



USING A RMIS TO MANAGE RISK



***Safety* EXPO 15**
TAKE THE JOURNEY TO SAFETY

ABOUT THE SPEAKER



ORIGAMI RISK

- Sam Gabal
 - Origami Risk – Sales Executive
 - Previously with Aon eSolutions (Ventiv)
 - Solutions Consultant
 - Entered WC Industry at StrataCare
 - Director of Technical Services



QUICK SURVEY

- Ever heard of a RMIS?
- Familiar with Origami Risk?
- Periodically or regularly use Origami?



TOPICS



ORIGAMI RISK

- State of Colorado's current use of Origami
- Potential uses and possibilities
- Identifying drivers
- Avoiding litigation
- Hidden gems and features



STATE OF COLORADO'S USE OF ORIGAMI



ORIGAMI RISK

- Incident Reporting
- Property/Location Management
- Data Feeds
- Reporting and Analytics of risk management activities



STATE OF COLORADO'S USE OF ORIGAMI



ORIGAMI RISK

Report a New Incident

General Incident Details

Loss Date

Dept Incident Time

Employer Notify Date

Location

Injury In Premises

Incident Location

Please select all that apply to this incident:

Injured employee.

Other.

Next

- Incident
- Multiple
- pages
- » CI
- Wo

ting
Society,
utilized

COLLECT AS MUCH DETAIL AS POSSIBLE...



ORIGAMI RISK

ORIGAMI RISK

[Dashboards](#) [Tasks](#) [Incidents](#) [Claims](#) [Locations](#) [Documents](#) [Policies](#) [Contacts](#) [Checks](#) [Reports](#) [Risks](#) [Admin](#)

Sam Gabal in [InsurTech](#) > [ACME, Inc.](#) > [Acme Standard Forms](#) [My Profile](#) [Search](#) [Sign Out](#) [Help](#)

Claims >

[Edit Claim](#) [Close Claim](#) [More](#)

Attorney Representation - Do NOT discuss payment disposition with claimant directly

Claim Number	680028579650260		Location	30 - Honolulu
Injured Employee	Smith, Joe		Loss Description	Tripped on equipment
Employee Number	E2892		Event Description	Claimant received medical attention at the scene.
Employer	Matsumoto's Grocery Store		Policy	TRAV-2010-WC - WC 2010
Social Security	xxx-xx-3021		Site	www.yahoo.com
Occurrence Number	79		Carrier	Travelers
Coverage	Workers Compensation		Accident State	Hawaii
Status	Open		Cause	Slip or Trip, Did Not Fall
Loss Date	06/15/2010			
Loss Day Of Week	Tuesday			
Report Date	07/16/2010			
Litigation Status	In Litigation			

[Hide Details](#)

Claim Details

Adjuster User	Sam Gabal		Major Injury	No Major Injury
Jurisdiction State	Hawaii		Nature	Contusion
Employer Report Date	07/16/2012		Body Part	Head - Soft Tissue
			Excess	Yes
			QME Panel Number	1234

Claimant Information

Claimant Address 1	22113 Crestview	Number Of Dependents	2
Claimant City	Encinitas	Marital Status	Married
Claimant State	California		

Open Tasks [New](#) [All Tasks](#)

- ★ Follow up with adjuster 03/20/2013
- ★ Contact MD. for File Review 07/26/2013
- Claims Before & After 01/16/2015
- A new file has been added to Claim # 680028579650260
- A new file has been added to Claim # 680028579650260

All Notes [New](#) [All Notes](#)

- Date: 6/2/2015 From: "Sam Gabal" <sgabal@origamirisk.com> To: <live-inbox-InsurTech.2505@origamirisk.com> Subject:
- [Sam Gabal on 06/02/2015](#)
- Date: 5/5/2015 From: "Sam Gabal" <sgabal@origamirisk.com> To: <live-inbox-InsurTech.2505@origamirisk.com> Subject: Thank you,
- [Sam Gabal on 05/05/2015](#)
- demo note
- [Sam Gabal on 01/15/2015](#)
- Date: 1/15/2015 From: "Sam Gabal" <sgabal@origamirisk.com> To: <live-inbox-InsurTech.2505@origamirisk.com> Subject: sample email demo sample
- [Sam Gabal on 01/15/2015](#)
- Date: 1/6/2014 From: "Aaron Shapiro" <ashapiro@origamirisk.com> To: "acme.origamiemail" <live-inbox-

ORIGINA

Locations >

Brown Hall

Edit Location

Location Dashboard

More

Current CO Hierarchy [The State Of Colorado](#) > [Education](#) > [Deaf & Blind](#)

Brown Hall (EDDB2618)

Address 33 N. Institute St.
Colorado Springs, CO 80903

County El Paso

Latitude 38.83432567

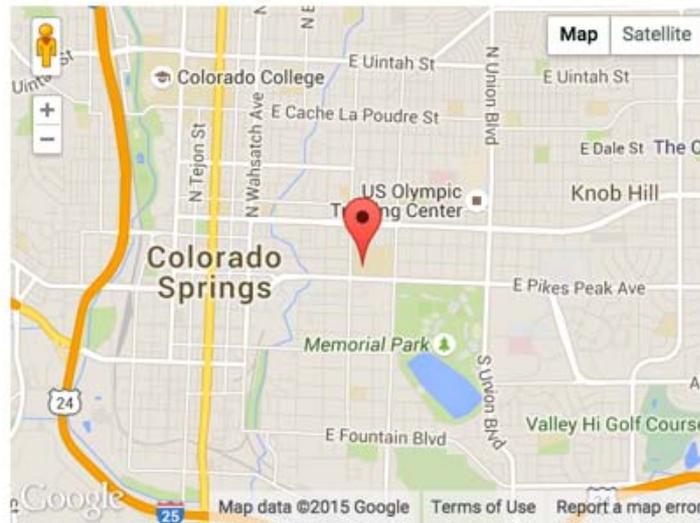
Longitude -104.80695247

Ownership Type Owned

Agency Number DB11

Appraisal Date 06/25/2014

Location Number EDDB2618



Full Details

Values

Worksheet

Exposure	Actual	Estimated	% Difference	Prior Period	% Change
Property					
BI (2015)	0	0		0	
Building (2015)	5,650,000	4,463,441	26.58% ↑	4,463,441	26.58% ↑
Contents (2015)	78,448	78,448	Same	78,448	Same
EDP Equipment (2015)	0	0		0	
Fine Art (2015)	0	0		0	
Library Contents (2015)	0	0		0	
TIV (2015)	5,728,448	4,541,889	26.12% ↑	4,541,889	26.12% ↑

STATE OF COLORADO'S USE OF ORIGAMI



ORIGAMI RISK

- Data feeds
 - Broadspire TPA (2-ways)
 - SAP HR (CDOT)
- Reporting and Analytics
 - Average time to investigate a claim
 - Over 500 Reports created in the State's system!

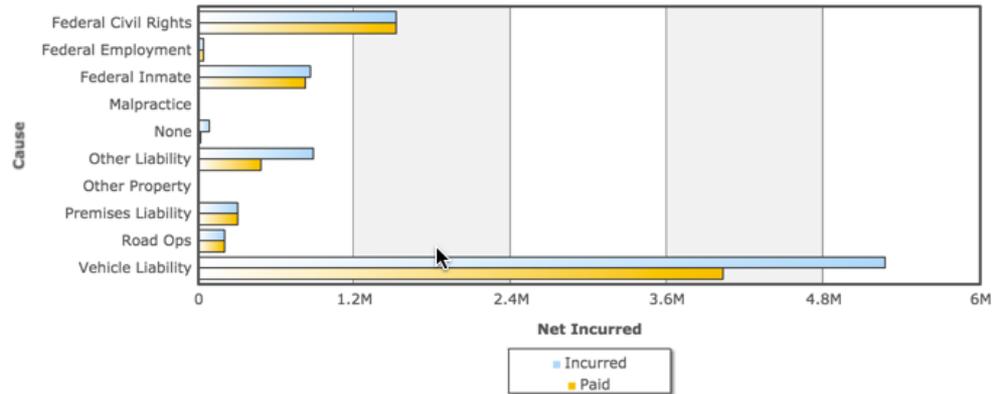


STATE OF COLORADO'S USE OF ORIGAMI



ORIGAMI RISK

STATE OF COLORADO



Cause	Claim Count	Total Incurred	Total Paid	Total Outstanding	Avg Incurred	Max Incurred
Fall or Slip	1	256	256	0	256	256
Federal Civil Rights	12	1,518,153	1,518,153	0	126,513	572,684
Federal Employment	2	40,290	40,290	0	20,145	40,290
Federal Inmate	35	857,932	816,904	41,029	24,512	206,266
Malpractice	6	5,697	5,697	0	950	3,459
None	1	83,147	17,077	66,070	83,147	83,147
Other Liability	87	883,229	481,733	401,496	10,152	450,000
Other Property	1	350	350	0	350	350
Premises Liability	70	299,020	299,020	0	4,272	122,685
Road Ops	141	198,296	197,998	298	1,406	46,381
Vehicle Liability	152	5,269,417	4,025,042	1,244,375	34,667	356,162
Grand Totals:	508	9,155,787	7,402,519	1,753,269	18,023	572,684

Quarter (March)

Quarter Incident Rate	Fiscal YTD Incident Rate
2.76	8.60
1.30	12.64
0.34	8.44
3.32	2.91
5.89	23.26
8.47	7.50
2.76	1.81
2.96	11.76
8.40	8.48
3.37	1.48
7.67	7.12
2.46	2.52
6.07	15.04
2.87	1.87
5.98	4.31
2.10	12.12
7.92	8.12



ORIGAMI RISK

POTENTIAL USES AND POSSIBILITIES



ORIGAMI RISK

- Capture all types of data
- Create all types of workflows and triggers
- Create all types of reports
 - Identify drivers to empower action!

