complex report needs.

One unique feature of custom templates in Origami Risk is the ability to create custom formulas. Formulas in Origami allow you to perform calculations based on the values of one or more fields, in order to present the data exactly the way you want it. These formulas carry over completely intact when reports based on custom templates are exported to Excel, preserving the full functionality of the spreadsheet if any additions or edits are applied in Excel (figure 61).

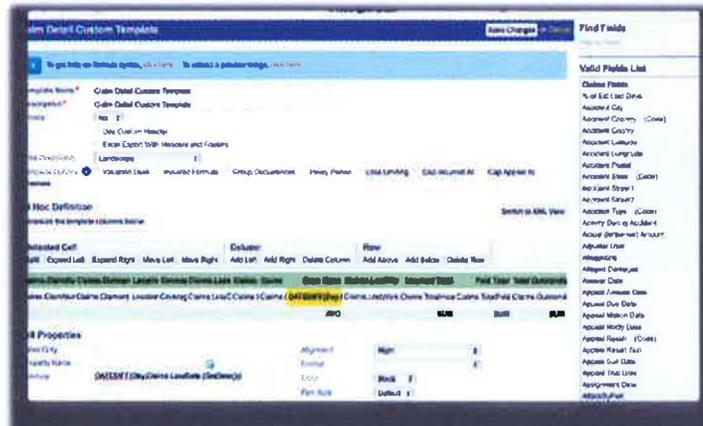


Figure 61 - Formulas in Origami allow you to perform calculations based on field(s) data

The solution should provide the capability to create an audit report from the solution history logs containing information regarding what information was last opened or edited within the solution.

Bidder Response:

4.8

As described in 1.79, Origami provides audit trail functionality as well as a claim timeline to monitor user activity including system access and modifications. As described in 1.78, Origami also provides user details and activity as a dataset available for analysis within the reporting module. Additional custom batch extracts can be configured and scheduled working with the assigned Origami client executive.

4.9	<p>The solution should produce reports that can be saved to multiple formats (e.g. PDF, Excel, etc.).</p> <p>Bidder Response:</p> <p>Reports in Origami can be printed directly from the system or exported to PDF, Word, and Excel.</p>
4.10	<p>The solution should provide the capability to schedule specific reporting jobs.</p> <p>Bidder Response:</p> <p>As discussed in 4.3, Origami's dashboard and report scheduling capabilities are extremely flexible and allow users to designate when, how often, and to whom a report or set of reports are generated and distributed.</p>
4.11	<p>The solution should be capable of producing graphical summaries (pie charts, line graphs) for statistical reports.</p> <p>Bidder Response:</p> <p>Origami can be used to produce graphical summaries of data. Some of our standard graph and chart templates include:</p> <ul style="list-style-type: none"> • Ad Hoc Claim Graph: Bar graph, line drawing, or pie chart showing one or two data points • Claim Graph: Graph showing total incurred and total paid grouped by one data point • Claim Map: Google Map showing the location of claims based on a filter. Only claims with valid address information will appear • Incurred Comparison: Comparison of incurred amounts by financial category for individual claims • Interactive Claim Graph: Interactive graph of claims financial values grouped by two data points • Location Map with Claim Totals: Google Map showing all locations with claims based on a filter. Claim totals will appear by clicking the location • Multiple Graph Analysis: Graphical view of paid or incurred broken down by three data elements • Paid Comparison: Comparison of paid amounts by financial category for individual claims • State Map: Map of the United States showing claim amounts by state. A variety of claim amounts can be displayed <p>In addition, Origami provides the ability to create customized dashboards that serve as the home screen view. Dashboards are generally comprised of widgets (i.e. graphs and other visual representations of data). Origami also provides the ability to create custom dashboard widgets, allowing users to turn any data element in Origami in to a pie graph, bar graph, line graph, or in to various styles of gauges and maps. A sample of some of the graphics possible using widgets is provided in figure 62.</p> <div data-bbox="565 1297 1214 1753" data-label="Figure"> </div> <p>Figure 62 – Example dashboard widgets that can be created to monitor claims and incidents.</p>

The solution should provide the ability to create dashboards with metrics of interests to the Risk Management Staff.

Bidder Response:

Origami also has the flexibility to create customized dashboards. Our dashboards offer customized layouts including more than 100 prebuilt, customizable dashboard widgets. Alternatively, users can create your own widgets to meet their organization's unique needs. Widgets are generally comprised of graphs or reports and offer a simple visual representation of the data displayed with ease of point-and-click configurability. Sample widgets are provided in figure 65.



4.13

Figure 65 - Origami's highly-configurable dashboards allow users to quickly analyze the data most important to them.

Dashboard layouts can be added or deleted using point-and-click menu options with a variety of column and panel views. Drag-and-drop functionality is also available for customizing your layout. Dashboards can be unique to one individual or shared across a team or organization. When shared across a team or organization, user access rights are invoked to display only that data to which they have access. Dashboards can also be easily downloaded, emailed, or printed through simple point-and-click options within the dashboard view.

Origami also provides clients with the ability to create custom dashboard widgets on the fly using our built-in widget building wizard, depicted in figure 66.

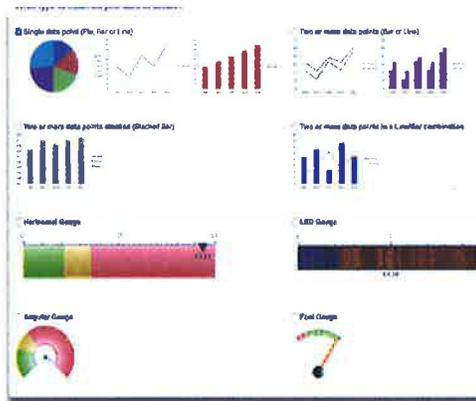


Figure 66 - Origami includes a widget wizard, used for creating custom widgets from any data elements.

4.14	<p>The solution should provide for report group notifications and electronic mailing to specific users.</p> <p>Bidder Response:</p> <p>Reports and dashboards in Origami provide full scheduling and electronic distribution capabilities. Administrative users can also create report packages which are files containing a sequence of reports or dashboards. Any report can be scheduled for automatic distribution using either defined dates or using set intervals (i.e. every two weeks) and to any email addresses and users.</p>
4.15	<p>The solution should provide the user control over layout decisions such as field arrangement, column width, label text, font size, line spacing etc.</p> <p>Bidder Response:</p> <p>Both the ad-hoc report designer and custom template designer discussed in 4.7 provide users the ability to control report layout elements including use of custom headers, field arrangements, label text, label format, label color, font size, use of cell alignment, and more.</p>
4.16	<p>The solution should provide the ability for data on reports to be grouped or sorted by any data element.</p> <p>Bidder Response:</p> <p>Reports in Origami can be filtered and grouped using any data element contained in the system (figure 67).</p> <div data-bbox="477 898 1284 1066" data-label="Image"> </div> <p>Figure 67 – Reports can be grouped using any combination of data elements such as by location, claim type, dates, and more.</p>
4.17	<p>The solution should allow for statistical analysis and comparison of data over time periods between demographic groups, etc.</p> <p>Bidder Response:</p> <p>As discussed in 4.16, groupings can be created using any data element in the system including on any known claimant demographics or time periods, allowing for the comparison of report data across time periods or other groupings. Reports can be grouped by as many parameters as desired by the State.</p> <div data-bbox="542 1402 1219 1717" data-label="Figure"> </div> <p>Figure 68 - Origami also includes standard widget templates for comparing various data elements year over year.</p>
4.18	<p>The solution shall provide the ability to select a specific record from the list to drill down to successively greater levels of detail.</p>

Bidder Response:

Both reports and dashboards in Origami have drill down capabilities—from the summary level to individual details to the record itself. For example, a claims summary report (figure 69) configured with grouping by loss date quarterly displays a complete report with quarterly and overall counts and totals, as expected. The quarters are listed as hyperlinks.

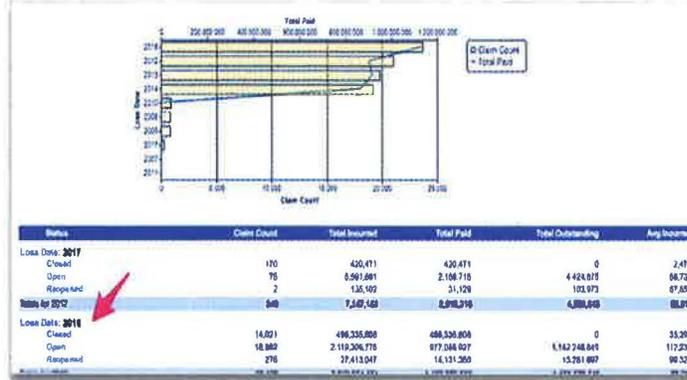


Figure 69 - Summary reports have hyperlinks which allow users to drill-down to detail reports.

Clicking any of the hyperlinks above launches a new Origami reporting window (figure 70), which displays a list of the Claim records with Loss Dates within the particular quarter.

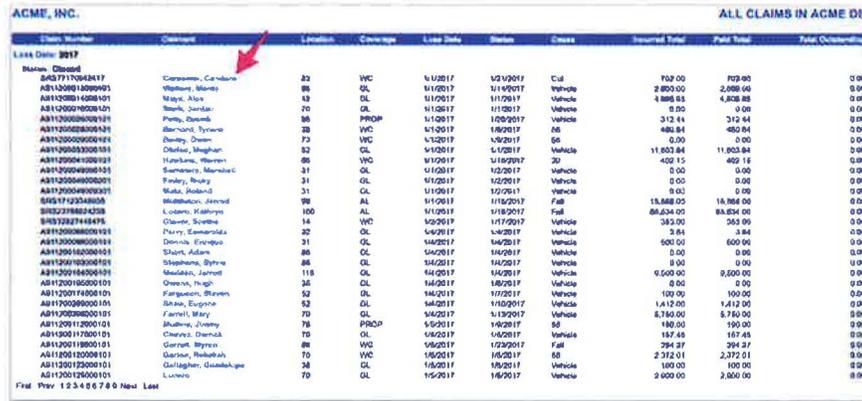


Figure 70 - Detail reports include hyperlinks to allow users to drill-down to the record level.

DIARY/TASKERS

The solution shall have a diary or task calendar type function to remind users of tasks that must be completed.

Bidder Response:

5.1

Origami includes a robust and highly configurable claims module that allows users to configure all associated tasks (diaries) and workflows for a claim file. Tasks can be created manually or automatically created via rules-driven workflow. Triggers can be based on data entered into the system (i.e. claim is now in litigation) or defined thresholds (i.e. claim has not been updated in more than 30 days).

All diaries are maintained and viewable from the claim record or in an audit trail. Due and overdue diaries are also displayed on each user's dashboard. An optional configuration setting Origami can generate a daily email to system users with their open diaries, including a link directly to each diary. Users are also able to view their assigned tasks within

a calendar view (figure 71) in Origami or create a calendar feed with external programs such as Google Calendar and Outlook.



Figure 71 -- Task assignments can be viewed within a calendar and synced with external calendar programs.

The diary/task calendar function should have a method of creating diaries/tasks based on administrative users defined business rules.

5.2 Bidder Response:
 Data entry events can be created on any data type in the system allowing the State's standard practices to be incorporated into the system. These events can trigger one or more actions from sending email/text notifications to creating/assigning tasks to generating complex reports. Tasks can be routed to one or more individuals to allow for either straight rule-based or parallel routing or can be daisy chained for sequential routing and can be triggered by any defined system activity. There is no limit to the number of actions that can be triggered as a result of a system change (i.e. new claim created).
 Tasks can also be created using notification triggers which, similar to data entry events, rules are set using the query tool. However, instead of firing upon a system action such as upon creation of a new claim, Origami runs the query nightly against the database to determine which records match and then performs the corresponding notification, such as creation of a task or email. This allows for system inactivity to trigger automated actions.

The solution should have a method of auto creating diaries based on a records success or failure in the creation of the MMSEA Query or quarterly claims file export and CMS response file imports.

5.3 Bidder Response:
 As discussed in 5.2, a data entry event can be created to assign a new task to specified users based on system activity, including for any report transmission issues (i.e. success, errors, or incomplete) as well as for any CMS responses processed to Origami.

The solution should have a method of notifying supervisors if their staff do not complete diary items within a specified number of days.

5.4 Bidder Response:
 This requirement can be met in several ways, using Origami, including:

- A dashboard widget can be created for the supervisor that lists overdue tasks, by adjuster.
- A notification trigger can be created to send email reminders for overdue tasks. The recipients and content of these notifications can be configured by the State through the administration module.

	<ul style="list-style-type: none"> A report can be created and scheduled that contains a list of all overdue tasks and links to the task or claim record in Origami.
5.5	<p>The solution should have a method of marking a diary item as complete.</p> <p>Bidder Response:</p> <p>The options available within the task record in Origami is provided in figure 72, including a button to close the task.</p> <div data-bbox="1187 405 1511 646" data-label="Image"> </div> <p style="text-align: right;">Figure 72 – Origami includes a close task button used for indicating completion.</p>
5.6	<p>The solution should have a method of bulk reassigning diaries.</p> <p>Bidder Response:</p> <p>The claim module in Origami includes bulk action capabilities for reassigning adjuster user workload. Using this function, the State can filter claims using any combination of data elements and select claims to be reassigned to a new adjuster. The State will also be able to specify whether tasks for the selected claims should additionally be reassigned to the new adjuster. Alternately, a batch process can be created for bulk updates of tasks via the administration module. The batch process can be used if only tasks are being updated to a new user without modifying the claim adjuster.</p>
5.7	<p>The solution should have a method to reassign a single diary.</p> <p>Bidder Response:</p> <p>A single task can be reassigned by editing the record and changing the task owner to a different user before saving (figure 73).</p> <div data-bbox="597 1178 1198 1612" data-label="Image"> </div> <p style="text-align: center;">Figure 73 – By editing a task, users are able to modify all associated fields, including the owner and due date.</p>
5.8	<p>The diary entry should provide a link to the claim file or the record it references.</p> <p>Bidder Response:</p> <p>All tasks in Origami include an orange hyperlink back to the originating claim or other system record (figure 74).</p>



Figure 74 – By clicking the orange hyperlink within a task, users are taken back to the main claim record.

The solution should allow for filtering/sorting diaries based on, but not limited to, due date, completion status, related claim, etc.