“- Yeah, it can do that!”

SYSTEM FLEXIBILITY



ORIGAMI RISK

Origami can easily be configured to track any data fields & records desired

Administration > Client Defined Entities

New Client Defined Entity

Table Name	Description	Domain Name	Is Code Table	Enabled	Changes Pending
Custom__Accomodation	{Description}	Accomodation	Yes	YES	NO
Custom__Contracts	Contracts	Contracts	No	YES	NO
Custom__ContractStatus	{Description}	ContractStatus	Yes	YES	NO
Custom__ContractType	{Description}	ContractType	Yes	YES	NO
Custom__CorrectiveActions	Corrective Action	CorrectiveAction	No	YES	NO
Custom__CustomerInjuries	Customer Injury on {DateOfIncident}	CustomerInjuries	No	YES	NO

Lost Time Details
Reserve Worksheets
Members
Policy Packages
CDOT Incident Info
Admissions

SYSTEM FLEXIBILITY



ORIGIA

gRID - [redacted] Risk & Insurance Database (Page 1 of 2) Continue Cancel

Request Processing

- Auto ID Card/Auto Insurance
- Auto Physical Damage Only - Google Owned Vehicle
- Bond Request
- Cargo Incident
- Certificate of Insurance
- Property Damage
- StreetView Camera and Equipment Incident

Mandatory fields are marked with an asterisk *

Tell us who you are...

Full Email *

Your Location *

Report Date *

Google Domain

What are you requesting?

- Auto ID Card/Auto Insurance
- Auto Physical Damage - [redacted] Owned Vehicle
- Bond Request
- Cargo Incident
- Certificate of Insurance
- Product Liability Claim
- Property Damage (non-auto) to [redacted] Property
- Property Damage (non-auto) to 3rd Party Property
- StreetView Camera and Equipment Claim



VENDOR EXPERTISE

Origami is supported by people who are experts in both technology and insurance!

- Steve Fischer is Origami Risk's senior software engineer. Steve co-led the design and development of the Origami product and currently leads client implementations. Steve is also responsible for the analytic tools in Origami including reporting and the risk dashboard. Steve can be reached at sfischer@origamirisk.com.



- Jonathan Nichols is the director of our client service practice. Jon has experience serving public entities and corporations across most major industries. Jon is responsible for professional services, strategic alliances, and business development at Origami Risk. Jonathan brings a dedication to client and customer focus that will continue to shape our practice and industry-leading client service. Jon can be reached at jnichols@origamirisk.com.



USE DATA HOWEVER YOU NEED TO



ORIGAMI RISK

Data can be used to:

- Send email notifications

Subject	Google: Certificate of Insurance Request Confirmation <Incident:2923@COI>
To	SanFrancisco.Certs@marsh.com
Cc	insurance@google.com, danes@google.com, live-inbox-google@origamirisk.com
From	Incident Anonymous
Date	05/28/2015 10:40 AM

~~~~~ COI Request Confirmation and Instructions to Broker ~~~~~

Instructions:

1. When fulfilling this request, please 'Reply All'
2. Do not modify the subject line
3. Attach the Certificate of Insurance
4. Send

Need by: 5/30/2015  
Named Insured: Google, Inc.  
Request Country: United States of America  
Request Currency:

Certificate Holder:  
DEVELOPMENT AUTHORITY OF DOUGLAS COUNTY

Attention to:

# USE DATA HOWEVER YOU NEED TO



Data can be used to:

- Update other data elements, etc.

The screenshot displays the ORIGAMI RISK web application interface. At the top, the user is logged in as Sam Gabal in State of Colorado. The navigation path is Administration > Events > Calc Due Date By Rule. The page title is "Calc Due Date By Rule" with "Edit Event" and "More" buttons.

**Data Entry Event Details**

Description: Calc Due Date By Rule

Event Triggers: Incident is Submitted or Incident is Edited

On Update of Fields: AG Form Received Date, Case Type ID, Report Date

Event Condition: Case Type ID is not empty

✓ Trigger this event only when the condition first applies.

**Manual Event Details**

- ✗ Allow Manual Fire of this event
- ✗ Apply Filter Condition to Manual Event
- ✗ Show event as separate button
- ✗ ONLY allow event to be run manually

Manual Run Role: [Any]

**Actions Triggered by Event**

| Description                   | Is Active |
|-------------------------------|-----------|
| Script: calc due date by rate | Yes       |

**Recent Event Logs**

| Event Date        | Event                 | Instance        | Triggered By | Status     |
|-------------------|-----------------------|-----------------|--------------|------------|
| 9/2/2015 2:45 PM  | Calc Due Date By Rule | Incident #32417 | Audrey Wille | Ok         |
| 9/2/2015 1:45 PM  | Calc Due Date By Rule | Incident #31950 | Audrey Wille | Ok         |
| 8/28/2015 6:51 PM | Calc Due Date By Rule | Incident #32373 | Audrey Wille | Ok         |
| 8/28/2015 6:39 PM | Calc Due Date By Rule | Incident #32404 | Audrey Wille | Has Errors |
| 8/28/2015 6:10 PM | Calc Due Date By Rule | Incident #32403 | Audrey Wille | Has Errors |

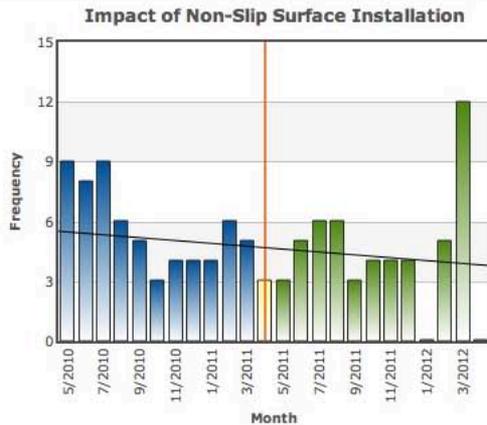
A dropdown menu is open over the "Actions Triggered by Event" table, showing options: Create a new action..., New Task, New Email, New Mail Merge (highlighted), New Abstract, New Script, and New Report.

# USE DATA HOWEVER YOU NEED TO



ORIGAMI RISK

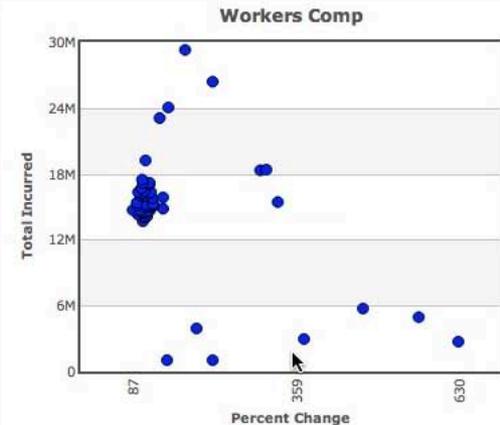
Frequency Impact of Non-Slip Floor



Frequency and Severity

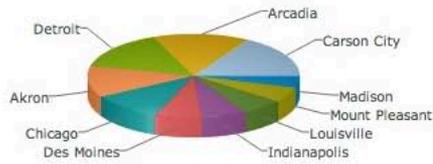


Total Severity vs Change in Severity past 2 Years

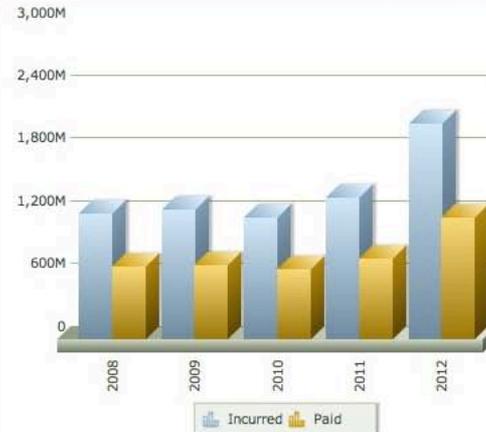


Rolling 12 Month Worst Frequency

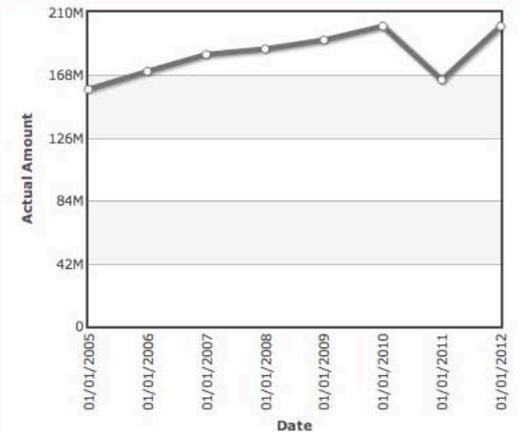
Property Claims Claim Count



GL - Yearly Financial Totals



TIV Value Trends

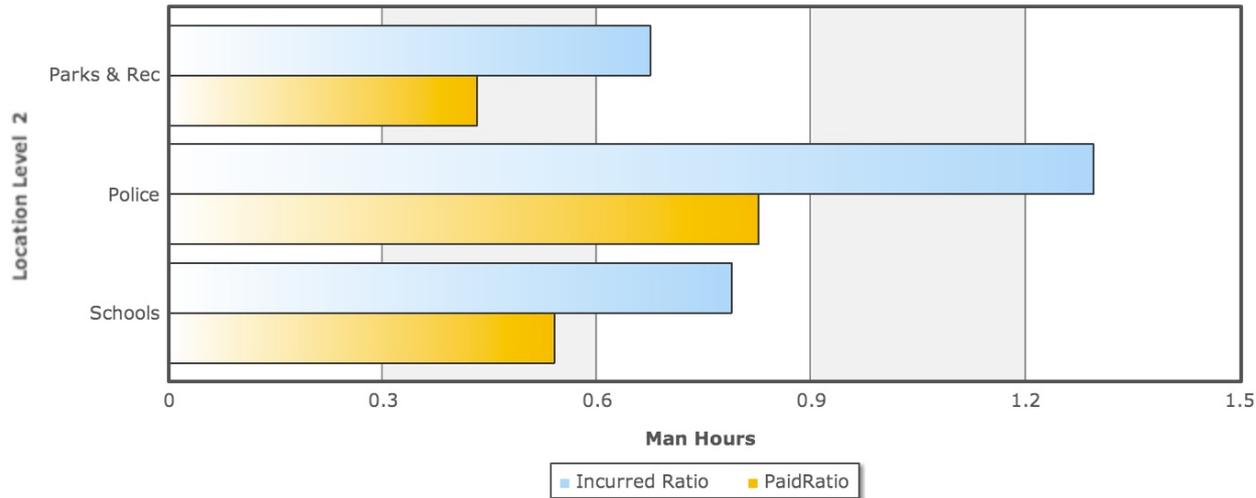


# IDENTIFYING DRIVERS



ORIGAMI RISK

Losses as Ratio to Overtime Hours



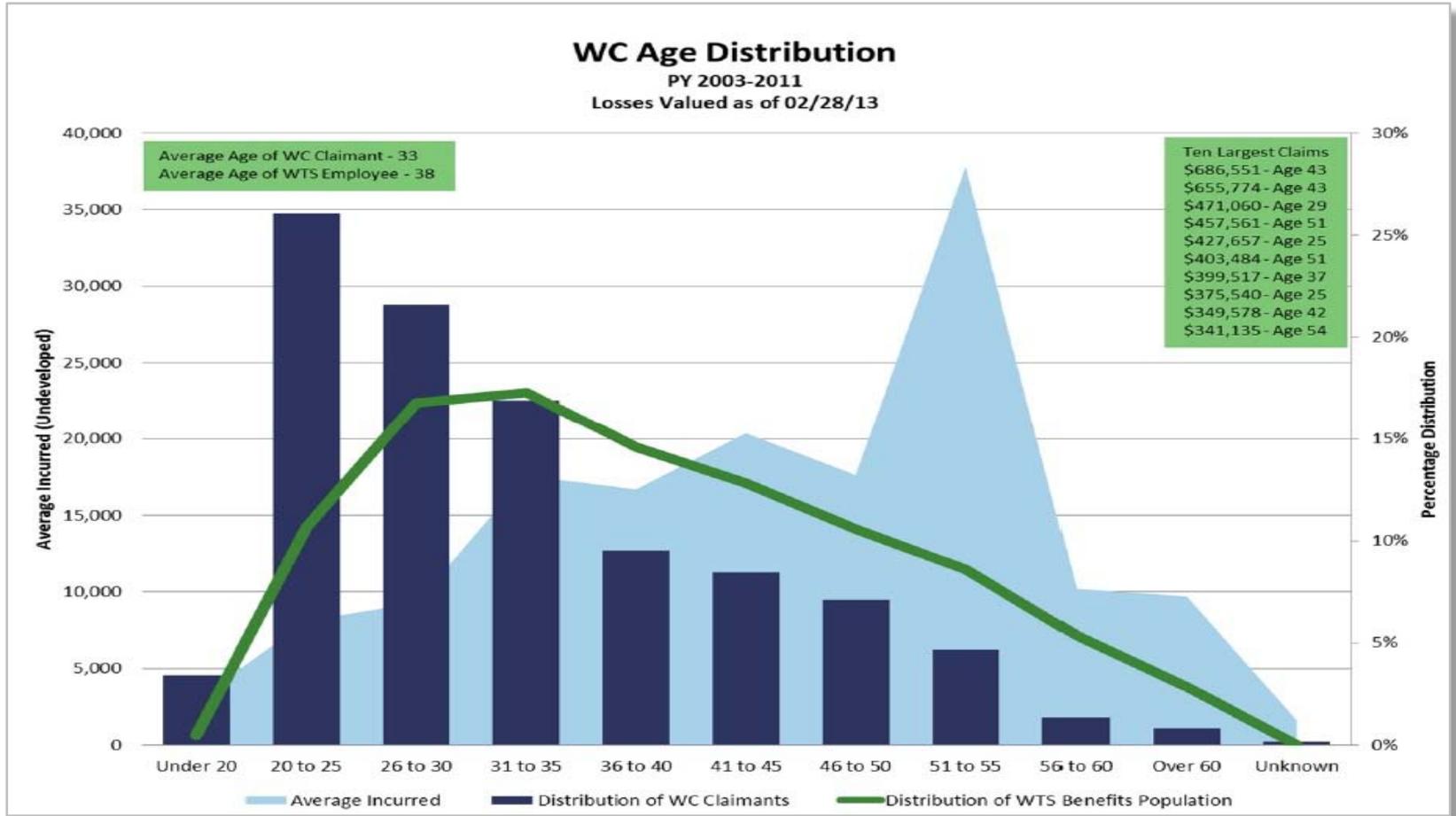
Per 1,000.00 of Man Hours

| Location Level 2     | Claim Count   | Total Incurred     | Total Paid         | Man Hours              | Incurred Ratio | Paid Ratio  | Frequency     |
|----------------------|---------------|--------------------|--------------------|------------------------|----------------|-------------|---------------|
| Parks & Rec          | 10,627        | 198,910,806        | 127,465,355        | 295,529,566,866        | 0.67           | 0.43        | 0.0000        |
| Police               | 11,309        | 200,658,543        | 127,990,697        | 155,158,846,647        | 1.29           | 0.82        | 0.0001        |
| Schools              | 16,185        | 216,380,048        | 148,263,889        | 274,920,347,338        | 0.79           | 0.54        | 0.0001        |