Bidder Response:

Origami provides several ways to view diaries in the system and each view allows for filtering and sorting using various fields including due date, status, claim, and more.

- For task reports, any combination of filters can be applied to restrict the data contained in the report. All report data is sortable using any combination of data elements in the system.
- Dashboard widgets used for task tracking can be sorted and filtered using any combination of data elements in the system. Like reports, they can be exported to Word, PDF, and Excel as well as scheduled and distributed via email for routine review and analysis.
- The global task view (figure 75) within a claim record provides an on-screen list of all tasks for that claim record. The results can be sorted using any data elements in the system and filtered using on-screen tools. A filtered and sorted task list can then be exported to Excel or PDF.

5.9

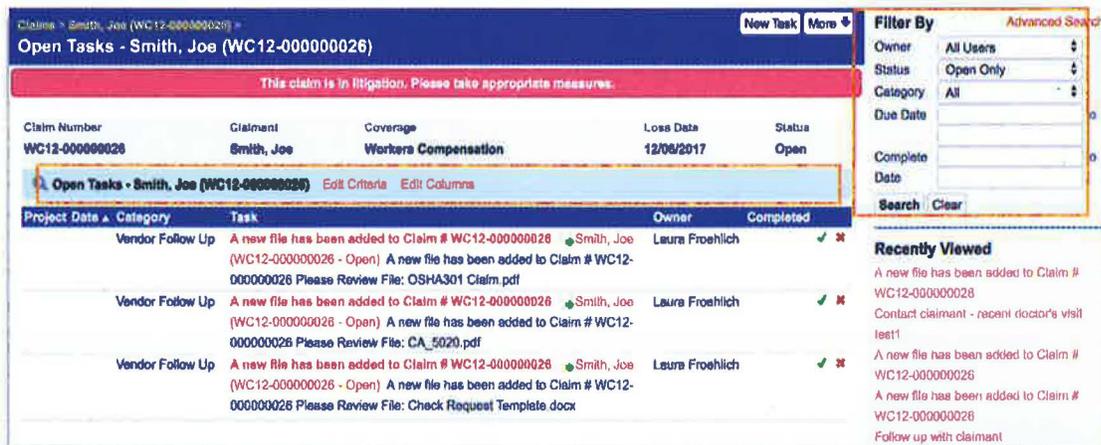


Figure 75 – Each claim record includes a global task screen that allows for filtering and sorting using any data elements.

5.10

The solution should provide a method for managers to review their subordinate's diaries.

Bidder Response:

This can be accomplished in a number of ways in Origami, including:

- A dashboard widget can be created listing subordinates' tasks. The tasks can be further filtered for a certain date range or overdue value. The widget can link back to the task and claim record in Origami for additional detail.
- A report can be created that lists subordinates' tasks.
- A notification trigger can be created to email the supervisor with any details about their subordinates' upcoming or overdue tasks.
- Supervisors can have a tasks module that allows for a global view of all tasks, searchable by owner, status, due date, and more (figure 76).



Figure 76 – Supervisors can have a global task view for all claims that provides the ability to search all tasks by status, owner, due date, and more.

5.11

The solution should provide a method of bulk deleting diaries for a particular user or group of users.

Bidder Response:

To prevent accidental task deletions, Origami is happy to work with the State to identify tasks that need to be deleted in bulk. The Origami client executive has the ability to bulk delete tasks directly within the database.

5.12

The solution should provide a method of bulk deleting diaries for a particular day or range of tasks.

Bidder Response:

As mentioned in 5.11, Origami's service team is happy to work with the State, as needed, to identify tasks to be deleted in bulk. To prevent accidental task deletions, this functionality is not provided to users directly within the user interface.

5.13

The solution should provide a method of emailing diaries.

Bidder Response:

As discussed in 5.1, an optional configuration setting in Origami can generate a daily email to system users with their open diaries, including a link directly to each diary.

POLICIES

6.1

The solution should determine based on funds expended and/or organizational division and/or claim type and event date, which insurance policy is in force for a given claim.

Bidder Response:

Using custom data validations, Origami can automatically populate the insurance policy in effect during claim intake based on defined rules such as for various lines of coverage, claim type, event date, and other data elements populated during claim intake. Custom data validations are created through the administration module and rules can be maintained and created by the State's administrative users, as needed.

The solution shall allow for layers of coverage and shall have a method of relating layers of coverage to each other.

Bidder Response:

Alongside the policy module in Origami, users also have the ability to build policy programs that relate policies and coverages to one another. Using programs, users can create visual policy towers for various coverage programs. Users can view layers of coverages (i.e. policy towers) currently in effect or model policy towers for coverages being considered during renewals. Policy programs also support tasks, notes, emails, contacts, and file attachments. A view of a policy program in Origami is provided in figure 77. A video demonstration of this functionality is available at the following link: <https://live-tv.origamirisk.com/OrigamiTV/Video/PolicyPrograms>

6.2

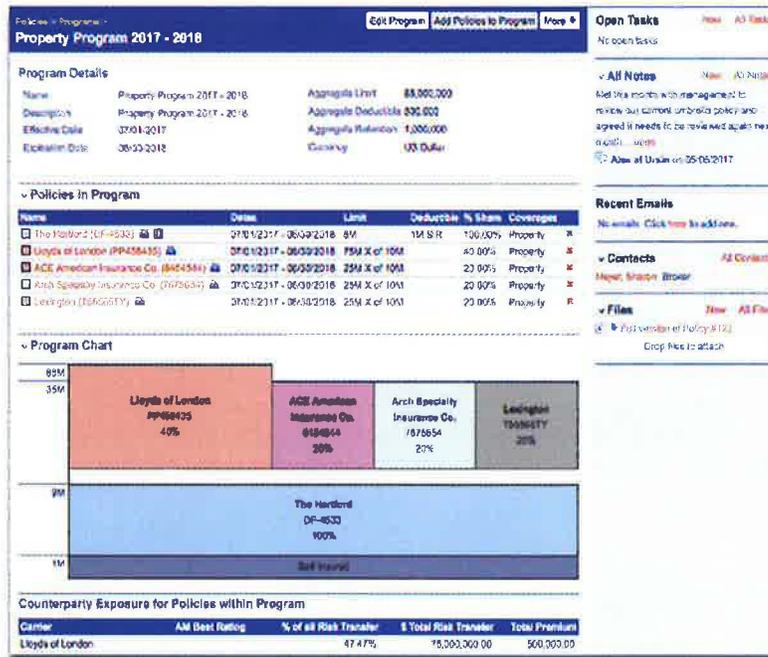


Figure 77 – Users are able to relate layers of coverages and create policy towers using programs within the policy module.

6.3

The solution shall have the ability to track the following, but not limited to:

- a. Policy name;
- b. Issue date;
- c. Policy number;
- d. Review date;
- f. Policy status;
- g. Renewal date;
- h. Premium;
- i. Company name, address, phone number;
- j. Effective date;
- k. Claims payment;

- l. Expiration date;
- m. Primary policy;
- n. Cancel date;
- o. Claims made coverage;
- p. Recoveries;
- q. Broker name and contact information.

Bidder Response:

Origami offers robust policy management features that allows users to track all policy details including type of coverage, policy dates, insurer, limits, premiums, claims made, carrier information, policy documents, and any other data element needed to support the State by leveraging Origami's flexible fields and forms (figure 79). Certificates can be attached to each policy in Origami, providing centralized storage and tracking for all of the State's coverages. Origami's policy module also provides in-line analytics for erosion, gaps, and overlaps (figure 78). Using policy data in conjunction with Origami's workflow tools, many of the State's renewal processes and reminders can be automated.

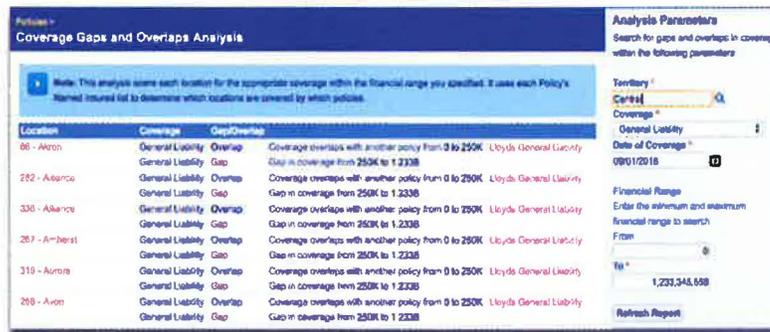


Figure 78 – The policy module includes in-line analysis of coverage gaps and overlaps.



Figure 79 – A partial view of a sample policy record in Origami.

The solution shall provide a method for showing how many claims and how much funds were applied to a particular policy.

Bidder Response:

The main policy screen in Origami shows all claims filed under each policy and tracks the financials across all related claims and provides links to each claim (figure 81). Origami also provides in-line analytics for evaluating policies including an erosion graph, depicted below. Origami's reporting tools can also be used for more detailed claims and policy analysis (figure 80).

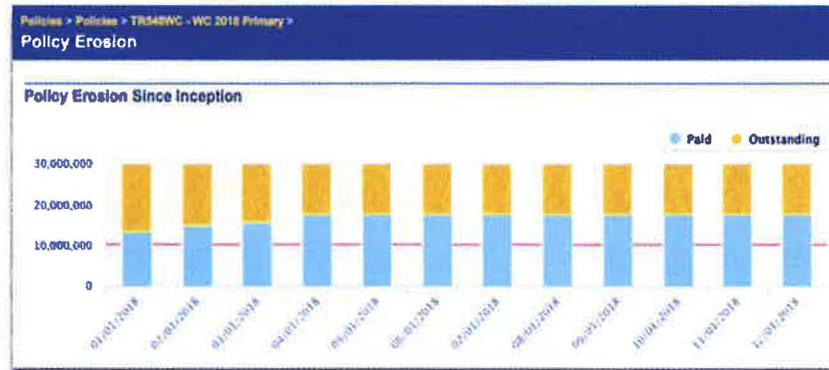


Figure 80 – Origami includes in-line policy erosion analysis using financial data from related claims.

6.4

Financial Summary			
Broker Fees	Auto	Crims	Total Premium
0.00	0.00	0.00	750,000.00

Financial Details								All Financial Details
Invoice #	Policy Number #	Carrier	Date	Description	Category	Location	Amount	
	TR548WC	Travelers	04/08/2013	Initial Premium	Premium for Workers Compensation		7,500,000.00	
	TR548WC	Travelers	01/01/2017	Premium re-negotiated.	Premium for Workers Compensation		-6,750,000.00	

Claim Statistics		
Count	Total Incurred	Total Paid
5,809	96,351,957.14	55,988,585.00

Recent Claims								All Claims
Claim Number	Claimant	Location	Status	Coverage	Carrier	Loss Date	Report Date	Total Incurred
SRS13622567988	Morsino, Carlton	5 - Little Rock	Open	Workers Compensation	Chubb	03/13/2018	04/10/2018	1,817.00
SRS23577381673	Wilson, Joe	6 - Pine Bluff	Closed	Workers Compensation	Chubb	03/12/2018	04/09/2018	1,938.00
SRS94895069542	Home, William	6 - Pine Bluff	Open	Workers Compensation	Chubb	03/12/2018	04/09/2018	76,033.00

Figure 81 – The main policy record in Origami also displays claims for each policy and provides a financial summary.

6.5

The solution should provide the ability to store digital files related to the policy. This includes, but not limited to, the ability to save the text of emails, digital documents, digital photos, and video/audio files.

Bidder Response:

Policy records in Origami support file attachments including documents, images, and video/audio files; outbound emails; tasks; notes; and contacts. Tasks, notes, and emails can be created directly from the policy screen.

6.6

The solution shall provide a way to search the policies based on, but not limited to, policy name, policy number, policy status, effective date, expiration date.

Bidder Response:

Policies in Origami can be sorted, filtered, and advanced searched using any combination of data elements in the system, including policy name, number, status, effective dates, and expiration dates (figure 82).

Policy Number	Description	Coverage	Layer Type	Carrier	Effective Date	Limit	Deductible
TR548WC	WC 2018 Primary	Workers Compensation	Primary	Travelers	01/01/2018	1M per claim	25K per claim
GL-120291	General Liability 2018	General Liability	Primary	American Interstate Insurance Company	01/01/2018	250K X of 25K per claim	25K per claim
TRAV-WC-10291	Travelers Workers Compensation	Workers Compensation	Primary	Travelers	01/01/2018	800K per claim	10K per claim
TRAV-WC-01924	WC 2018 Primary	Workers Compensation	Primary	Travelers	01/01/2018	800K per claim	200K per claim
TRAV-GL-103945	Travelers GL Primary	General Liability	Primary	Travelers	01/01/2018	1M per claim	25K per claim
TRAV-GL-102911	Travelers General Liability	General Liability	Primary	Travelers	01/01/2018	1M per claim	25K per claim
TRAV-AL-102918	Travelers Auto Liability Primary	Auto Liability (3rd Party)	Primary	Travelers	01/01/2018	1M per claim	25K per claim
TRAV-AL-103029	Travelers Auto Liability	Auto Liability (3rd Party)	Primary	Travelers	01/01/2018	1M per claim	25K per claim
AIG-AL-102921	AIG Auto Liability	Auto Liability (3rd Party)	Primary	American International Group	01/01/2018	1M X of 0.00 per claim	25K per claim
AIG-WC-10991	AIG Workers Compensation	Workers Compensation	Primary	American International Group	01/01/2018	per claim	10K per claim
LM-GL-876509	Liberty Mutual General Liability	General Liability	Primary	Liberty Mutual	01/01/2018	1M per claim	25K per claim
UN-93745-AL	Unon Auto Liability Primary	Auto Liability (3rd Party)	Primary	Unon Insurance Company	01/01/2018	1M per claim	25K per claim

Figure 82 – The policy module includes a listing of all policies that can be filtered, searched, and sorted.