| <b>Grand Totals:</b> | <b>38,121</b> | <b>615,949,397</b> | <b>403,719,941</b> | <b>725,608,760,851</b> | <b>0.85</b>    | <b>0.56</b> | <b>0.0001</b> |

# IDENTIFYING DRIVERS



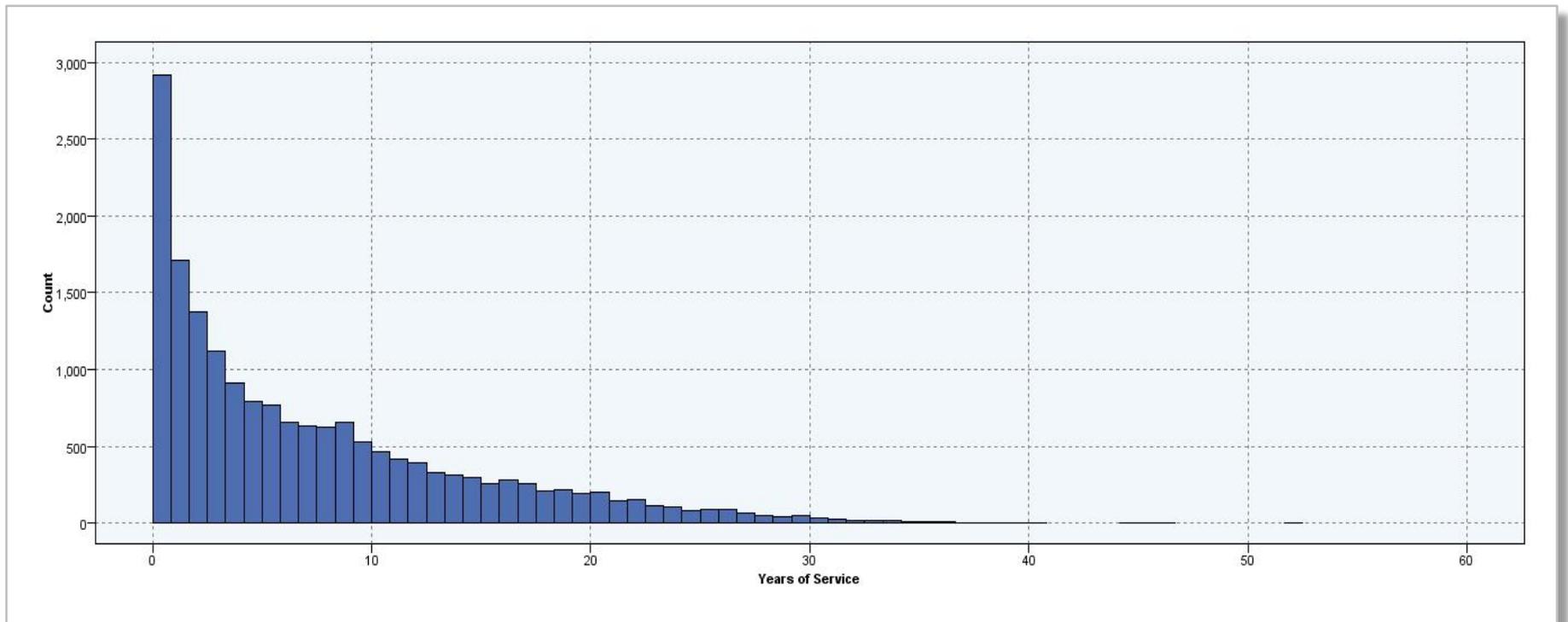
ORIGAMI RISK



# IDENTIFYING DRIVERS



ORIGAMI RISK



# AVOIDING LITIGATION



ORIGAMI RISK

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- Most effective way to avoid litigation is to prevent the injuries in the first place
  - Create a culture of safety
    - » Require proper training and periodic refreshers and/or certifications for any inherently dangerous job functions
    - » Conduct regular site surveys and safety inspections to identify and correct/minimize any hazards
    - » Regular reports and dashboards showing injury rates and safety records

# AVOIDING LITIGATION



ORIGAMI RISK

- Encourage immediate reporting of all injuries, capturing description of event in employee's own words
- Automate reporting of injuries as much as possible
- Use accident data to identify trends and drivers
  - Focus corrective actions on root causes



# AVOIDING LITIGATION



ORIGAMI RISK

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Understand what leads to litigation!

- Legitimate vs. unwarranted lawsuits
- Consistent factors found in 2010 WCRI Study (WC-10-18), related to unnecessary litigation
  - Poor communication or flawed processes in responding to claims
  - Fear of denial of claim
  - Fear of punishment or of retribution
  - Aggressive Personal Injury Attorneys

# AVOIDING LITIGATION



ORIGAMI RISK

- Communicate with injured worker
  - Automate providing injured worker with information about rights and treatment.
    - » No ambiguous or confusing wording
  - Assign someone to regularly contact the injured worker throughout their recovery period.
  - Reassure the employee they will still have their job when they are recovered (or a modified duty job depending on nature/severity of injury)



# HIDDEN GEMS AND FEATURES



ORIGAMI RISK

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- Certificate of insurance management
- Employee training and certification management
- Calendar views
- Web-form design tools
- Custom dashboard widgets
- Location & territory dashboards
- Before & after analysis
- Claim comparison report
- Interactive reporting options
- Loss triangles
- Custom report & graph templates
- Re-usable advanced queries
- Retention calculator
- Policy/coverage gaps & overlaps
- Enterprise Risk Management
- Etc.

# CERTIFICATES OF

# INSURANCE

ORIGAMI

**ORIGAMI RISK**

- Dashboards
- Tasks
- Claims
- Incidents
- Risks
- Policies
- Locations
- Contacts
- Reports
- Admin

Sam Gabal in [OrigamiGabal](#) > [ACME, Inc.](#) > [Origami Standard Forms](#) | [My Profile](#) | [Search](#) | [Sign Out](#) | [Help](#)

[Insureds >](#) [Edit Insured](#) [More](#)

## ABC Contractor

### Insured Details

Name: ABC Contractor  
Risk Profile: **Standard Contractor**  
Tax ID: 55-555-1212  
Account Number: 55-555-1212  
Address 1: 3651 Stoneridge Street  
City: Fairbanks  
State: Alaska  
Postal: 99701

### Contact Information

Contact Name: John Smith  
Email: [origamidemo.sandberg@gmail.com](mailto:origamidemo.sandberg@gmail.com)  
Phone: 414-999-5432

**Open Tasks** [New](#) [All Tasks](#)

[Check with Joe on AL](#) 01/13/2013

---

**All Notes**

No notes. [Click here](#) to add one.

---

**Recent Emails** [New](#) [All Emails](#)

- [Request for Certificate of Insurance](#)
- [Minimum Insurance Requirements for ACME Inc. not met](#)

---

**Contacts**

No contacts. [Click here](#) to add one.

---

**Files**

No files. [Click here](#) to add one.

**Current Certificate Profile** [Update Current Certificate](#)

Description: Certificate as of 5/6/2013

---

**Policies** [Add Policy](#)

| Coverage             | Carrier   | Policy Number | Effective               |
|----------------------|-----------|---------------|-------------------------|
| Auto Liability       | Chubb     | 5559999       | 01/01/2013 - 12/31/2013 |
| General Liability    | Zurich    | 9993333       | 01/01/2013 - 12/31/2013 |
| Workers Compensation | Travelers | WC837463      | 01/01/2013 - 12/31/2013 |