6.7	The solution should provide a method of restricting which users can view policies.
	<p>Bidder Response:</p> <p>Like all other areas of the system, access to Origami’s policy module can be restricted using role-based security (i.e. view, edit, create permissions). Additionally, the State can configure several different views and levels of access to policy data for various employees or groups.</p>
6.8	The solution should provide the ability to clone existing policies and then modify them for ease of policy setup.
	<p>Bidder Response:</p> <p>Within each policy, users have the ability to renew the policy with the click of a button. Using the renew policy functionality, a new policy record is created that clones existing policy values that can then be updated and saved – minimizing the time spent re-keying policy details during renewals. Users are also able to select the specific data elements to be copied from the original policy to the renewed policy record.</p>
6.9	The solution should identify and alert Risk Management to approaching expiry of policies with reports, dashboards or automated email notifications.
	<p>Bidder Response:</p> <p>The policy data contained in Origami, in conjunction with workflow tools, can automate many of the processes around policy expiration and renewals. A notification trigger can be created for any policies expiring within the next three months (or any other interval desired by the State) that triggers a number of defined system actions for expiring policies including email notifications with any policy details to recipients determined by the State, report generation and email distribution, task creation and assignment, creation of a new note, and more (figure 83).</p>

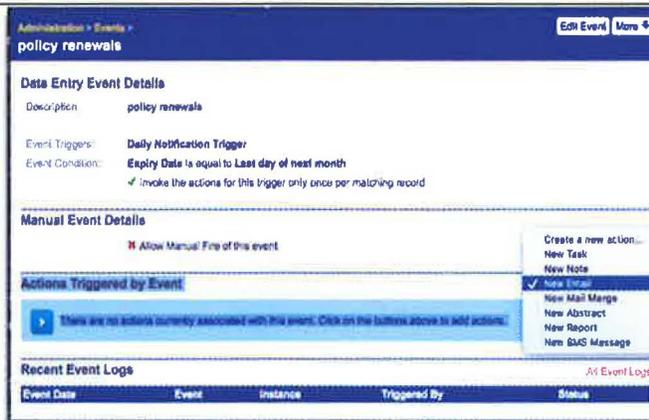


Figure 83 – Notification triggers can be created to automate reminders for expiring policies.

IMPLEMENTATION

Contractor shall manage the overall implementation process, including scheduling and leading meetings, communicating with the team, follow up documentation, and maintaining the project schedule through the Go-Live date (July 1, 2019).

Bidder Response:

Origami's unique implementation methodology emphasizes speed and flexibility and is performed entirely by our personnel. It is founded on an Agile project management methodology and iterative processes to configure your unique system needs. These contemporary tenants are the foundation of our ability to deliver better products and more accurate implementations in a fraction of the time of our competitors.

7.1

We approach each project as a partnership between Origami and our client. Because of this, we do not use a standard project template, rather we approach each project differently based on client needs and contract terms. Our project schedules are customized based on scope, timeline, and resources. While every project is different, one factor is consistent: Origami's effective planning phase results in consistent and on-time delivery. All products and services provided throughout implementation and the duration of the contract will be provided directly by Origami personnel.

During implementation, we will configure Origami for use including configuring system settings, loading data, training users, and other work specified in the contract. Origami will manage the overall implementation process, including scheduling and leading meetings, communicating with the team, follow-up documentation, and maintaining the project schedule through the Go-Live date. Your provision of timely and accurate specifications, direction, and feedback is essential to the success of the implementation process and timeline.

Our project plans will identify responsibilities for Origami as well as those inputs needed from the State. The assigned Client Executive will oversee our support team, which includes specialists in data conversion and integration, system configuration, and user training. We will utilize proper change control documents to keep track of iterative decisions made by the team throughout the process.

Since much of the system is configurable (without the need for custom development), it allows our team to begin the build phase before all design decisions have been completed. Also, we will work with you to set project priorities and the critical path. This allows you to start using aspects of the system before the project is even complete.

7.2

- At a minimum, the following system configurations must be complete on the Go-Live date (July 1, 2019):
- Configure up to 8 default dashboards using standard dashboard widgets of the solution.
 - Insert State of Nebraska's organization pyramid.
 - Configure twenty (20) policy form layouts for each fiscal year dating back to 2010 through present.
 - Configure State of Nebraska Certificate of Insurance template.

	<p>e. All existing claims, associated notes and attachments must be uploaded into solution and reviewed for accuracy.</p> <p>f. Claims administration workflow must be fully functional, including the ability to open and manage new and existing claims.</p> <p>g. All required specification of this RFP must be functional by the Go-Live date.</p> <p>Bidder Response:</p> <p>Origami's client executives will work with the State to complete all of the milestones listed. Each item has been included in the sample project plan provided in 7.7.</p>
7.3	<p>Contractor shall receive all run in information and upload such data into the solution from Risk Management's current claims management system (RiskConsole), workers' compensation data from Risx-Facs and state insurance claim data from Origami.</p> <p>Bidder Response:</p> <p>Origami staff have vast experience migrating data from legacy systems to Origami, with nearly 10% of all our implementations involving a RiskConsole migration. We would work with the State to define the requirements and request an initial full data extract from your existing source(s) of information. Once we have the initial cut of data, we would work on developing and validating the conversion routine and running analysis on the data provided in conjunction with the your project staff. When everyone is confident the conversion process is correct, we would schedule the final extraction from the existing system(s) and cutover to Origami in a live environment. This is the same process, on a smaller scale, that we would use to convert the current claims on an ongoing basis into Origami.</p> <p>Origami has experience with all of the claim sources listed, with two of them being actual clients of Origami. Specifically, we have built a tool designed to streamline the TPA or Carrier claim update process after the initial migration, which includes full mapping (fields and codes), exception handling, scheduling, and financial balancing. Origami performs a large number of data validations when updating data from third parties. Control totals are verified to make sure the data file was received intact. Each claim or transaction must pass a list of standard data checks. Coded fields must have a valid code mapping in place or the claim will be moved into the exception list. Origami also supports custom data validations in addition to the standard data checks. Data exceptions are resolved before the data is updated in the system.</p> <p>For more information on data updates in Origami, please view the video at the following link: https://live-tv.origamirisk.com/OrigamiTV/Video/Update</p>
7.4	<p>Contractor shall ensure the accuracy and completeness of the run-in data.</p> <p>Bidder Response:</p> <p>As mentioned in 7.3, Origami checks all incoming data from external systems against control totals to ensure we are loading accurate files. From there, we will run the data through a series of data validations, both standard and/or any client-specific validations. Once these checks are passed, the data will be run through the conversion process. Origami also provides our customers with a number of trending reports and analytics to monitor their data and ensure its accuracy (figures 84 and 85).</p>

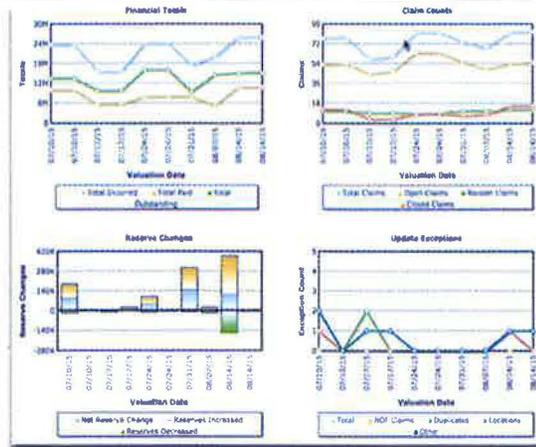


Figure 84 – Origami runs a number of standard data validations before updating production data from third-party sources.

Statistic	05/14/2015 Valuation	Difference from previous	Average of Last 10	Max from Last 10	Min from Last 10	05/14/2015 Valuation	06/07/2015 Valuation	07/21/2015 Valuation	07/24/2015 Valuation
Open Claims	55	0	54.10	64	45	55	40	58	64
Reopened Claims	12	0	10.40	12	9	12	11	11	9
Closed Claims	16	0	9.00	16	4	16	8	7	9
Total Claims	83	0	0.00	0	0	83	68	74	82
Amount Incurred	25,975,398.86	0.00	21,601,025.55	25,976,398.86	15,505,000.27	25,975,398.86	19,000,248.99	17,486,208.56	21,146,508.46
Amount Paid	10,880,369.76	0.00	8,318,209.87	10,880,369.76	5,402,811.00	10,880,369.76	5,402,811.00	6,087,243.80	8,063,796.64
Amount Outstanding	15,095,029.10	0.00	13,281,815.68	16,093,159.82	9,398,564.78	15,095,029.10	14,596,436.99	9,398,964.78	16,083,159.82
Reserve Increases	1,535.00	0.00	0.00	0.00	0.00	1,535.00	20,206.32	153,748.30	55,553.37
Reserve Decreases	0.00	0.00	0.00	0.00	0.00	0.00	13,514.51	2,783.92	7,689.12
Net Change in Reserve	1,535.00	0.00	0.00	0.00	0.00	1,535.00	6,891.81	150,964.47	47,864.25
Claims Not on File	0	0	0.00	0	0	0	0	0	0
Duplicates Autofound	0	0	0.00	0	0	0	0	0	0
Duplicates Flagged Manually	0	0	0.40	2	0	0	0	0	0
Location Code Exceptions	0	0	0.20	1	0	0	0	0	0
Other Exceptions	1	0	0.60	2	0	1	0	0	0

Figure 85 – Origami provides on-screen totals and summaries for incoming data.

The solution shall be tested prior to the Go-Live date to ensure it is operational and functional. Testing shall be done within two (2) weeks of the Go-Live date to allow sufficient time for problem resolution, changes, and refinements. Testing shall include, at a minimum, system functionality, workflow, load testing, interfaces and import/export capabilities, and internal and external security.

Bidder Response:

7.5

Origami recommends an iterative testing approach for all implementation aspects. This allows for more frequent feedback and incorporation as new features and elements are configured to the State's specifications. This also provides the State with the opportunity to request tweaks and modifications to configurations as new elements are deployed for testing and use. As users begin to get a better feel for the product, there will be additional opportunities for enhancements to the deployment of the system. Your Origami professional services team will work with you on the most effective way to test the system and what areas require the most testing. Of course, we will fully test any configuration before releasing it to you for further testing and acceptance and prior to final go-live.

Contractor shall provide onsite training of internal users prior to the system implementation.

Bidder Response:

7.6

From a training perspective, it is important to note first and foremost, Origami is incredibly easy and intuitive to use. We focus specifically on a simplified, consistent user-interface when building each module and enhancement. Most of our clients are able to pick it up and start running with a minimum or even no introduction at all. We are confident that if you have this discussion with the references provided you will find this to be a shared experience across all of our clients. However, training is certainly critical to your success and Origami employs multiple levels of engagement in this area to ensure you are fully functional in our application.

	<p>That being said, we are fully aware that with a complex organization like the State of Nebraska, a more formal training plan will need to be developed to ensure that users at all levels have the proper training on how to execute the tasks they need to within the application.</p> <p>Origami employs a unique “active-learning” methodology throughout our implementation process to ensure our clients are informed and familiar with the application as key aspects and modules are discussed. We have learned the earlier we provide guidance (from day one) on how the system functions, better and more informed decisions can be made on design and solution delivery. We engage our clients with each working meeting and provide video and online training for each subject being discussed as we collaborate on agenda topics. We have discovered this not only speeds up and improves the quality of implementations, it also provides a substantially more skilled client prior to go-live in our application.</p> <p>Our clients are also able to access Origami Risk TV, which provides how-to video demonstrations for most key features of the system. As a recently designed, pure web application, Origami is much more intuitive than most claims administration systems. With the combination of active learning through the implementation process and online video help for most modules and functions, Origami has been able to consistently achieve a significant level of aptitude prior to go-live training with the majority of our clients. This allows us to cover more solution-specific topics during formal training. Instead of explaining how to do something, we can explain how the system will work specifically for you.</p> <p>We have included a body of hours in our proposal to support formal training. This training is tailored to your users and covers all applicable features. Our approach to training is to design and plan training for each group of similar users. This allows us to customize the training to meet the specific use cases and workflow by audience. We will work with your project team to identify users and group them by role and use of the system. We use this information to first design the security parameters for each group of users, and then to outline the training requirements by workflow and then by specific module or feature of Origami. Our draft plan is refined with your input and finalized.</p> <p>Origami provides on-site and webinar style trainings regularly. We recommend starting with an initial on-site “System Basics” training session, followed 30 to 60 days later by an advanced training once the team has had a chance to use the product and accumulate a few questions and comments. Training will be tailored to your users and cover all applicable features. Training documentation and follow-up material will serve as a user reference after training has been completed. In addition to initial training, we will offer quarterly training sessions to cover new features that have been recently released.</p>
7.7	<p>Provide a complete implementation plan and schedule that includes consideration for a phased approach, review of system and data, data mapping and conversion, development and testing, training and final implementation for a Go-Live date of July 1, 2019.</p> <p>Bidder Response:</p> <p>Upon project kick-off, Origami will work with the State’s project team to develop a complete project schedule/plan. This will include a detailed breakdown of tasks required by both Origami and the State. Based on our experience with projects of similar scope of complexity, and due to the July contract expiration with RiskConsole, we anticipate a phased implementation approach with a 2 to 4 month migration and implementation phase for the RiskConsole data with another 2 to 4 month phase to complete the remaining items in the statement of work.</p> <p>It is recommended that the State inform Ventiv of the potential change and set the expectation for delivery of the data extract including timeline, required delivery dates, and identifying any potential costs for providing the extracts to the awarded vendor a minimum of two times (done at varying intervals to ensure all data entered is migrated to the new system). Timely data extracts from Ventiv would be the greatest contingency in meeting the requested implementation timeline.</p> <p>We are also recommending a phased approach with the RiskConsole items going live first and other items in the statement of work following. Since much of the system is configurable (without the need for custom development), it allows our team to begin the build phase before all design decisions have been completed. Also, we will work with you to set project priorities and the critical path. This allows you to start using aspects of the system before the project is even complete.</p>

Below is a high-level project plan including durations, deliverables, and key-tasks and stakeholders. Please note that this is a sample project plan and a more detailed discussion will be required to develop the final plan.