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**Certificate Details**

**Alert:** This insured has one or more expired policies. This insured has deficiencies in their certificate profile. See below.

# EMPLOYEE TRAINING AND

ORIG

The screenshot shows the 'ORIGAMI RISK' employee profile for Suri Cruise. The page includes a navigation bar with various menu items, a breadcrumb trail, and a main content area with sections for employee details, additional information, and training/certifications. A red alert box highlights missing or expired trainings. A sidebar on the right contains sections for Open Tasks, All Notes, Recent Emails, and Files.

**ORIGAMI RISK** Dashboards Tasks Claims Incidents Risks Policies Locations Contacts Reports Admin  
Sam Gabal in OrigamiGabal > ACME, Inc. > Origami Standard Forms My Profile Search Sign Out Help

Employees > **Cruise, Suri** Edit Employee More

**Open Tasks** New All Tasks  
No open tasks.

**All Notes**  
No notes. Click [here](#) to add one.

**Recent Emails**  
No emails. Click [here](#) to add one.

**Files**  
No files. Click [here](#) to add one.

|            |        |                  |                          |
|------------|--------|------------------|--------------------------|
| Last Name  | Cruise | Employee Number  | SCRUISE                  |
| First Name | Suri   | Location         | 101 - Houston            |
|            |        | Social Security  | xxx-xx-7777              |
|            |        | Employee Profile | Administrative Employees |

**Additional Information**

|            |                    |
|------------|--------------------|
| Occupation | Safety Coordinator |
|------------|--------------------|

**Certifications and Trainings** [All Certifications](#)

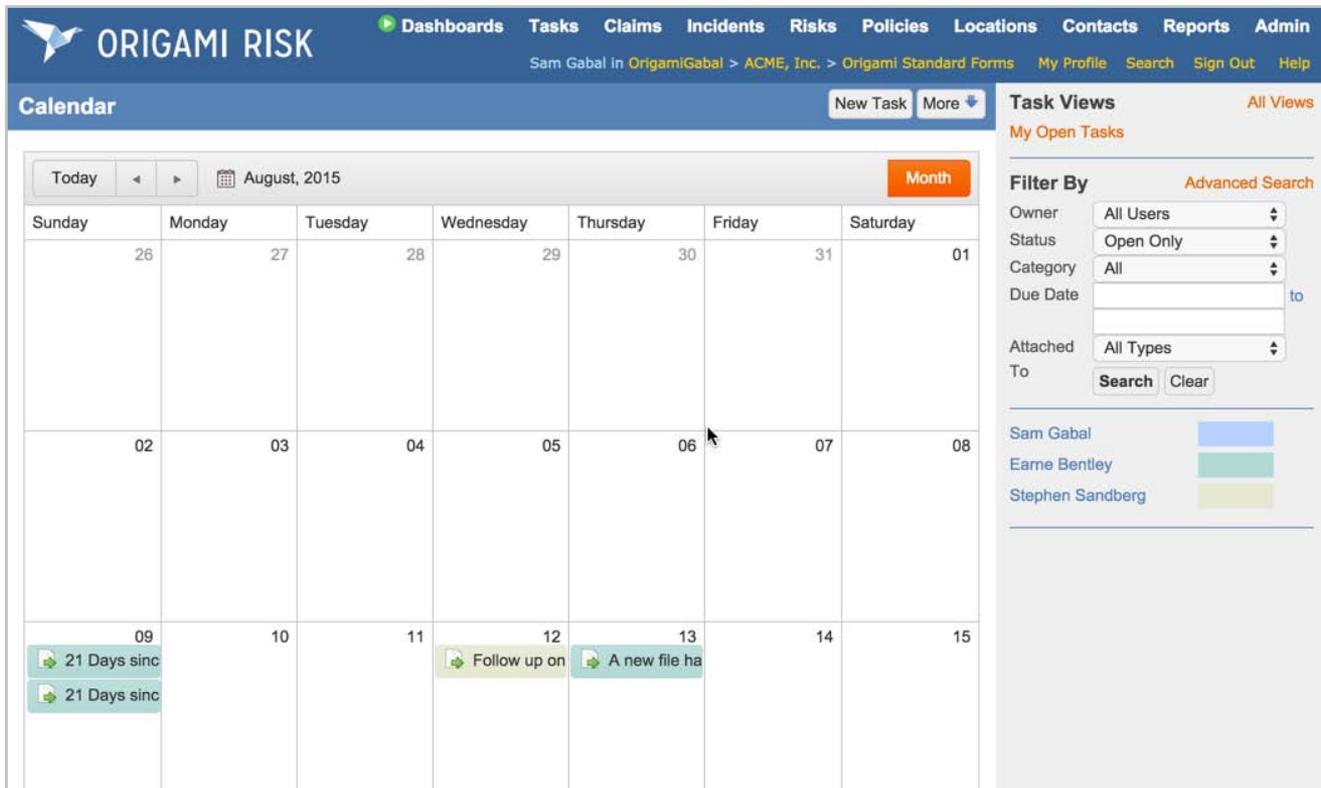
| Training or Certification | Certification Date | Valid Through Date | Comments |
|---------------------------|--------------------|--------------------|----------|
|---------------------------|--------------------|--------------------|----------|

**▶** This employee has missing or expired trainings or certifications required for **Administrative Employees**. See the list below.

| Training or Certification                                     | Status  | Is Required |
|---------------------------------------------------------------|---------|-------------|
| Employee Tolerance Training <a href="#">Add certification</a> | Missing | Yes         |
| Company Orientation <a href="#">Add certification</a>         | Missing | Yes         |

# CALENDAR VIEWS

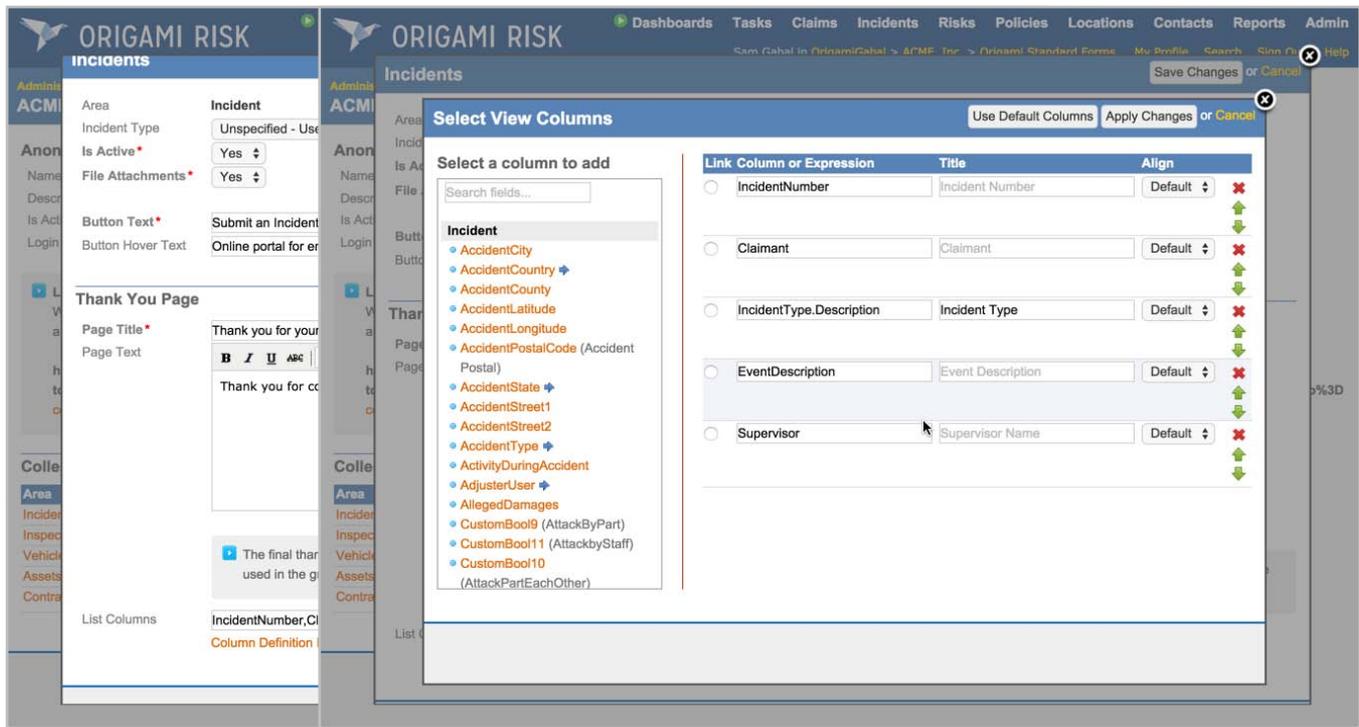
- Save and view tasks as scheduled appointments, and view in calendar mode.



The screenshot displays the ORIGAMI RISK application interface. At the top, there is a navigation bar with the following menu items: Dashboards, Tasks, Claims, Incidents, Risks, Policies, Locations, Contacts, Reports, and Admin. Below this, a breadcrumb trail shows the user's location: Sam Gabal in OrigamiGabal > ACME, Inc. > Origami Standard Forms. The main content area is titled "Calendar" and includes a "New Task" button and a "More" dropdown. The calendar itself is a monthly view for August 2015, showing dates from 01 to 15. Several tasks are visible as colored boxes on the calendar grid: two green boxes on August 09, a green box on August 12 labeled "Follow up on", and a blue box on August 13 labeled "A new file ha". To the right of the calendar is a "Task Views" sidebar with a "Filter By" section. This section includes dropdown menus for Owner (All Users), Status (Open Only), Category (All), and Attached (All Types). There are also input fields for Due Date and a "Search" button. Below the filter section, there is a list of users with colored indicators: Sam Gabal (blue), Earne Bentley (green), and Stephen Sandberg (yellow).

# WEB FORM DESIGN TOOLS

- Easily configure pages and fields for online data collection



The screenshot displays the ORIGAMI RISK web form design tool interface. The main window is titled "Incidents" and shows a "Select View Columns" dialog box. The dialog box has a search field and a list of fields to select from. The fields are:

- IncidentNumber
- Claimant
- IncidentType.Description
- EventDescription
- Supervisor
- AccidentCity
- AccidentCountry
- AccidentLatitude
- AccidentLongitude
- AccidentPostalCode (Accident Postal)
- AccidentState
- AccidentStreet1
- AccidentStreet2
- AccidentType
- ActivityDuringAccident
- AdjusterUser
- AllegedDamages
- CustomBool9 (AttackByPart)
- CustomBool11 (AttackbyStaff)
- CustomBool10 (AttackPartEachOther)

The dialog box also includes a table with columns for "Link", "Column or Expression", "Title", and "Align". The table contains the following rows:

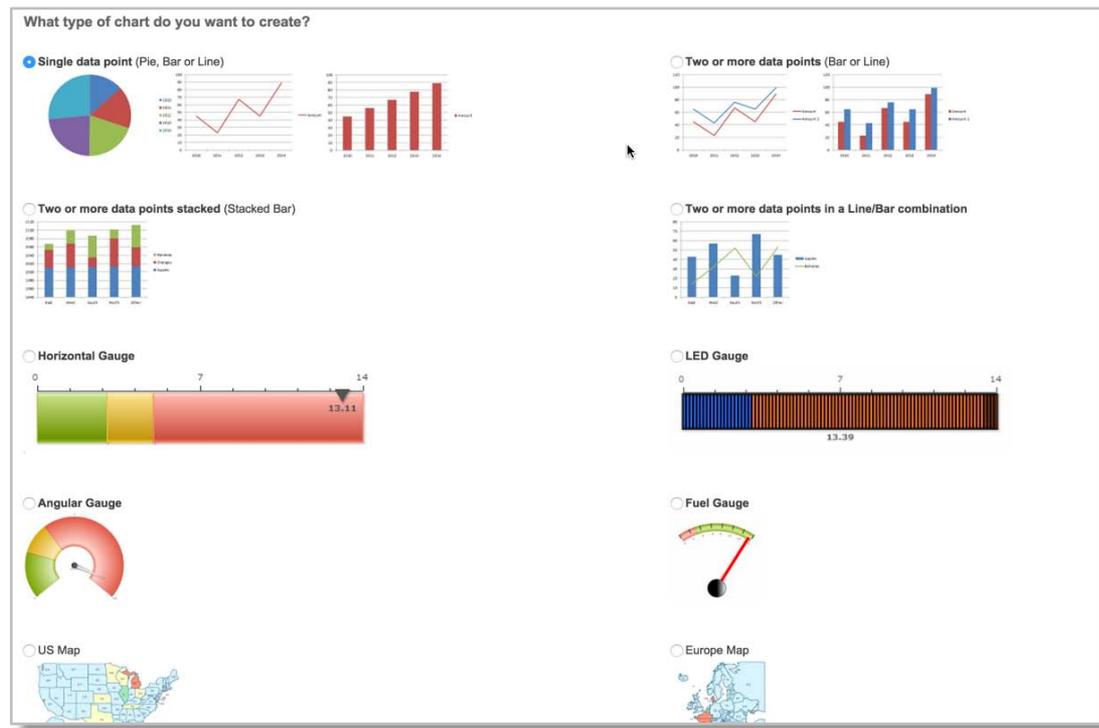
| Link                  | Column or Expression     | Title             | Align   |
|-----------------------|--------------------------|-------------------|---------|
| <input type="radio"/> | IncidentNumber           | Incident Number   | Default |
| <input type="radio"/> | Claimant                 | Claimant          | Default |
| <input type="radio"/> | IncidentType.Description | Incident Type     | Default |
| <input type="radio"/> | EventDescription         | Event Description | Default |
| <input type="radio"/> | Supervisor               | Supervisor Name   | Default |

The interface also shows a "Thank You Page" configuration section with fields for "Page Title" and "Page Text".

# CUSTOM DASHBOARD WIDGETS



- Create any type of graphical representation of any data stored in the system

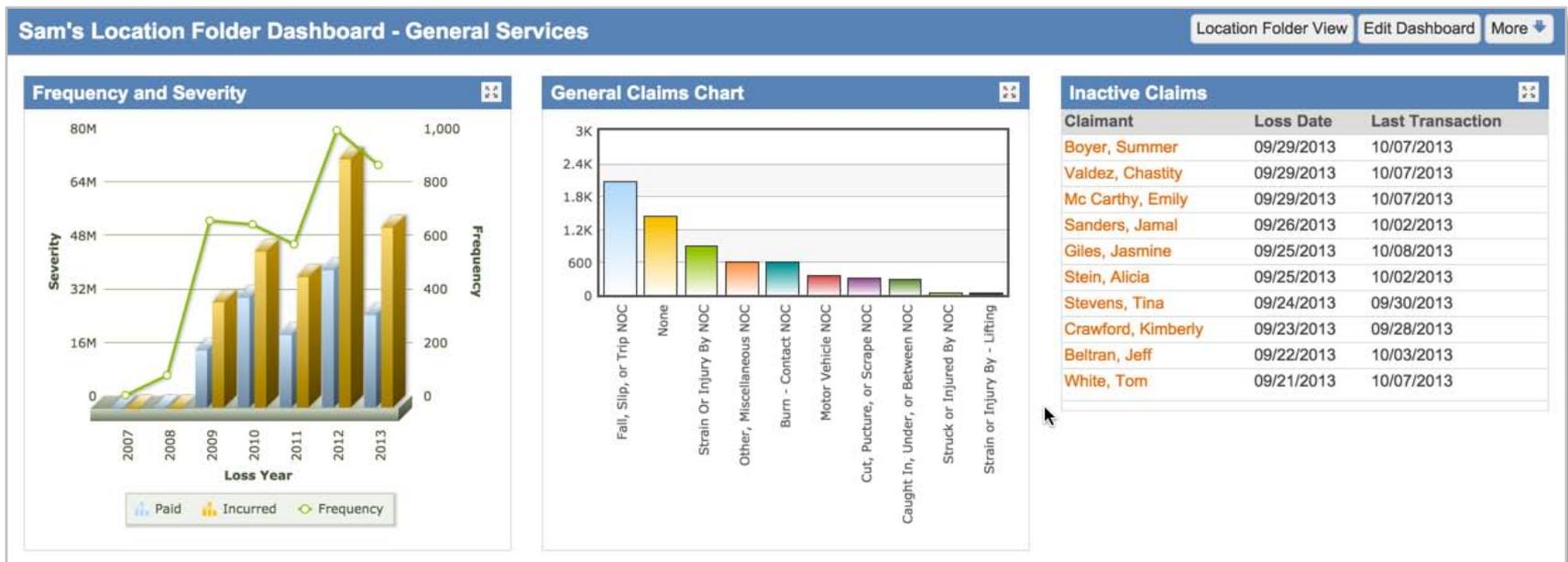


# LOCATION AND TERRITORY DASHBOARDS



ORIGAMI RISK

- Create a single dashboard template for all locations and/or territories for consistent & meaningful comparisons.

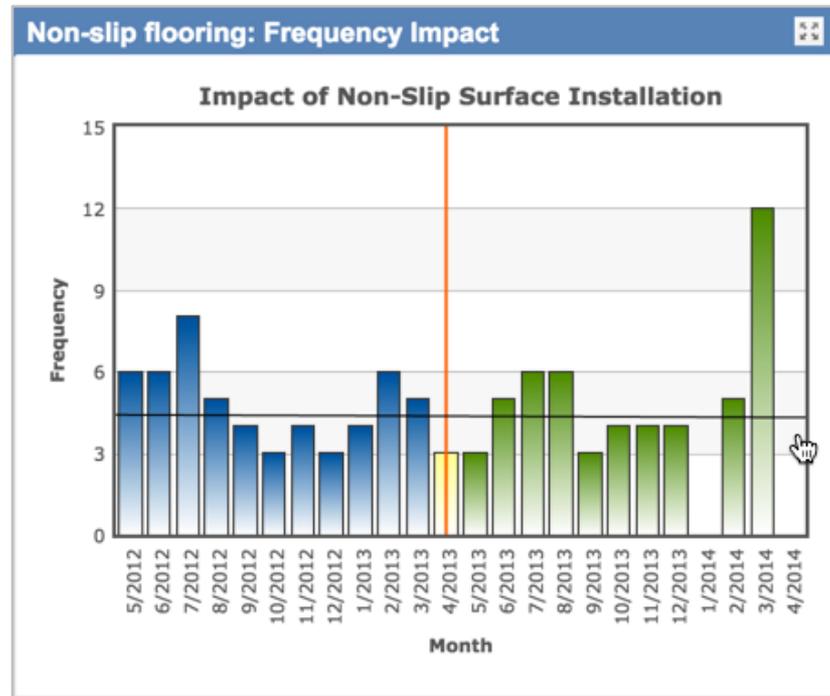


# BEFORE AND AFTER ANALYSIS



ORIGAMI RISK

- Built in widget to show effectiveness of any safety measure, based on frequency or severity of related claims before and after application



# CLAIM COMPARISON REPORT



ORIGAMI RISK

- Easily compare any claim to all similar claims, based on your own pre-determined criteria.

Claims > Smith, Joe (680028579650260) >
Export to PDF Word

**Similar Claims to Smith, Joe (680028579650260)**

This claim is in litigation. Please contact the legal department for guidance!

Over \$50,000 has been paid on this claim. Please discuss with your Claims Manager

**Subject Claim**

Claimant: **Smith, Joe**

Claim Number: **680028579650260**

Total Incurred: **96,708.00**

**Similar Claim Statistics**

Total Matches: **134**

Above Target: **1**

Below Target: **132**

Minimum Incurred: **0.00**

Maximum Incurred: **293,245.33**

Average Incurred: **17,029.90**

% of Average: **567.87%**

Median Incurred: **3,236.61**

% of Median: **2987.95%**

Standard Deviation: **32,749.01**

**Matching Claims**

Claims with loss dates

Within 6 months

Incurred Formula

Net Incurred

Match on these fields\*

- Accident Country (None)
- Accident State (Texas)
- Accident Type (None)
- Adjuster User (Stephen Sandberg)
- Appeal Result (None)
- AttackByPart (None)
- AttackbyStaff (None)
- AttackPartEachOther (None)
- Backup Adjuster User (None)
- Benefit Type (None)
- Body Part (Head - Soft Tissue)
- Body Part Position (None)
- Carrier (Travelers)
- Carrier Notification Status (Submitted)

Level all development to age of current claim (669 days).

Exclude zero valued claims.

Refresh Report

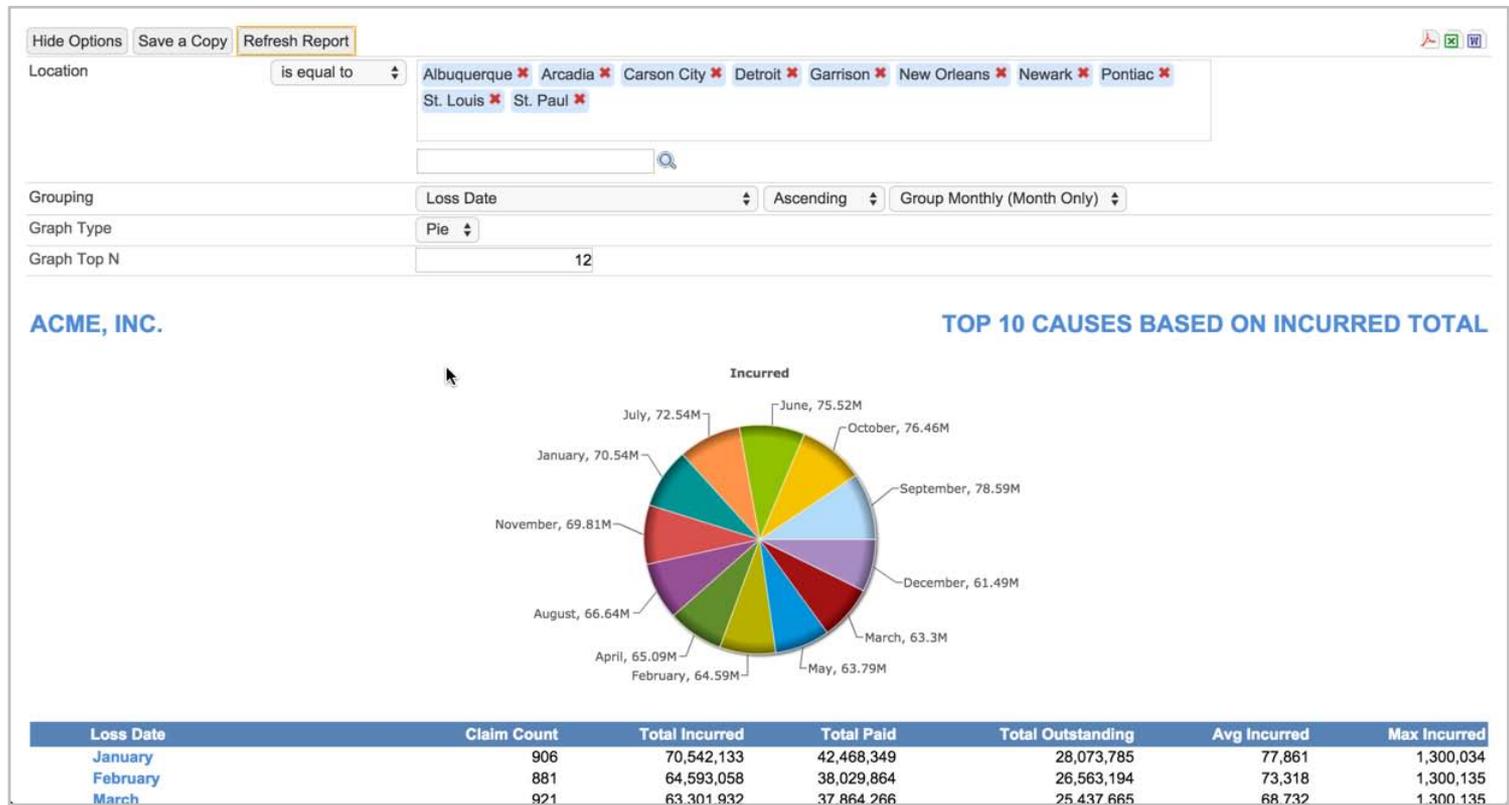
| Claim Number     | Claimant          | Loss Date | Coverage | Incurred Total |
|------------------|-------------------|-----------|----------|----------------|
| A911208248000101 | Adams, Lloyd      | 8/24/2013 | WC       | 293,245.33     |
| 680028579650260  | Smith, Joe        | 11/4/2013 | WC       | 96,708.00      |
| SRS65024738954   | Jenkins, Shawn    | 9/24/2013 | WC       | 78,017.00      |
| A811209747000101 | Dodson, Jacquelyn | 10/4/2013 | WC       | 75,324.91      |
| SRS65771022795   | Herman, Leslie    | 1/31/2014 | WC       | 74,067.00      |
| SRS27983510288   | Carney, Erin      | 4/18/2014 | WC       | 74,016.00      |