Deliverable	Typical Duration
Kick off Meeting: <ul style="list-style-type: none"> Establish working roles and communication process; Identify critical path items that require immediate action; Designate follow up tasks for first 2 weeks of project for all parties. 	Kick-off meeting conducted within 1-2 weeks of contract commencement number of other preliminary tasks.
Working Meeting - on-site with phone/web follow-up: <ul style="list-style-type: none"> Meetings with key stakeholders from each user profile, to breakdown data requirements for fields, codes, reports, etc. 	Expected within 2 weeks after kick-off meeting above.
Analysis and design decisions reviewed and confirmed: <ul style="list-style-type: none"> Results of Working meeting and subsequent discussions are reviewed and finalized by the State's Lead and Origami for system configuration and data mapping including users, locations, policies, codes, incident entry forms and claim screens for each coverage. 	Expected within 3-4 weeks after Working Meeting above.
First Pass of general configuration: <ul style="list-style-type: none"> Includes claim/incident screens, codes, locations, workflows, hierarchies (i.e. the State's pyramid), policy forms, policies, etc. The system configuration is an iterative process, so as the implementation progresses, the State will be testing and providing feedback to ensure a successful implementation and roll-out. 	Expected to be complete within 4-6 weeks after analysis and design decisions above. Ongoing testing and configuration will continue over the next 4-8 weeks .
Origami Risk receives the Historical data for conversion.	Expected to be complete within 2-4 weeks of project commencement.
Initial conversion of Historical data to match up with Analysis and Design decisions above.	Expected to be complete within 6-8 weeks of receipt of complete and accurate data.
Origami Risk receives the TPA Claim and Transaction data for conversion.	Expected to be received within 4 weeks of project commencement.
Initial conversion of the TPA data to match up with Analysis and Design decisions above.	Expected to be complete within 6 weeks of receipt of complete and accurate data.
Origami Risk receives the file layouts and transmission information for any Data Interfaces (i.e. Contacts Information, Employee/HR, Exposures, etc.)	Expected to be complete within 10 weeks of project commencement.
Origami Risk will develop the Interfaces based on the file layouts provided by Client.	Expected to be complete within 6 weeks of receipt of each file layout requirements.
Report configuration Decisions: <ul style="list-style-type: none"> Client lead and Origami establish initial list of reports and dashboards to pre-configure for immediate use by users. 	Expected to be complete within 20 weeks of project commencement.
Pre-Configured Reports and Dashboards: <ul style="list-style-type: none"> Initial list configured for testing and use 	Expected to be complete within 4-6 weeks of Report configuration decisions above.
User Rollout & Training: <ul style="list-style-type: none"> Origami team will work closely with the State's to construct go-live plan, stakeholder communication, change management and training documentation. 	Expected to commence within 22-24 weeks of project commencement.
Go-live Activities	Expected to commence within 24 weeks of contract signature.

7.8	<p>Contractor shall assist Risk Management with creating necessary workflows in the solution for the Tort/Miscellaneous/Contract Claims Processes.</p> <p>Bidder Response:</p> <p>Throughout the proposal, we have described various workflow tools that can be used to incorporate the State's business processes in to the system. These tools allow for the automation of various actions using rules for system activity..These tools include data entry events, notification triggers, mail merge documents, and data validations. The State's dedicated Origami service personnel will work closely with your team during implementation to configure claims processing workflows for different coverages using these automated tools. Additionally, the State's designated administrators will be able to configure and modify rules-driven workflows through the administration module ongoing.</p>
7.9	<p>Describe additional support that will be provided to Risk Management after implementation.</p> <p>Bidder Response:</p> <p>We pride ourselves on customer satisfaction and consistency. The service team who supports you during your implementation is the same team who will support you going forward. This ensures you have a dedicated team that knows you, your business, how you use the system today and your plans for tomorrow.</p> <p>Origami's service professionals not only have the expertise and experience to handle the highly complex needs of their clients, but also have the autonomy and decision making authority to always do what is best for their client. Origami does not have multiple layers of management or silos of departments that must be consulted in order to provide a response or solution to the client. Those answers and decisions lie at the point of contact – your Service Professional. You will be in direct contact with your professionals by email, cell phone, office phone, instant message. Queries can also be submitted to support@origamirisk.com.</p> <p>Origami's normal hours of operation for support are Monday - Friday, 7 AM to 8 PM CST. Origami includes a block of professional services hours as part of our standard licensing fees for each contract year. These hours can be used solely at the State's discretion, including for any training requests, standard helpdesk questions, complex report development, assistance configuring any new features, and more.</p> <p>Standard time frames for response to service related issues follows:</p> <ul style="list-style-type: none"> • Urgent Requests – An urgent request for service concerns a new development that significantly affects a major business task with no workaround. An urgent request will typically be responded to immediately but in no case in more than 2 hours when received between 7 AM and 8 PM CST. • Normal Requests – A normal request for service is any service request that is not urgent. A normal service request will often be responded to immediately but in no case in more than one business day.
7.10	<p>Is there additional training available for system administrator(s) / users after implementation?</p> <p>Bidder Response:</p> <p>In addition to initial training which will be done by role/workflow and include more intensive training for the State's administrators, we will offer quarterly training sessions to cover new employees or provide refreshers to long term users. As a recently designed, pure web application, Origami Risk is much more intuitive than most Risk Management systems. Our clients are able to access Origami Risk TV which provides how-to video demonstrations for most key features of the system. Any additional training needed by the State's administrative users can be specifically arranged with the assigned service personnel using the block of professional services hours included in our cost proposal. Additional professional services hours can be purchased, as needed.</p>
7.11	<p>Contractor must perform data migration and conversion on all historical data and financial elements from Risk Management's claims management system, RiskConsole, and the TPAs claims systems into the solution.</p> <p>Bidder Response:</p>

	As described in greater detail in 7.3, Origami staff have tremendous experience converting data from legacy and external systems into the Origami system. We will work with your team to define the requirements and request an initial full data extract from your existing system. Once we have the initial cut of data, we will work on developing and validating the conversion routine and running analysis of the data provided in conjunction with your project staff. When everyone is confident the conversion process is correct, we will work to schedule the final extraction from the existing system and cutover to Origami in a Live environment.
7.12	<p>Contractor must restructure old data into new formats, as required by Risk Management, without losing data integrity.</p> <p>Bidder Response:</p> <p>Our investment in building automation tools that eliminate the many challenges faced by other RMIS providers is the key to our data conversion success. Origami Risk has designed a set of tools and automations that enable us to complete extremely accurate data conversions and uploads significantly quicker and cheaper than other RMIS providers. Origami Risk performs a large number of data validations when updating data from third party systems.</p> <p>We will look for our counterparts at the State to provide critical input and feedback during this process, including:</p> <ul style="list-style-type: none"> • Field Mapping: Origami Risk will look to your team for review and validation of our documented data mapping recommendations prior to execution. • Code Mapping: Origami Risk will look to your team for review and validation of our documented code mapping recommendations prior to execution. • Data Conversion: As we review and load data from your existing systems, we will inevitably come across invalid records that require review by the State's staff familiar with the claims. Many exceptions can be handled via automated fixes, but some anomalies will require historical context. <p>Processes to balance and identify duplicate records vary depending on the data source, but in general we run a series of scripts to identify possible duplicates before executing the first conversion attempt. A spreadsheet with possible duplicate records in question is given to the client for review, and based on the client's input, the conversion moves forward with appropriate data corrections in place.</p>
7.13	<p>Contractor must transfer historical claims associated financial data, claimant information, attachments, adjuster notes, as required by Risk Management, from the existing claim systems into the new solution.</p> <p>Bidder Response:</p> <p>Origami is able to convert, upload, and store the desired historical claims data including financials, claimants, attachments, and adjuster notes.</p>
7.14	<p>There may be attachments in Risk Management's current claims system that it does not want in the new solution. Please describe your ability to sort through claim attachments and only upload those attachments that are desired by Risk Management. Please also describe any limitations and/or additional requirement that would be necessary to fulfill such request.</p> <p>Bidder Response:</p> <p>Origami would recommend that the State identifies the attachments to be transferred from the current claims system prior to implementation with Origami. This prevents time consuming re-work of uploading unnecessary data to the system, reviewing all attachments, and deleting the files that are deemed not necessary by the State. If the State is able to provide parameters to Origami such as file type, date of file, or other filters that can be used, Origami can exclude loading these attachments. Origami can also setup a queue and the State can go through attachments and delete ones that aren't needed.</p>
PAYMENTS	
8.1	The solution shall have the ability to download payment and reserve data in an Excel compatible format.

	<p>Bidder Response:</p> <p>Any report can be created that contains the State's required payment and reserve data in Excel format. Reports in Origami can be exported to Excel, Word, and PDF as well as supports scheduling for routine distribution and analysis. Origami provides on-screen report development tools that allow for the creation of any report using any system data elements using a simple drag-and-drop interface. Origami includes an ad-hoc report designer, more than 100 standard report templates, and the ability to create and modify report templates. Some report templates included that could be used for this requirement, off the shelf, include:</p> <ul style="list-style-type: none"> • Open Claim Reserve Analysis: Displays initial reserves, reserves 'X' months out, and current reserves for open claims • Paid Comparison: Displays a comparison of paid amounts by financial category for individual claims • Reserve Analysis: Displays initial, max, and final reserves compared to final paid for closed claims • Reserve Analysis Summary: Summary of initial, max, and final reserves compared to final paid for closed claims • Transaction Summary: Summarized list of transactions grouped by financial category • Check Payment Detail: Detailed listing of check payments on claims • Payment Detail: Detailed listing of payment on claims • Pending Check Detail: Detailed listing of pending check payments on claims • Transaction Detail with Check Number: Detailed listing of payment transactions that also shows check number • Transaction Detail: Detailed listing of financial transactions
8.2	<p>The solution shall provide for the ability to upload batch payments into the system via an Excel data file.</p> <p>Bidder Response:</p> <p>Any of the import tools described in 1.30 can be used to upload payment data to Origami. Origami provides administrators a number of on-screen tools for data transportation into and out of the system. For straightforward excel-based imports, pre-defined spreadsheets for various record types (including payments) can be imported on schedule via FTP or manually by an administrative user. This tool also includes error handling to ensure reliable, easy use. This tool can be used for claim financials as well as across all other data structures within Origami.</p> <p>Alternately, Origami can receive and automatically load data extracts received from external systems using the Data Update tool. Once the format of the data to be loaded is determined, each field is mapped within Origami. In most cases, Origami is able to fully automate routine data loads to be processed completely within minutes of receiving a data file.</p> <p>As the data import tools are all contained within the core product, client users with the appropriate security permissions can monitor and manage the update process from start to finish. This includes (but is not limited to) resolving exceptions and viewing and modifying field/code mappings.</p>
8.3	<p>The solution shall track all users, date and time that any payment information is changed.</p> <p>Bidder Response:</p> <p>As described in 1.23, system administration settings in the Origami system allow for an audit trail to be enabled for each module. Audit trails capture a complete history of every change including who made the change, when the change was made, the historical value, and the new value. Audit trails for individual records are viewable by anyone with security access to view audit logs from within the record that was changed. A sample of the change history screen is provided. Origami also provides a claim timeline feature that organizes activity on any record within the system historically, including all payment or reserve changes.</p>

8.4	<p>The solution shall be able to classify payments into various categories, such as loss, legal, 1st party, bodily injury, etc.</p> <p>Bidder Response:</p> <p>As described in 1.23, all financial transactions in Origami, including payments, are coded by financial type. Financial types identify the type of payment or reserve being recorded. Origami allows clients to track seven financial types. Different coverages can have different financial types, which can be modified by the clients' system administration users. Within each financial type, transactions can be further associated with payment categories. Origami allows clients to track an unlimited number of payment categories within each financial type. Origami does not have standard payment categories as clients typically track different levels of details.</p> <p>For example, a workers' compensation claim typically has the following financial categories: medical, indemnity, expense, legal, other, recovery, and subrogation. Medical payments can then be separately coded and tracked for hospital, physician, pharmacy, rehabilitation, etc.</p>
8.5	<p>The solution does not need the ability to issue payments. The solution is only required all to maintain and received all imputed payment information.</p> <p>Bidder Response:</p> <p>Users can record payments on a claim manually by selecting either the new payment option or new check option from the claim record. The new payment option is used to record manually or externally issued payments on a claim. The user is prompted to enter the details of the payment, including payee and check number. Payments can also be imported and mapped to the specific claim record using one of the methods described in 1.30 and 8.2.</p>

LOSS CONTROL

9.1	<p>The solution should have a mechanism to document unsafe conditions with specific fields.</p> <p>Bidder Response:</p> <p>Origami supports capturing incidents, near miss, and hazards. Incident and claim records in Origami contain a section for incident and root cause investigations, as well as creating corrective actions/findings. Origami can automatically trigger root cause investigations to be sent to the appropriate resources following an incident, and also assign and track associated corrective actions.</p> <p>Through this automated process, Origami does not require named licensed users to complete the investigations. Origami's unique "grant access link" allows for temporary access to a record (investigation, audits, corrective actions, etc.) to fill out the investigation form and complete their assignment. Origami can also automate reminders to the investigators to complete their assignment, taking the burden away from the State's employees who, without Origami, would be generating emails to follow-up on outstanding investigations or corrective actions.</p> <p>Another option for completing root cause investigations is for named users to manually select the New Incident/Root Cause Investigation option from the main incident record to complete the investigation form manually.</p>
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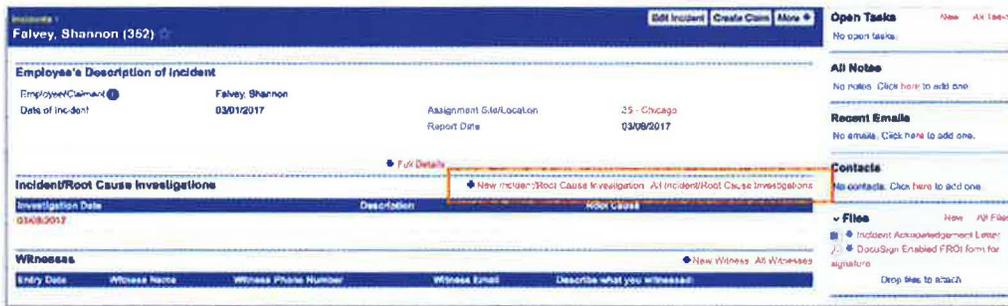


Figure 86 – Root cause investigations can be triggered manually from the incident or claim record.

Root Cause Investigation forms are configurable to meet the State's specific needs and can include any number of coded fields, number fields, date fields, and/or free text fields with rich text formatting options and the ability to add hyperlinks. Relevant data from the incident can automatically populate fields on the form as well (i.e. incident date, body part, etc.). As with the incident record itself, users can attach notes and create follow-up tasks.

Figure 87 - Root Cause Investigation forms are configurable to meet the State's specific needs.

9.2 The solution should have the ability to attach documents to unsafe conditions.

Bidder Response:
Documentation and other files supporting root cause investigations and corrective actions can be attached directly to the relevant claim or incident record from which the root cause investigation and corrective actions are also associated.

9.3 The solution should have the ability to enter recommendation and to track follow-up on recommendations and record status.

Bidder Response:
Once the root cause of an incident is determined, Origami users are able to code and document the root cause as well as create and assign corrective actions to system users. Corrective actions can also be created and assigned automatically using workflow tools based on defined business rules (i.e. corrective actions can be determined, created, and assigned based on different root cause codes). Root cause coding is customized by incident type or line of coverage and can be configured or modified by the State's administrative users. Once corrective actions have been created and assigned, they can be viewed within the related claim or incident record as well as monitored using Origami's standard report, dashboard, and notification tools.

Employee's Description of Incident

Employee/Claimant	Whitworth, Eric	Assignment Site/Location	35 - Chicago
Date of Incident	04/25/2018	Report Date	04/28/2018
Time of Incident	1:00 AM		

Incident/Root Cause Investigations

Investigation Date	Description	Root Cause
04/25/2018		

Witnesses

Entry Date	Witness Name	Witness Phone Number	Witness Email	Describe what you witnessed

Employee Job Duties

Job Title

Corrective Actions

Determined Root Cause	Corrective Action Detail	Due Date	Completion Date
Environment - Weather/Temp Extremes	Repair roof leaks	08/01/2018	

Claims Linked to Incident

Claim Number	Claimant	Location	Status	Coverage	Carrier	Loss Date	Report Date	Total Incurred
WC18-00000160	Whitworth, Eric	35 - Chicago	Open	Workers Compensation		04/25/2018	04/25/2018	10,000.00

Figure 88 - Corrective actions can be entered and viewed from the incident or claim record.

Describe the solutions ability to read a PDF document for appropriate information/data to be automatically uploaded into the solution.

Bidder Response:

As described in 1.83, Origami offers extended licensing for Optical Character Recognition (OCR) functionality. When used in Origami, OCR automatically evaluates inbound documentation (including PDF documents) received in a standard format (i.e. certificates of insurance), matches documents to the appropriate system record, and populates details and fields captured from the document. Documents with standardized layouts and fields can be mapped to specific record types and fields within Origami via the administration module of the system.

Alternately, Origami's comprehensive document management functionality supports the workflow needs of high volume scanning shops and provides the ability to build configurable working queues, which can then be assigned to specific users. These queues are advanced filters that will display documents that have been brought into the system, and are based on various aspects such as document type, document status, type of file, etc. Scanned images are batched and imported into Origami via a batch process and assigned to the corresponding queues accordingly (for example, "Unlinked documents", "Medical Bills", "Attorney Letters", etc.).

SECURITY

Describe in detail, and provide policies as applicable, the technical and administrative security controls regarding access to personally identifiable information.

Bidder Response:

10.1 Origami is contractually obligated to protect our client's data from being seen by unauthorized persons and handles all data stored within its applications as though it is PII. To that end, we have an Origami Risk Data Security document which describes our data security practices in detail. With an NDA or contract in place, Origami can share our proprietary System Security Plan detailing all enacted controls. **It is important to note that in our 9 year history, Origami has never had a breach incident.** The following bullets provide an overview of some of Origami's key security controls:

	<ul style="list-style-type: none"> • Encryption of transmitted data – by contract with our clients, private data sent to Origami must be sent in an encrypted file, or minimally, sent over an encrypted channel (https/ftps/secure email). When Origami transmits files containing client data, the files are encrypted. Additionally, all system access requires secure HTTP protocol and use of TLS 1.2 and later to protect data in-transit. • Encryption of data at rest – any data stored on temporary devices, including drives, laptops, desktops, and servers must be encrypted when at rest. All client data is stored in a logically isolated database that is encrypted using AES-256 strength encryption with rotating, client-specific encryption keys. If unencrypted data is required for processing and analysis, it must be removed immediately. • Direct database access within the Origami Database will be restricted to Origami Database Administrators who need access to carry out activities on behalf of the client, in accordance with the principle of least privilege. • All server and database logins will require strong passwords. • Claim, Transaction, and Notes data sent to the Origami Risk FTP site must be encrypted using at least 128 bits. Origami uses Open PGP for file encryption and can provide an encryption key to be used by the client. Origami Risk stores files on a secured file system in encrypted format except during the import process. When the import process is completed, unencrypted files are removed from the system. <p>In addition to Origami’s industry leading encryption practices, the Origami system provides role-based security access control to all areas and features within the system. Logins are associated with data access roles as well as system feature roles. All roles can be configured by administrators via an intuitive user interface. There is no limit to the number of roles that can be used. Examples of some roles include Administrative User, Incident Only User, Check Approver, View Only User, etc.</p> <p>Any access to Origami requires a unique User ID and Password. Passwords must adhere to configurable password security rules including minimum length and complexity. User passwords are encrypted in the Origami database using a one-way SHA-1 hash algorithm.</p> <p>System access for an individual user account is locked out user after 5 unsuccessful login attempts with an incorrect password. An administrative user must then reset the user’s password and unlock the user account.</p> <p>Origami includes sophisticated password restrictions, controls, and tracking capabilities. Password security is configurable to comply with the your unique security requirements, with features such as the following:</p> <ul style="list-style-type: none"> • Expiration Days (the number of days for which a password is valid) • Password reuse prevention via retained history of user’s previous passwords • Minimum Password Length • Password must contain Alpha/Numeric/Symbol/Mixed Case • Password can’t contain username <p>The Origami system logs all changes performed in the system, with details of what changed as well as when and by whom the changes were applied.</p>
10.2	<p>Describe the security controls or environment where claimant data will be stored.</p> <p>Bidder Response:</p> <p>Origami Risk maintains compliance with the following standards, attesting to our commitment to provide world class security:</p> <ul style="list-style-type: none"> • SSAE 18 SOC II – This refers to a reporting framework created by the American Institute of Certified Public Accountants (AICPA) that assesses the controls of service companies such as Origami Risk. Origami’s SOC 2 report, prepared pursuant to an independent third-party examination, demonstrates how Origami Risk achieves compliance with important controls related to security and confidentiality. Origami’s SOC II report contains a description of its controls environment and an external audit of its controls that meet the AICPA Trust Services

Security and Confidentiality Principles and Criteria. Origami Risk's service is audited under this framework on an annual basis by an accredited firm. Origami's SSAE 18 SOC II audit results can be supplied to current clients upon request.

- **FISMA** – Origami Risk is compliant with security controls based on NIST 800-53 Revision 4 and has received Federal Information Security Management Act (FISMA) Moderate System Authorization and Accreditation. In addition, the Origami service has received Authorization to Operate (ATO) by a federal authorizing agency.
- **HIPAA Security Rule** – Compliance with NIST 800-53 allows Origami Risk by way of existing security controls to meet security requirements established by the HIPAA Security Rule. NIST issued SP 800-66, "An Introductory Resource Guide for Implementing the HIPAA Security Rule," which documents how to implement the HIPAA Security Rule using NIST publications on information security.

Specific to physical security, the Origami system is deployed within the Amazon Web Services (AWS) EC2 environment with backups to the S3 environment. Amazon data centers are located across the United States and are housed in nondescript facilities, and critical facilities have extensive setback and military grade perimeter control berms as well as other natural boundary protection.

Physical access is strictly controlled both at the perimeter and at building ingress points by professional security staff utilizing video surveillance, state of the art intrusion detection systems, and other electronic means. Authorized staff must pass two-factor authentication no fewer than three times to access data center floors. All visitors and contractors are required to present identification and are signed in and continually escorted by authorized staff.

AWS data centers also provide environmental controls including fire prevention and suppression, power management, and temperature controls.

Besides the physical controls, we also use the following additional security measures for our system:

- **Virus Protection** – Origami servers are equipped with virus protection software and updated regularly.
- **Vulnerability Testing** – Origami conducts Vulnerability Testing using 3rd party tools in order to assess the vulnerability surface area to web-based attacks to the application including Cross Site Scripting, Cross Site Request Forgery, and SQL Injection. Origami undergoes penetration testing by an independent third-party annually to proactively identify any vulnerabilities for mitigation. In addition, Origami undergoes vulnerability scanning on a monthly basis (or more frequently as new vulnerabilities emerge). Origami follows best practices in development to prevent vulnerabilities and minimize the surface area.
- **Operating System security patches** – Origami servers undergo a quarterly operating system updates which include security patches. In addition, any urgent security patches are assessed by Origami staff. If the threat is immediate, an emergency patch can be installed with the agreement of the Origami Release Team.
- **Intrusion Prevention** – Origami also utilizes an intrusion prevention system that provides real-time alerts and monitoring for any unusual system activity. In addition, AWS also utilizes a host intrusion protection system.

Origami also provides a highly redundant environment to further protect client data. All data maintained within the Origami database goes through a backup process. Backups occur on multiple levels to provide for redundancy, reliability, and multiple recovery paths. Database level backups are taken incrementally for client data. These backups occur at 15 minute intervals and include all database transactions. Incremental backups also occur nightly.

Full backups occur weekly for client data. Origami shared, support, and common data is backed up on a nightly basis. Full backups are taken weekly for this data set as well. All incremental backups are taken on disk volumes separate from where the original data resides.

Backup media is backed up to separate physical media within the Amazon S3 environment on a weekly basis. This media is in turn mirrored and backup up within the Amazon infrastructure, providing an added level of redundancy. All backups are monitored by Origami personnel. Backup failures are acted upon in a timely fashion to ensure constant coverage of client data.

	<p>Origami recognizes that database backup processes go hand in hand with recovery processes. Unless you can recover client data from backups and minimize business interruption due to database failures, even the most robust backup procedures can be proven useless. For this reason, Origami personnel exercise database recovery procedures no less frequently than semi-annually.</p> <p>It is also important to note that Origami's highly redundant architecture that includes farms of load balancers, web servers, report servers, and application servers, means that a single failure in any one of those servers usually does not result in any downtime for Origami users. Origami's database mirroring means when the primary sever fails, a secondary server can take over database operations. There servers farms and mirrors take advantage of Amazon's Availability Zones, providing for isolated environments that result in higher overall availability.</p> <p>Should database recovery procedures need to be enacted due to database files become corrupted or an unwanted database operation, database recovery consists of restoring a database at a point in time based on incremental backups. This recovery can be completed by the Origami service professional with a minimal amount of downtime. Origami can restore full weekly backups when necessary. In extreme cases of multiple database failures, separate physical media will be used to restore client data. All of these mechanisms are regularly exercised.</p>
10.3	<p>Specify the mechanisms in place to ensure the confidentiality of the data. How will that data be stored? What type and strength of data encryption will be utilized?</p> <p>Bidder Response:</p> <p>All client data is stored in a logically isolated, dedicated database to which only applicable client users are granted access. User access to Origami will be controlled by the State of Nebraska. An overview of the additional mechanisms in place to ensure data confidentiality follows:</p> <ul style="list-style-type: none"> • Encryption of transmitted data – by contract with our clients, private data sent to Origami must be sent in an encrypted file, or minimally, sent over an encrypted channel (https/ftps/secure email). When Origami transmits files containing client data, the files are encrypted. Additionally, all system access requires secure HTTP protocol and use of TLS 1.2 and later to encrypt data in-transit to/from the web interface. • Encryption of data at rest – any data stored on temporary devices, including drives, laptops, desktops, and servers must be encrypted when at rest. All client data is stored in a logically isolated database that is encrypted using database encryption technology using SQL Transparent and FS Encryption, minimally AES-256 strength. If unencrypted data is required for processing and analysis, it must be removed immediately. • Direct database access within the Origami Database will be restricted to Origami Database Administrators who need access to carry out activities on behalf of the client, in accordance with the principle of least privilege. • All server and database logins will require strong passwords. • Claim, Transaction, and Notes data sent to the Origami Risk FTP site must be encrypted using at least 128 bits. Origami uses Open PGP for file encryption and can provide an encryption key to be used by the client. Origami Risk stores files on a secured file system in encrypted format except during the import process. When the import process is completed, unencrypted files are removed from the system. • All users and their data access within the Origami user interface will be controlled by the State of Nebraska using role-based security.
10.4	<p>Describe the method or mechanism used to ensure the secure transfer of data.</p> <p>Bidder Response:</p> <p>By contract with our clients, private data sent to Origami must be sent in an encrypted file or over an encrypted channel including https, ftps, or secure email. This would include all historical data being provided for conversion and upload to Origami. Origami additionally provides an FTP site to which clients can upload large data sets.</p> <p>For data being transferred via Origami's user interface through data imports or manual data entry, all data is protected in transit using secure HTTP protocols and TLS 1.2. The data will then be stored encrypted at-rest within the dedicated database using a client-specific, rotating encryption key that is minimally AES-256 strength.</p>

OTHER REQUIREMENTS

The solution shall be able to display a claim summary that gives an overview of a claim along with easy navigation to key claim components such as notes, diaries, documents, payments, or reserves.

Bidder Response:

All of the relevant data and claim components are displayed when users open a claim record (figure 89).

11.1

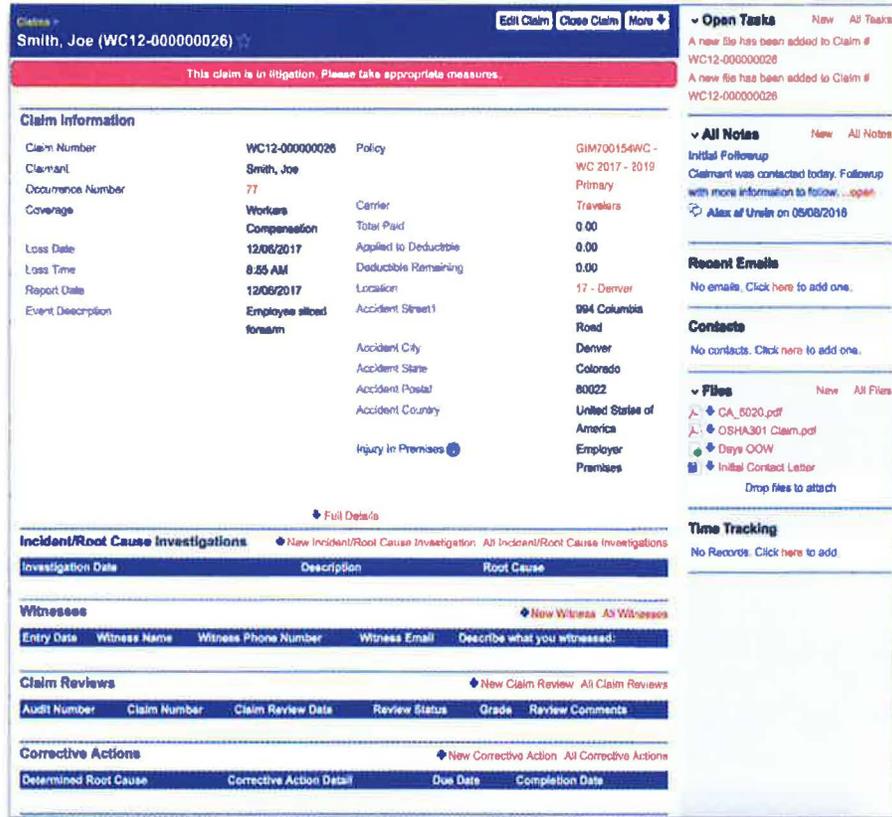


Figure 89 – The claim screen in Origami provides all key data elements, including notes, tasks, documents, payments, and reserves.