| SRS36638723759   | Mcgrath, Greg     | 7/12/2013 | WC       | 72,033.00      |

# INTERACTIVE REPORTING OPTIONS



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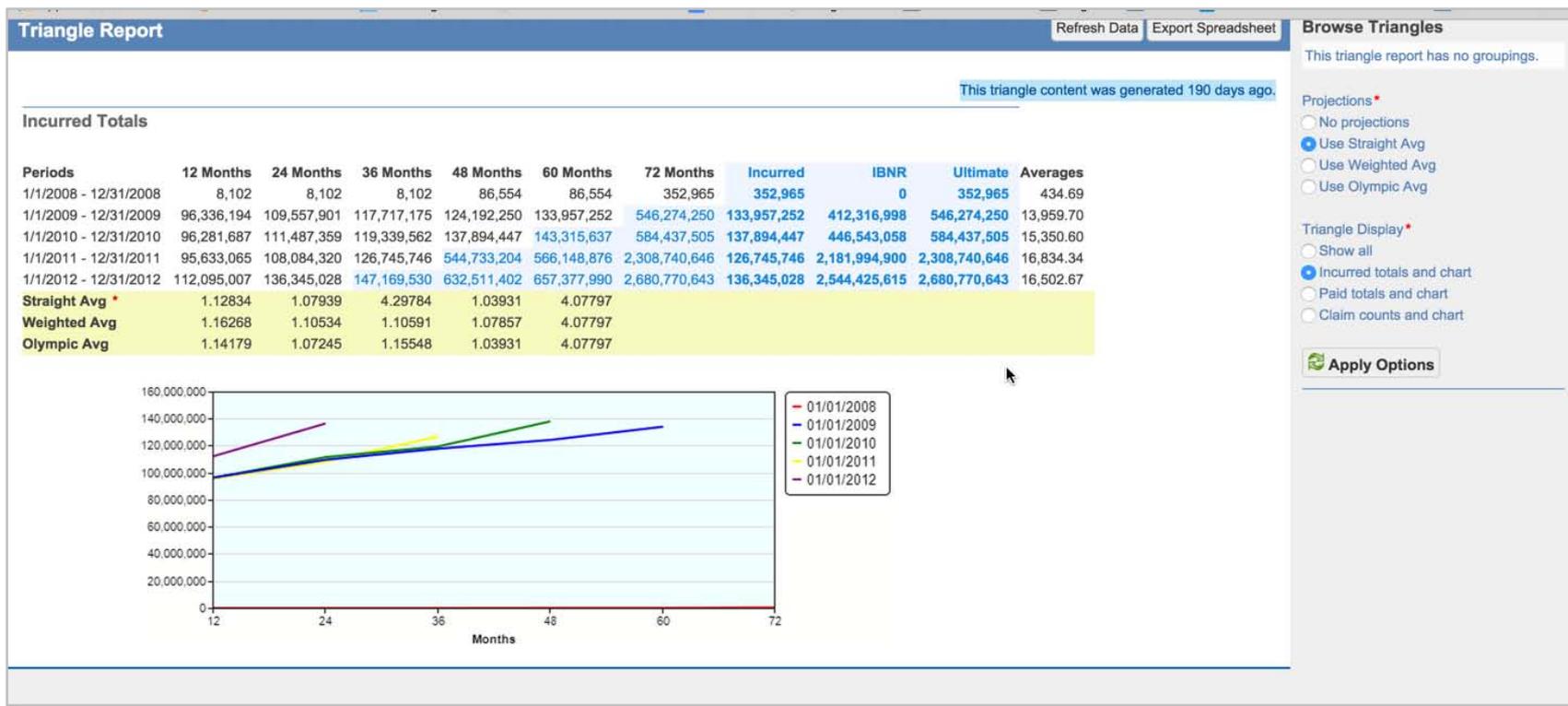
- Empower the end user to apply any grouping, filtering, sorting, or other formatting options.





# LOSS TRIANGLES

- Fast and powerful loss triangles, with built in projections

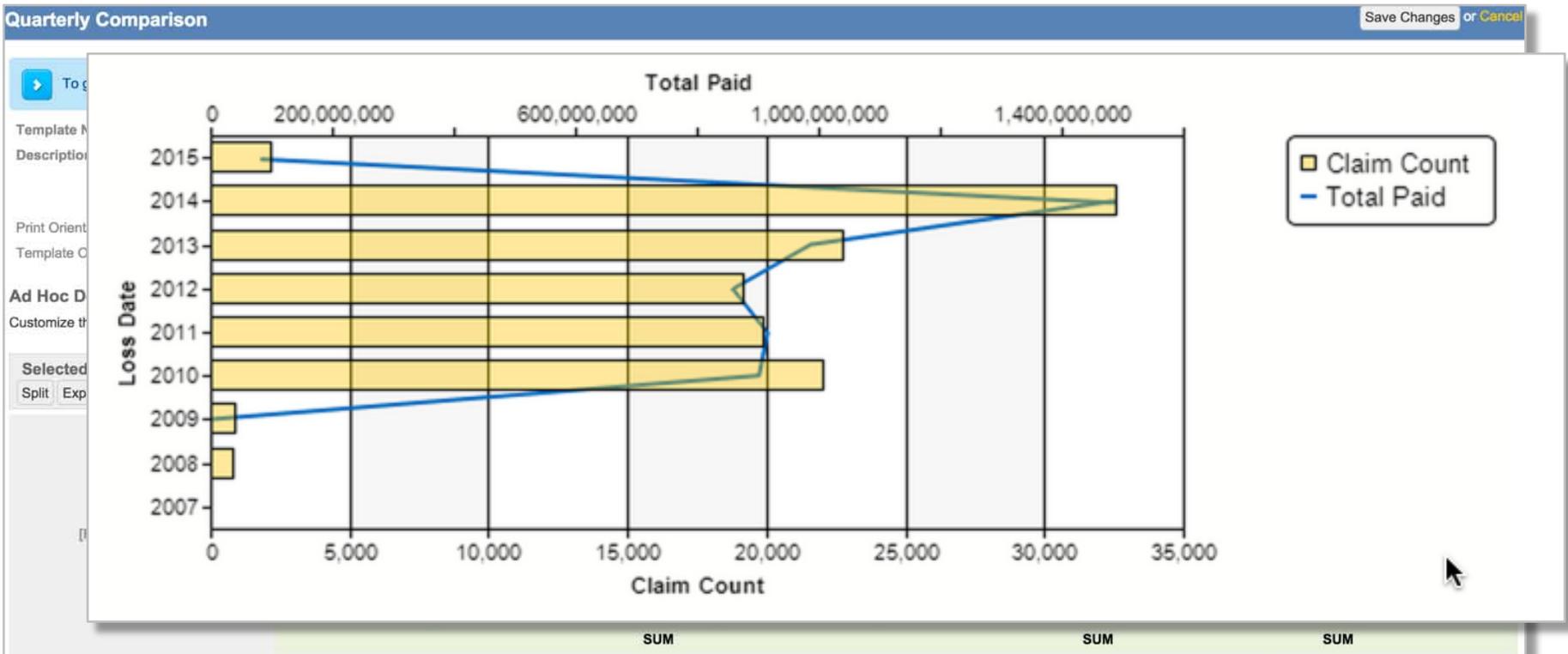


# CUSTOM REPORT AND GRAPH TEMPLATES



ORIGAMI RISK

- No limit to the types of reports and graphs that can be created.



# REUSABLE ADVANCED QUERIES



ORIGAMI RISK

- Saved views are automatically made available as report and dashboard widget filters

The screenshot displays a 'Filters' dialog box in a software application. The main text in the dialog reads: 'Coverage is equal to Liability and Loss Date is between 07/01/2008 and Today and Local equal to Fire Prevention and Control'. Below this, there is a section for 'Group By' with a 'Period (Fiscal)' dropdown and a 'Select a filter' button. A dropdown menu is open, listing several saved views, with 'KS NOT AT MMI OFF WORK IS TRUE (ADMIT)' highlighted in blue. Other visible views include '<Use Regular Filter>', 'Pinnacol Claims Not In File', 'Broadspire Claims', 'K'S ALL OPEN CLAIMS', 'K'S OPEN NOT AT MMI', 'KS ALL OPEN NOT AT MMI 1', 'KS MMI CLAIM OFF WORK TRUE', 'KS AWW2 SCRUB', 'ALL OPEN CLAIMS', and 'SEPARATIONS'. To the right of the dialog, a partial view of another interface element is visible, showing a list of views with 'KS NOT AT MMI OFF WORK IS TRUE' and '2 SCRUB' listed, and a red arrow pointing to the first item.

The sidebar widget is titled 'Claims - KS NOT AT MMI'. It contains a search icon and the text 'CDOT Technician is equal to General or No Admissions'. Below the search area, there are two columns: 'Claim Number' and 'Claimant'.

This is a partial view of a 'Views' widget. It shows a list of saved views, including 'KS NOT AT MMI OFF WORK IS TRUE' and '2 SCRUB'. A red arrow points to the first view in the list. The widget also has an 'All Views' link at the top right.

# RETENTION CALCULATOR



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- Estimate your total risk costs based on your real-world claims activity



# POLICY/COVERAGE GAPS AND OVERLAPS



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- Easily identify any missing or duplicated coverages

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Policies >
Coverage Gaps and Overlaps Analysis

**Note:** This analysis scans each location for the appropriate coverage within the financial range you specified. It uses each Policy's Named Insured list to determine which locations are covered by which policies.

| Location            | Coverage | Gap/Overlap |                                                                                                       |
|---------------------|----------|-------------|-------------------------------------------------------------------------------------------------------|
| 86 - Akron          | Property | Overlap     | Coverage overlaps with another policy from 0 to 5M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
|                     | Property | Gap         | Gap in coverage from 9M to 10M                                                                        |
| 61 - Biloxi         | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 3 - Birmingham      | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 67 - Bismarck       | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 85 - Dayton         | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 52 - Detroit        | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
|                     | Property | Overlap     | Coverage overlaps with another policy from 0 to 10M <a href="#">345678 - Local Detroit Policy</a>     |
| 38 - Indianapolis   | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 81 - Jamestown      | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 9998 - Johnson Park | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 54 - Kalamazoo      | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |
| 40 - Kansas City    | Property | Overlap     | Coverage overlaps with another policy from 0 to 9M <a href="#">DF-4533 - Prop 2011 - 2012 Primary</a> |

**Analysis Parameters**

Search for gaps and overlaps in coverage within the following parameters:

**Territory\***  
 🔍

**Coverage\***

**Date of Coverage\***  
 📅

**Financial Range**  
 Enter the minimum and maximum financial range to search  
 From   
 To\*

**Refresh Report**

# ENTERPRISE RISK MANAGEMENT



ORIGAMI RISK

- Full-featured management of identified risks, assessments, and related assignments for effective governance.

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Risks > [Risk Assessment Sets](#) > **Risk Assessments** [More](#)

| Risk                                        | Owner Email                                                                | Status    | Set                     | Due Date   | Inherent Impact | Likelihood | Residual Impact | Likelihood |
|---------------------------------------------|----------------------------------------------------------------------------|-----------|-------------------------|------------|-----------------|------------|-----------------|------------|
| Strategic Supplier Relationship             | <a href="mailto:earne.demo@gmail.com">earne.demo@gmail.com</a>             | Pending   | 2013 Risk Assessments   | 06/26/2013 | 3               | 1          | 3               | 1          |
| Talent Development & Attrition              | <a href="mailto:ebentley@origamirisk.com">ebentley@origamirisk.com</a>     | Pending   | 2013 Risk Assessments   | 09/27/2013 | 3               | 5          | 3               | 5          |
| Talent Development & Attrition              | <a href="mailto:ebentley@origamirisk.com">ebentley@origamirisk.com</a>     | Pending   | 2013 Risk Assessments   | 09/27/2013 | 3               | 5          | 3               | 5          |
| Talent Development & Attrition              | <a href="mailto:ebentley@origamirisk.com">ebentley@origamirisk.com</a>     | Pending   | 2013 Risk Assessments   | 09/27/2013 | 3               | 5          | 3               | 5          |
| Talent Development & Attrition              | <a href="mailto:ebentley@origamirisk.com">ebentley@origamirisk.com</a>     | Pending   | 2013 Risk Assessments   | 09/27/2013 | 3               | 5          | 3               | 5          |
| Talent Development & Attrition              | <a href="mailto:ebentley@origamirisk.com">ebentley@origamirisk.com</a>     | Pending   | 2013 Risk Assessments   | 09/27/2013 | 3               | 5          | 3               | 5          |
| Rising Claim Fraud                          | <a href="mailto:jfranks@origamirisk.com">jfranks@origamirisk.com</a>       | Pending   | Q3-2015 Risk Assessment | 09/30/2015 | 2               | 4          | 3               | 4          |
| Spread of Avian Flu to Operations Personnel | <a href="mailto:rhenderson@origamirisk.com">rhenderson@origamirisk.com</a> | Assigned  | Q3-2015 Risk Assessment | 09/30/2015 | 5               | 4          | 5               | 5          |
| Spread of Avian Flu to Operations Personnel | <a href="mailto:jfranks@origamirisk.com">jfranks@origamirisk.com</a>       | Assigned  | Q3-2015 Risk Assessment | 08/31/2015 | 5               | 5          | 3               | 4          |
| Brand Management                            | <a href="mailto:rhenderson@origamirisk.com">rhenderson@origamirisk.com</a> | Completed | 2014 Risk Assessments   | 08/20/2014 | 3               | 3          | 4               | 4          |

**Risk Assessment Sets**

[\[All Sets\]](#)

[2013 Risk Assessments](#)

[2014 Risk Assessments](#)

[Q3-2015 Risk Assessment](#)

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**Filter By**

Risk

Status All

Owner

Owner

Email

Due Date  to

Complete  to

Date

# RESOURCES



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- Videos describing the various features of the Origami Risk system can be viewed at:  
<http://live.origamirisk.tv>

# THANK YOU



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