Please describe the solution’s ability to drag and drop attachments.

Bidder Response:

Various file attachment interfaces throughout Origami provide users with drag and drop functionality including claims, incidents, policies, emails, notes, and more.

11.2



Figure 90 - Claim attachments may be drag and dropped.

The solution should provide for automated business rules that can be created by system administrator(s) for specific business functions.

Bidder Response:

11.3

Origami's workflow tools (i.e. data entry events, notification triggers, data validations, mail merge, etc.) can be used to automate rules-driven business processes, including alerts and notifications. Origami includes a number of pre-defined rules and validations off the shelf and Origami's service professionals will work with the State during implementation to define additional client-specific rules and workflows to increase the automation of SIU's claims and risk processes. An overview of workflow and automation tools available in Origami follows:

Data entry events can be created on any data type in the system allowing the State's standard practices to be incorporated into the system. These events can trigger one or more actions from sending email/text notifications to creating/assigning tasks to generating complex reports. Tasks can be routed to one or more individuals to allow for either straight rule-based or parallel routing or can be daisy chained for sequential routing. There is no limit to the number of actions that can be triggered as a result of a system change (i.e. new claim created).

In the example pictured in figure 91, the creation of a new incident record in Origami can trigger three different actions including the generation of an incident report, creation of a system investigation, and email to a supervisor at occurrence location to review the incident details.



Figure 91 – Data entry events allow users to define a system event and corresponding automated actions that will be triggered.

For additional information on data entry events in Origami, please view the videos at the following links:

- o Data entry events & actions: <https://live-tv.origamirisk.com/OrigamiTV/Video/Events>
- o Data entry events for notes, files, & tasks: <https://live-tv.origamirisk.com/OrigamiTV/Video/EventsNotesFilesTasks>
- o Data entry events and tasks with dependent dates: <https://live-tv.origamirisk.com/OrigamiTV/Video/TasksWithDependentDates>

Origami also features notification triggers, which are events that fire nightly based on any criteria, including lack of activity. Similar to data entry events, criteria are set using the query tool, but instead of firing upon a system action such as a new incident submitted, Origami runs the query nightly against the database to determine which records match and then send the corresponding notification, such as an email.

All data entry events and notification triggers can be created and maintained by the State's administrative users through the administration module of the system.

Origami also provides the ability to easily create mail merge documents for automation of routine correspondence, forms, and more, using data already contained in the system (i.e. claims, incidents). Users have the ability to create standard Word documents with the desired formatting and letterhead. The document is then tagged with data elements contained in Origami (i.e. claimant, claim number, loss date, etc) for dynamic population. The template will then be uploaded via the administration module and available for automatic generation, download, and email distribution. Mail merge functionality and distribution can be automated further using workflow tools.

Origami allows administrative users to define data validations for various data elements as well as exception handling when anomalies occur. Users can define required fields, set default values, require coded fields be selected from a list or drop-down, and require text fields have text inputs, number fields have numeric inputs, etc. In addition, if a field is not entered in the correct format, administrative users can determine whether Origami will allow the exception, return an on-screen warning, correct the record, or delete the data entered.

The solution shall be able to drill down into claim specifics from reports.

Bidder Response:

Reports and dashboards have drill down capabilities – from the summary level to individual details all the way down to the record itself. In figure 92, a Claims Summary report is configured with grouping by Loss Date quarterly that displays a complete report with quarterly and overall counts and totals, as expected. Additionally, the quarters are listed as hyperlinks:

Loss Date	Count	Total Amount	Total Paid	Total Outstanding	Avg Amount	Total Amount
Loss Date 2017	170	425,471	425,471	0	2,479	64,544
Loss Date 2018	14,021	186,325,830	486,236,168	1,142,146,889	13,228	7,580,100
Loss Date 2019	8,329	223,211,199	392,281,261	0	26,487	1,380,142
Loss Date 2020	9,987	238,627,213	229,427,213	949,214,311	23,712	1,890,152
Loss Date 2021	10,476	349,189,452	349,769,443	497,113,796	37,540	1,321,867

11.4

Figure 92 - Summary reports have hyperlinks which allow you to drill-down to detail reports.

Clicking any of the hyperlinks above launches a new Origami reporting window, which displays a list of the Claim records with Loss Dates within the particular quarter (figure 93).

Claim Number	Client	Location	Damage	Loss Date	Status	Cause	Incurred Total	Paid Total	Total Endowment
AS1111000001	Cambridge, Cambridge	33	WC	1/1/2017	1/1/2017	Cl	102.00	102.00	0.00
AS1111000002	Waltham, Boston	06	OL	1/1/2017	1/1/2017	Vehicle	2,600.00	2,600.00	0.00
AS1111000003	Waltham, Boston	02	OL	1/1/2017	1/1/2017	Vehicle	1,600.00	1,600.00	0.00
AS1111000004	Waltham, Boston	02	OL	1/1/2017	1/1/2017	Vehicle	1,000.00	1,000.00	0.00
AS1111000005	Waltham, Boston	02	OL	1/1/2017	1/1/2017	Vehicle	500.00	500.00	0.00

Figure 93 - Detail reports include hyperlinks to allow you to drill-down to the record level.

Describe any required hardware and software system requirements needed for the solution to be fully functional.

Bidder Response:

The Origami Risk system is built on a modern web-based technology platform accessible via any current web browser on either PC or Mac computers. There are no additional plug-ins, hardware, or system requirements needed for Origami use.

11.5

11.6	<p>Is there a dedicated client services representative or a team assigned to each client?</p> <p>Bidder Response:</p> <p>As a standard practice, Origami assigns a highly experienced Senior Client Executive to be primarily responsible for all aspects of supporting each account, from the point of kick-off of the implementation project through the duration of the business contract. During the implementation project, we will also assign an additional one to two Client Executives to assist with individual tasks, but the primary Senior Client Executive will always be your main point of contact for all implementation and ongoing support activities.</p> <p>The highly experienced Senior Client Executives assigned to the State's account would not only take ownership of all activities related to your implementation project and ongoing support, but they will also perform all system configurations, historical data conversions, and account services themselves. We hire only the most experienced, well-rounded professionals capable of delivering our client's business objectives without organizational silos for specialized support.</p>
11.7	<p>Is customer support unlimited or handled through purchasing blocks of time?</p> <p>Bidder Response:</p> <p>Origami includes a block of professional services hours as part of our standard implementation and ongoing licensing fees in anticipation of our client's support needs. These hours are used solely at the client's discretion and can include standard help desk questions, additional training, or configuration of advanced features and reports. Additional professional services hours can be purchased. Refer to our cost proposal for additional information.</p>
11.8	<p>If a reported problem is a customer/user problem and not an application software problem, please described how this problem is addressed and must be included in standard fee.</p> <p>Bidder Response:</p> <p>State of Nebraska would be in direct contact with their dedicated service team member(s) via email, office phone, cell phone or instant message. Origami's normal hours of operation for support are Monday through Friday from 7 AM to 8 PM CT and aims to provide a response to client issues within one business day. Origami includes professional services hours as part of its standard fees in contemplation of future support needs, including for customer and user-specific issues. Additional hours are available for purchase, as needed.</p>
11.9	<p>What services are provided under the standard software maintenance contract?</p> <p>Bidder Response:</p> <p>The terms of Origami's services are set forth in our standard Service Level Agreement (SLA), Statement of Work (SOW), and Software Subscription Agreement (SSA). As a Software as a Service (SaaS) solution, Origami provides a warranty for functionality of the service throughout the agreement term. While the SOW will be drafted and finalized with the State of Nebraska's input at time of award, copies of our standard SLA and SSA have been provided with this proposal. Refer to <i>Attachment I</i>.</p>
11.10	<p>The solution must be available 99.99% of the time. Risk Management must be advised of scheduled maintenance and unavailability of the system at least 3 business days in advance.</p> <p>Bidder Response:</p> <p>Origami's Service Level Agreement (SLA) guarantees an up-time of 99.5% and has consistently exceeded this metric over the last three years. Origami's infrastructure is hosted by Amazon Web Services who provides an up-time of 99.99%.</p> <p>Origami typically schedules maintenance requiring downtime at least one week in advance and outside normal business hours (between the hours of 8 PM and 6 AM CST). As outlined in our SLA, two email subscription options are available to each Origami user that determine the type of communication that they will receive from Origami.</p>

	<ul style="list-style-type: none"> • Emergency: Receive emails concerning outages and other system problems • Maintenance: Receive emails concerning scheduled maintenance on the system. <p>In addition, any Origami user can visit http://status.origamirisk.com/ to view the current system status.</p>
11.11	<p>Contractor is required to perform quarterly on-site visits (for the first year of the contract) and bi-annual on-site support visits (for the remaining years on the contract) to support Risk Management staff and provide technical training, assist in developing customer-requested system enhancements, and other technical support as needed. In addition, this periodic training shall ensure that the analysts and oversight personnel are able to use the system's inquiry and reporting capabilities.</p> <p>Bidder Response:</p> <p>One Origami Team member will be on site quarterly for one business day for the first year of the contract and will be onsite bi-annually for one business day for the remainder of the contract</p>
11.12	<p>All travel and expense incurred due to training during the term of the contract will be at the Contractor's expense.</p> <p>Bidder Response:</p> <p>Origami has priced for 4 onsite quarterly meetings for one business day with up to 2 Origami employees in year 1. Origami has also priced for 1 onsite training for two consecutive business days with up to 2 Origami employees in year 1. Additionally, Origami has priced for 2 onsite meetings in future years for one business day with 1 Origami employee. One of these meetings will be used for the annual stewardship requirement.</p>
11.13	<p>Contractor shall provide training videos, softcopies of any standard FAQs, help desk materials, and other available end-user reference materials.</p> <p>Bidder Response:</p> <p>Training will be tailored to your users and cover all applicable features. Training documentation and follow-up material will serve as a user reference after training has been completed. In addition to initial training, we will offer quarterly training sessions to cover new employees or provide refreshers to long term users. As a recently designed, pure web application, Origami Risk is much more intuitive than most Risk Management systems. Our clients are able to access Origami Risk TV which provides how-to video demonstrations for most key features of the system. Our approach to training is to design and plan training for each group of similar users. This allows us to customize the training to meet the specific use cases and workflow by audience.</p> <p>Origami Risk TV is located at the following link: https://live-tv.origamirisk.com/OrigamiTV</p>
11.14	<p>Contractor shall provide ongoing 'on-call' support to end-users as needed.</p> <p>Bidder Response:</p> <p>As described in 11.7, Origami includes a block of professional services hours as part of our standard implementation and ongoing licensing fees in anticipation of our client's support needs. These hours are used solely at the client's discretion and can include standard help desk questions and support, additional training, or configuration of advanced features and reports. Additional professional services hours can be purchased.</p> <p>Clients are in direct contact with their ongoing support team. Users are able to contact their Origami client executive by cell phone, office phone, email, and instant message. Origami client executives aim to respond to all client emails within 24 business hours and urgent emails immediately.</p>
11.15	<p>The solution shall have a mechanism to administer, manage and track subrogation and recovery claims.</p> <p>Bidder Response:</p>

Origami provides an integrated module to help clients become more efficient, better organized, and save time managing the effort of collections on individual claims, whether those efforts involve subrogation, salvage, or any general recovery. You can track individual payments associated with a receivable as well as the outstanding amounts on the receivable, who it is assigned to, its status, and age.

Claim Receivable Number	Entry Date	Receivable Status	Receivable Contact	Receivable Owner	Collector Amount	Recovered Amount	Age	Outstanding Amount
RCV00000001	09-16-2015	Open	Enrol Occupational Health Club	Steve Hany	64.33	0.00	57	64.33
RCV00000002	08-19-2015	Open	Enrol Occupational Health Club	Trinity Cape			68	0.00
RCV00000003	09-17-2015	Open	John W. Acemy, Esq. John T. Anderson, Esq &	Steve Hany			58	0.00
RCV00000004	09-17-2015	Sent to Collections	SURGICAL IMAGING SERVICES INC	Steve Hany			58	0.00
RCV00000005	09-17-2015	Closed - Fully Recovered					55	0.00
RCV00000006	09-17-2015	Closed - Fully Recovered					56	0.00
RCV00000007	09-18-2015	Open	Alexian Brothers - Lake Scout	Steve Hany			56	0.00
RCV00000008	09-18-2015	Open		Lisa Karpovich			55	0.00
RCV00000009	09-24-2015	Open	LAW OFFICES OF REEVES & LYNGH	Trinity Cape	1,133.81	816.44	63	327.37
RCV00000010	10-09-2015	Open		Lisa Karpovich	4,829.00	0.00	37	4,829.00
RCV00000011	10-09-2015	Open		Steve Hany			37	0.00
RCV00000012	10-16-2015	Open		Jon Spahn	296.00	1.00	27	295.00
RCV00000013	10-16-2015	Closed - Fully Recovered					37	0.00
RCV00000014	09-17-2015	Closed					58	0.00
RCV00000015	10-17-2015	Closed - Fully Recovered					58	0.00

Figure 94 - A view of the Claim Receivables Module in Origami.

Receivable Information		Collector Amount	1,133.81
Claim Number	RCV00000005	Recovered Amount	816.44
Entry Date	09/24/2015	Outstanding Amount	327.37
Receivable Status	Open	Age	63
Receivable Contact	LAW OFFICES OF REEVES & LYNGH		
Receivable Owner	Trinity Cape		

Balance Payment	Type	Pay Code	Completion Date	Owner	Payment Amount	Collector Amount
Payment Steve Hany	MedB/Camp	Pharmacy	06/15/2015	Steve Hany	3,003.03	1,402.00
Payment Steve Hany	MedB/Camp	Pharmacy (FSA/GARH) (Medical)	06/17/2015	Steve Hany	211.74	211.74
Payment Steve Hany	MedB/Camp	Pharmacy	06/17/2015	Steve Hany	280.12	11.00
Payment Steve Hany	MedB/Camp	Pharmacy	06/12/2015	Steve Hany	183.42	7.00
Payment COUNSELLING & REHABILITATION ASSOCIATES, INC.	IndP/Cul	Collection - Deductible Refund	01/26/2015	COUNSELLING & REHABILITATION ASSOCIATES, INC.	13,523.00	2.00

Recovery Made	Financial Type	Pay Code	Transaction Date	Recovery Amount
Payment	Recovery	Expense Recovery	09/24/2015	75.00
Payment Steve Hany	MedB/Camp	Pharmacy	06/17/2015	211.74
Payment Progressive Medical, Inc.	MedB/Camp	Pharmacy Fee	06/17/2014	529.30

Figure 95 - A view of the receivable record in Origami.

In Origami, transactions are coded by financial type, which identifies the type of payment being recorded. Origami allows clients to track seven financial types. Different coverages can have different financial types, which can be modified by the clients' system administration users.

Within each financial type, transactions can be further associated with payment categories. Origami allows clients to track an unlimited number of payment categories within each financial type. Origami does not have standard payment categories as clients typically track different levels of details. Claim receivables and payments coded as subrogation or recovery will roll up to the financials displayed on the main claim record.

11.16 The solution shall have the ability to create custom workflows for Risk Management's various business models, including being able to manage which claims shall appear before the State Claims Board, Legislature, and/or are on appeal.

Bidder Response:

Origami is willing to work with the State during implementation to configure and test the various workflows and rules-driven business processes required for claims handling including for the State Claims Board, Legislature, and appeals.

11.17	<p>Please describe other modules and functionalities available within the solution that were not discussed in this RFP, but that may be beneficial to the State's Risk Management Program.</p> <p>Bidder Response:</p> <p>Below is a brief explanation of the other major functional areas ("modules") of Origami:</p> <ul style="list-style-type: none"> • Administration: Administration is used to update/configure Origami's account settings, fields/labels/forms, code lists, integrations, users/security, location hierarchies and more. Users can create complex workflows and alerts using the tools available in the administration module. Origami clients have access to administration tools and configuration options not available in other RMIS solutions. • Incidents: Origami tracks incidents separately from claims, which gives clients the ability to define as many incident types as needed and associate them with claims when necessary. Users can report new incidents, review/edit incident details, set tasks, add notes/files, conduct investigations, and convert incidents to claims. Clients have the ability to determine whether Origami will handle incident collection as a single page per type, or as a workflow driven, dynamic multi-page interview style form. <ul style="list-style-type: none"> ○ Root cause investigations: Incident and claim records in Origami provide the ability to perform root cause investigations and create corrective actions, based on the results. Root cause investigations can be configured to meet the State's specific needs, by line of coverage or incident type, and can include any number of fields. Investigation forms can be automatically emailed to specified users following the creation of a new incident or claim and they can be completed by non-named users either using the portal or grant access link functionality. Named users can complete them directly in the system or using the Mobile Forms application. • Risk Management Portal: Origami has taken the concept of claim intake and opened it up to all entities within the application. By allowing non-named and named users alike to streamline their workflow for guided data entry, clients have the ability to build one or many portals and determine the audience for each. Examples of just a few use cases of the Risk Management Portal include processes around: <ul style="list-style-type: none"> ○ Certificate of Insurance Request ○ Contract Review Request ○ Exposure Submission ○ Findings/ Observations • Litigation Management: Origami is used by risk managers, claims adjusters, and legal staff to manage litigation information related to claims and incidents as well as contracts, research, and other standalone legal matters handled on a daily basis. The system offers advanced features to track transactional records within an incident or claim in order to retain information that changes over time such as attorney progress reports, offers and counters, deposition details, etc. <ul style="list-style-type: none"> ○ Claim Litigation Management: Origami can track all of the key data elements, notes, emails, and attachments related to litigation on a claim record. The system can track billings per firm as well as plaintiff and defense costs per files, and many other items. If a claim is marked as in litigation; a section with litigation details will appear on the claims page. Litigation management is part of the overall management of the claim, but access to the legal information can be restricted to specified users. ○ Matter Management: For clients who need to track litigation outside of the claim record, Origami has a separate Matter Management module. Any matter entered in this module can be linked to a claim, if necessary, or can stand alone as its own record. • Locations: Origami brings together virtually all risk management asset information within Locations. This includes COPE data and exposure values, as well as findings/recommendations for a given property or location.
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	<p>Users can create multiple hierarchies to address different reporting needs (financial hierarchy vs. geographic hierarchy vs. pre-acquisition hierarchy) and queue OSHA reporting from various levels of their location structure.</p> <ul style="list-style-type: none"> ○ Fleet/Vehicles: Origami has a fleet management tool used to capture vehicle details such as make, model, year, and VIN, which are stored on the vehicle record and associated with a location. The vehicle record is configurable and can include any desired client-specific fields. ○ Assets: Origami has an asset management tool used to capture equipment (i.e. computer, trailer, vessel, etc.) details, which are stored on the asset record and associated with a location. Assets are associated with locations in Origami. The asset record is configurable and can include any desired client-specific fields. ○ Values Collection: Users can configure workflows (email invitation, follow-up communications, etc.) to automate the collection of exposure values. This allows clients to streamline the collection process and provides better data quality than available in traditional spreadsheet processes. ○ Allocations and Total Cost of Risk: Users can create allocation models in the locations module that tie together claim/loss history, exposure information, and set costs to distribute risk management costs throughout the organization. ○ Weather Alerts: Through the location module, Origami offers real-time alerts from the U.S. National Weather Service, as well as from the Global Disaster Alert Coordination System, the U.S. Geological Survey Earthquake feed, the SkyTruth Environmental Alert feed, and the InciWeb U.S. Wildfire feed. Using these feeds along with dashboard widgets and workflow tools, Origami can provide real-time map views to any locations with inclement weather as well as alerts to specified recipients within your organization. ● Safety & Compliance Audits: Origami supports configurable audits on claims, incidents, events, and locations. The audit questions and scoring can be defined to provide a dynamic entry system for the end user, including toggling ability based on question responses and the ability to create corrective actions, tasks and notes while completing the audit. The audit results are consolidated allowing users to monitor and measure results over time. ● Client-defined Entities: Origami's architecture allows clients to create their own module within the user interface to track additional risk data not defined in the previous modules. For example, clients may define an Action Plan module and link it to a location or claim to track follow-up activity needed at a given location or claim. ● Enterprise Risk Management (ERM): Clients can configure the risk modules for use with their ERM program. Origami's workflow tools enable the distribution of risk assessments, follow-up emails, and notifications to streamline the ERM data gathering and analysis process.
DOCUMENTATION REQUIREMENTS	
12.1	<p>Copy of most recent SAAE-16</p> <p>Bidder Response:</p> <p>Origami is willing to provide our current SOC 2 audit report either upon execution of a mutual NDA or upon award of the final contract.</p>
12.2	<p>Copy of Quality Control Program.</p> <p>Bidder Response:</p> <p>Refer to <i>RFP Attachment II – Quality Control Program</i>.</p>
12.3	<p>Copy of Privacy Policy.</p> <p>Bidder Response:</p> <p>Refer to <i>RFP Attachment III – Privacy Policy</i>.</p>

12.4	<p>Copy of "Best Practices".</p> <p>Bidder Response:</p> <p>Refer to <i>RFP Attachment IV – Best Practices</i>.</p>
12.5	<p>Copy of Technology Security Standards.</p> <p>Bidder Response:</p> <p>An overview of the technology security standards with which Origami maintains compliance can be found in <i>RFP Attachment V – Technology Security Standards</i>.</p>



II. Quality Control Program

As requested in Attachment A, below is an overview of Origami's quality controls for service and product as well as means for evaluating performance:

Service

Origami's primary focus is on the success of our clients. We are not able to succeed without clients who are highly satisfied and able to achieve their business objectives through the use of Origami. Therefore, we view the support we provide our clients as a key factor of our success.

We currently have more than 150 employees dedicated to the service of our clients. This makes up roughly 65 percent of our company. Our service group is broken into smaller teams comprised of a Service Team Lead, Senior Client Executives, Client Executives, and Risk System Analysts. This team works as a cohesive unit, allowing for knowledge sharing amongst our employees, as well as a more focused approach to providing attention to our clients. There is constant communication amongst team member, including one-on-one meetings with the team leads, to ensure the best service is being provided to our clients.

Further, we have aligned directly with our clients' satisfaction. Our service group is measured on an annual client survey, and a portion of each employee's compensation is dependent upon the overall satisfaction of our clients. This means that each and every client matters to each and every employee at Origami because the overall satisfaction of our clients impacts each employee's compensation. Origami employees must buy into a unique culture of putting the client first, supporting their colleagues at all times, and being innovative in a flat, non-bureaucratic environment where they are expected to lead their clients to the best available outcome every time.

Product

Origami also has controls in place to ensure product quality. Since Origami is a software application with a focus on responding to client needs quickly, we work in an agile model that allows changes to the system often. These changes are rolled out to our servers after sufficient testing. The following points provide an overview of our practices for quality control:

- **Source Control:** Origami source code is kept in a source control system shared by all developers. All code is versioned and backed up using the source control system.
- **Unit Testing:** Origami developers follow a test-driven approach to development, where unit tests are written along with new features. These unit tests are run with every new build deployed to Origami servers, in the development or production environment. Unit tests are also run by developers for major code changes.
- **Integration Testing:** Origami has a suite of automated integration tests that are run periodically to ensure new features integrate with existing code. We also do manual integration testing on our development environment prior to deploying builds to our staging environment.
- **Defect Tracking:** All software defects are tracked with a defect tracking system. All defects are prioritized and reassessed throughout each release cycle.
- **As a testament to our quality, Origami is SSAE 18 SOC 2 certified. Compliance is assessed annually by a third-party auditing firm. Origami also adheres to the information security standards set forth by the NIST 800 Security Framework, and we are compliant with NIST SP 800-53 Security and Privacy Controls for Federal Information Systems and Organizations. Origami is audited annually for NIST 800 standards.**

Performance

Origami constantly monitors performance of its environment and is able to make changes to storage or processing capability immediately. Since the Amazon Web Services (AWS) environment is a virtual environment, there is no need to manually add additional servers, which require installation and configuration in order to provide additional storage or processing capacity. Additional storage or processing capacity is managed by Origami's IT Operations group and can be added within minutes or seconds through the AWS online tools.



The assigned senior client executive is available on a day-to-day basis to discuss contractual performance as well as other issues and/or opportunities. In addition, he/she will be on-site for the annual stewardship meeting to review account details, key performance indicators (KPIs)/service level agreement (SLA) metrics, and lessons learned including areas where Origami did well and areas that need improvement.

Details and metrics that can be discussed during the annual meeting include:

- Usage/Financials:
 - Number of active users
 - Record count
 - Storage
 - System in use from A - Z daily
 - Outstanding invoices
 - Yearly process to review and address usage in place
- KPI/SLA Metrics:
 - Origami application uptime for the past 12 months
 - Major releases to date for the current year
 - Application patches to date
 - Incident detection/resolution time



III. Privacy Policy

As requested in Attachment A, our privacy policy is provided below and also published at the following link:

<https://www.origamirisk.com/privacy-policy/>

Origami Risk LLC (“Origami Risk,” “we,” “our,” or “us”) respects your privacy and is committed to protecting it through our compliance with this Privacy Policy. This Privacy Policy describes (1) the types of personal information we may collect from you or that you may provide when you visit our website located at www.origamirisk.com (our “Website”), and (2) our practices for collecting, using, protecting and disclosing that information. This Privacy Policy also describes how we collect and use data in connection with our software-as-a-service offering and related professional services that we provide pursuant to written agreements with our customers (herein referred to as the “Services”).

Collection and Use of Personal Information

Origami Risk Website

Personal information collected from you on our Website will be used to carry out the actions you have requested or authorized. Additionally, we may use your personal information to provide you with information about our Services.

Our Website may collect certain information about your visit, such as the name of your Internet service provider and the Internet Protocol (IP) address through which you access the Internet; the browser you are using; the date and time you access our Website; the pages that you access while at our Website and the Internet address of the Website from which you linked directly to our Website. This information is used to help improve our Website, analyze trends, and administer our Website.

From time to time, we may engage third party providers of marketing services to assist us with the purposes set forth above. We maintain contracts with each of these third parties restricting their access, use and disclosure of personal data. We otherwise do not disclose personal information collected from our Website to non-agent third parties without authorization from the individual that submitted such information to us.

We provide the opportunity for individuals to “opt-out” of having their personal information (as collected from our Website) used for the purposes set forth above. If you do not wish your personal information (as collected from our Website) to be stored on our systems, or provided to third parties, we will remove your information from these systems. Simply email legal@origamirisk.com with the details of your request and we will respond promptly.

Origami Risk Services

As part of our Services, we provide a web-based system to our customers (primarily companies and governmental entities) and their designated third party users (collectively, our “Users”) that tracks information related to insurance and risk in order to help our Users manage insurance claims, improve safety and reduce costs. In providing the Services to our Users, we store and process data that our Users submit to us or instruct us to process. We use such information in order to provide the Services to our Users pursuant to the terms of the written agreement between us and our customer, and we do not use this information for any other purpose. While our Users decide what data to submit, it typically includes insurance-related information such as claims, incidents, and policies, as well as related supporting documentation and analysis. This information may include personally identifiable information. When we provide our Services to our Users, in some instances we process personal information about third parties that is provided by our Users.

We use a limited number of third-party service providers to assist us in providing our Services to our Users. These service providers fall into one of the following categories:

- Hosting providers (we currently use Amazon Web Services)
- Providers of additional functionality for our Services (as set forth in the written agreement between us and our customer)



These third parties may access, process, or store personal data in the course of providing their services. We will only provide personal information to these third parties for the purpose of providing our Services to our Users. We maintain contracts with each of these third parties restricting their access, use and disclosure of personal data. Our customers and Users generally will not have the opportunity to opt out of having their personal information shared with these third-party service providers for these purposes while receiving our Services. We otherwise do not disclose personal information to non-agent third parties except as may be contemplated by a written agreement with our customer or otherwise as directed by our Users.

Disclosure Required by Law

In certain situations, we may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

We reserve the right to disclose personal information as required by law and when we believe that disclosure is necessary to protect our legal rights and/or to comply with a judicial proceeding, court order, or legal process.

Access to Personal Information

We acknowledge the right of individuals to access their personal data as collected through our Website. Individuals wishing to review, edit, supplement or delete their personal data as collected through our Website may do so by contacting us at legal@origamirisk.com, and we will promptly respond to any such request.

Individuals wishing to review, edit, supplement or delete their personal data as provided to us by our Users for use with our Services should contact the applicable User that provided this data to us. Alternatively, such an individual can contact us at legal@origamirisk.com and we will work with our User to respond to the request.

However, note that we are contractually bound to our customers to maintain the confidentiality and integrity of the personal information that we store as part of our Services, and any such request from an individual that is not our customer would need to be approved by our customer except as otherwise required by law.

Security of your Personal Information

We are committed to protecting the security of your personal information. While no computer system is completely secure, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure your personal information.

EU-U.S. and Swiss-U.S. Privacy Shield Framework

Origami Risk complies with the EU-US Privacy Shield Framework and the Swiss-U.S. Privacy Shield Framework as set forth by the U.S. Department of Commerce regarding the collection, use, and retention of personal information from European Union member countries and Switzerland. Origami Risk has certified that it adheres to the Privacy Shield Principles of Notice, Choice, Accountability for Onward Transfer, Security, Data Integrity and Purpose Limitation, Access, and Recourse, Enforcement and Liability. If there is any conflict between the policies in this Privacy Policy and the Privacy Shield Principles, the Privacy Shield Principles shall govern. To learn more about the Privacy Shield program, and to view our certification page, please visit www.privacyshield.gov/.

In compliance with the EU-U.S. and Swiss-U.S. Privacy Shield Principles, Origami Risk commits to resolve complaints about your privacy and our collection or use of your personal information. European Union or Swiss individuals with inquiries or complaints regarding this privacy policy should first contact Origami Risk at legal@origamirisk.com, and we will use commercially reasonable efforts to promptly determine and remedy the problem.

Origami Risk has further committed to refer unresolved privacy complaints under the EU-U.S. and Swiss-U.S. Privacy Shield Principles to an independent dispute resolution mechanism, the BBB EU PRIVACY SHIELD, a non-profit alternative dispute resolution provider located in the United States and operated by the Council of Better Business Bureaus. If you do not receive timely acknowledgment of your complaint, or if your complaint is not satisfactorily addressed, please visit www.bbb.org/EU-privacy-shield/for-eu-consumers/ for more information and to file a complaint. Please note that if your complaint is not resolved through these channels, under limited circumstances, a binding arbitration option may be available before a Privacy Shield Panel.



Origami Risk is subject to the investigatory and enforcement powers of the Federal Trade Commission (FTC) with respect to EU-U.S. and Swiss-U.S. Privacy Shield compliance.

In cases of onward transfer to third parties of data of EU or Swiss individuals received pursuant to the EU-U.S. or Swiss-U.S. Privacy Shield, Origami Risk is potentially liable.

Your Rights

Individuals located in certain countries, including the European Economic Area, have certain statutory rights in relation to their personal data. Subject to any exemptions provided by law, you may have the right to request access to information, as well as to seek to update, delete or correct this information. If you are an Origami client, you can usually do this using the settings and tools provided in your account. If you cannot use the settings and tools, please contact us (at the contact information set forth below) for assistance.

To the extent that our processing of your personal data is subject to the General Data Protection Regulation, we rely on your consent or our legitimate interests to process such data. We may process personal data for direct marketing purposes as set forth above and you have a right to object to our use of your personal data for this purpose at any time.

Data Protection Officer

To communicate with our Data Protection Officer, please email dpo@origamirisk.com.

EU Representative and Data Protection Authority

Our representative in the European Union is Origami Risk Ltd., our subsidiary in the United Kingdom. You can contact this representative as follows:

Origami Risk Ltd.
Suite 406, 32 Threadneedle Street
London, EC2R 8AY United Kingdom
Email: legal@origamirisk.com

If you are a resident of the European Economic Area and believe we maintain your personal data within the scope of the General Data Protection Regulation (GDPR), while we request that you attempt to resolve any issues with us first, you may direct concerns or complaints to the UK's Information Commissioner's Office, our lead supervisory authority, at any time as noted below:

www.ico.org.uk
Information Commissioner's Office
Wycliffe House, Water Lane
Wilmslow, Cheshire, SK9 5AF, United Kingdom
Phone: 0303 123 1113

Choice of Future Communications

From time to time, we may send you information about our Services that may be of interest to you. At such a time, you will be given an opportunity to opt-out of future communications.

Cookies and Tracking

We may use technology to track the patterns of behavior of visitors to our Website. This can include using a "cookie," a text file sent by a web server to a web browser, and stored by the browser for record keeping purposes. As a result, it is possible to speed up your future activities on our Website and allow us to provide you with a personalized browsing experience.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the features of our Website.



Our Website does not process or respond to web browsers' "do not track" signals or other similar transmissions that indicate a request to disable online tracking of users who visit our Website.

Links to Third Party Websites

Our Website and our Services may provide links to unaffiliated third-party websites. As we do not control these websites, we encourage you to review the policies of these third-party sites.

Changes to this Privacy Policy

We may occasionally update this Privacy Policy. When we do, we will also revise the "Updated" date at the top of this Privacy Policy. If we make material changes to this Privacy Policy, we will notify you by prominently posting a notice of such changes. We encourage you to periodically review this Privacy Policy to stay informed about how we are helping to protect the personal information we collect. Your continued use of our Website or Services constitutes your agreement to this Privacy Policy and any updates.

Contact and Enforcement Information

If you have any questions regarding this Privacy Policy, please contact us at legal@origamirisk.com. If you believe that we have not adhered to this Privacy Policy, please contact us at legal@origamirisk.com, and we will attempt to promptly determine and remedy the problem. You can also contact our Data Protection Officer at any time at dpo@origamirisk.com.



IV. Best Practices

As requested in Attachment A, Origami Risk's best practices for success are intentionally quite simple. When Origami was established in 2009, our founders set out to build a company that served a specific need in the risk and insurance marketplace—to provide organizations a platform that could scale with their needs and produce the necessary information to guide the most accurate decisions, alongside a support team with tremendous risk and insurance experience. As such, our best practices are remarkably simple and yet, very different from our competitors—to focus on technology and individuals.

Sound Technology

It is not a huge surprise that technology is an important factor when building a SaaS company, and many companies offer sound technology. However, we have differentiated ourselves from the rest of the industry through the philosophy by which our system was originally built and how we continue to evolve the software.

- **Single Code Base.** Origami is a true SaaS solution, which means we maintain a single version of our application in production at any one time. We have a single code base and no versions. No Origami client is ever “stuck” on an old version of the application and there is no sun-setting of support.
- **Configurability (not customization).** Origami is designed to be highly configurable using on-screen administrative tools available for ongoing use by our clients. This gives our clients control over everything from data integrations, screen design, mail merge documents, advanced workflows, and even the ability to create custom objects and associate them with other entities in the system, through the use of our on-screen tools.
- **Iterative Development.** Origami's development team operates using an iterative development cycle that releases upgrades on average every 8 to 10 weeks. This release cycle allows us to manage our development based on a very specific feedback loop where clients are constantly using newly built enhancements and providing immediate assessments, which we can act upon quickly. We also maintain a staging environment where clients have access to enhancements as they are applied and tested in real time.
- **Solutions for the Full Risk and Claims Lifecycle.** Origami is the only solution available that includes full RMIS functionality and reporting, commercial claims administration, policy administration, and loss control in a single, cloud-based platform. Whether clients choose to use a single feature or multiple core functionalities, Origami includes robust integration tools to allow us to integrate seamlessly into our client's technology stack.

Experienced and Competent Colleagues

No company is going to open their presentation with the comment “We hire dummies!” To the contrary, EVERY company is going to say their people are their biggest asset, and we are no different in this respect. Our employees are our biggest asset. However, we are different in the respect that we have built our entire business model around the idea of having tools and automations to eliminate routine, repeatable tasks and free our professional services team to spend time working and consulting with our clients. Our competitors rely on a revolving door of inexperienced junior staff. The more they sell, the more people they need to throw at the work.

We encourage you to visit our website and read about our team. You will see we have more than 250 deeply experienced experts, each whom have many years of experience specifically in the risk and insurance software industry. Our employees have the business and technical expertise to sit at the table with you legitimately discuss your needs. After which they can immediately roll up their sleeves and execute the technical parts of the job to configure our tools to address those needs.

Our CEO was recently quoted as saying, “Our colleagues are what separate us in the marketplace so we prioritize their development and success. Our strategy is to hire skilled and motivated colleagues and give them the tools and support they need to be successful. People at all levels of the organization are encouraged to collaborate and contribute, offering opportunities for growth and advancement.”



V. Technology Security Standards

Protecting Your Data

Keeping your data secure is of paramount importance to Origami Risk. Our platform and business processes are designed to protect your organization's sensitive data.

Industry Compliance Standards

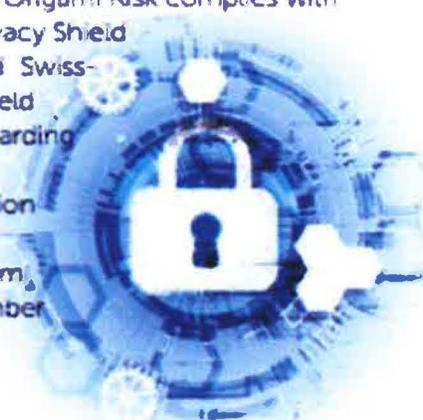
Origami Risk is audited and certified with a number of third-party standards.

SOC 2: Origami Risk is SSAE 18 SOC 2 Type II certified. Compliance is assessed annually by a third-party auditing firm.

FISMA: Origami Risk is compliant with security controls based on NIST 800-53 Revision 4 and has received Federal Information Security Management Act (FISMA) Moderate System Authorization and Accreditation. The Origami Risk service has also received Authorization to Operate (ATO) by a federal authorizing agency.

HIPAA Security Rule: Compliance with NIST 800-53 allows Origami Risk, by way of existing security controls, to meet security requirements established by the HIPAA Security Rule in accordance with NIST SP800-66, 'An Introductory Resource Guide for Implementing the HIPAA Security Rule'.

Privacy Shield: Origami Risk complies with the EU-U.S. Privacy Shield Framework and Swiss-U.S. Privacy Shield Framework regarding the collection, use, and retention of personal information from European member countries and Switzerland.



Hosting Service

Origami Risk is hosted in a Virtual Private Cloud (VPC) within the Amazon Web Services (AWS) environment. This approach is ideal for clients because, in the ever-changing world of data security, Origami Risk is able to quickly adapt to changes and implement security features when they are needed.

AWS is certified to be SOC 1, 2, and 3, ISO 27001, HITECH, FISMA, and FedRAMP compliant. In this secure environment, AWS provides Origami Risk with a blank canvas to build our application in the manner that best meets our clients' needs.

Data Encryption

All data is encrypted using Transport Layer Security (TLS) in transit; Transparent Data Encryption (TDE) at rest (for SQL Server); and AES-256 for block storage, file system, and full Virtual Machine encryption.

Origami Risk enforces strict secure HTTPS encryption for all browser sessions. Data transfers are encrypted with PGP encryption and are transmitted using secure file transfer protocols.

Mirror Site & Separate Backup Facility

All databases are mirrored in real time to a separate database server located in a separate Amazon Availability Zone.

Data is backed up to Amazon S3 storage. Amazon S3 is redundantly stored across facilities and devices, providing 99.999999999% durability. As of 2013, Amazon S3 was storing more than two trillion distinct objects.



Independent Annual Penetration Tests

Origami Risk uses independent auditors to perform annual penetration tests. These tests simulate real-world attacks attempting to break into the Origami Risk system.

In addition to independent, third-party audits, Origami Risk conducts vulnerability assessments and monitoring on an ongoing basis to continually test and improve security measures.

Semi-Annual Board Level Security Review

Origami Risk maintains a Security Steering Committee made up of several members of the Origami Risk Board, IT Operations, Development, and Customer Service. This committee conducts reviews of the Origami Risk security policies, processes, and procedures on a semi-annual basis.

These reviews are augmented with continuous oversight by the Steering Committee, a security incident reporting system, and vigilant attention to the ever-changing security landscape by Origami Risk security personnel.

Code Review

Origami Risk uses a variety of tools to verify that code is secure. Static code review tools scan each line of code to search for potential flaws. Dynamic site scans are used to identify cross-site scripting vulnerabilities and other common security issues.



Intrusion Detection

Origami Risk utilizes multiple levels of security within the Amazon Web Services (AWS) environment. AWS provides IDS and network analyzers that are monitored continually by AWS engineers.

Origami Risk also deploys and continually monitors its own Host and Network IDS/IPS solutions to provide maximum visibility to the security of the environment. Physical access to AWS data centers is also strictly controlled by state-of-the-art intrusion detection systems.

Firewalls

Origami Risk's infrastructure is behind multiple firewalls, starting with a Web Application Firewall (WAF) that controls the ingress and egress of all traffic. Additionally, the WAF inspects traffic at Layer 7 to protect against common attacks such as cross-site scripting and SQL injections. The WAF also provides protection against MITM attacks, IP Spoofing, port scanning, and packet sniffing. Within the Origami Risk AWS environment, both internal network and host-based firewalls are utilized to control traffic flow between functional areas.

Visit www.origamirisk.com to learn more about us. You'll find product videos, case studies, and the biographies of Origami Risk experts.



VI. Acknowledgement of Addenda

Origami Risk LLC acknowledges the addenda released by the State including addenda one, two, and three in addition to related attachments B-G.