



ORIGAMI RISK

TCOR and Allocations

Reducing Your Total Cost of Risk

Transform your approach to calculating total cost of risk and allocating costs across your organization's operating units. The Total Cost of Risk (TCOR) and Allocations tools in Origami Risk are part of an integrated solution that improves the tracking and analysis of costs, contributes to greater accuracy in measuring cost of risk, and allows for cost allocation modeling that aligns with your risk management objectives.

Cost Tracking

Track loss-related costs, risk transfer costs, fees, costs of internal efforts – i.e., loss prevention and claims management – along with other types of costs you consider part of your total cost of risk calculation. Easy-to-use administrative settings allow you to define the category and type of cost to be tracked and allocated.

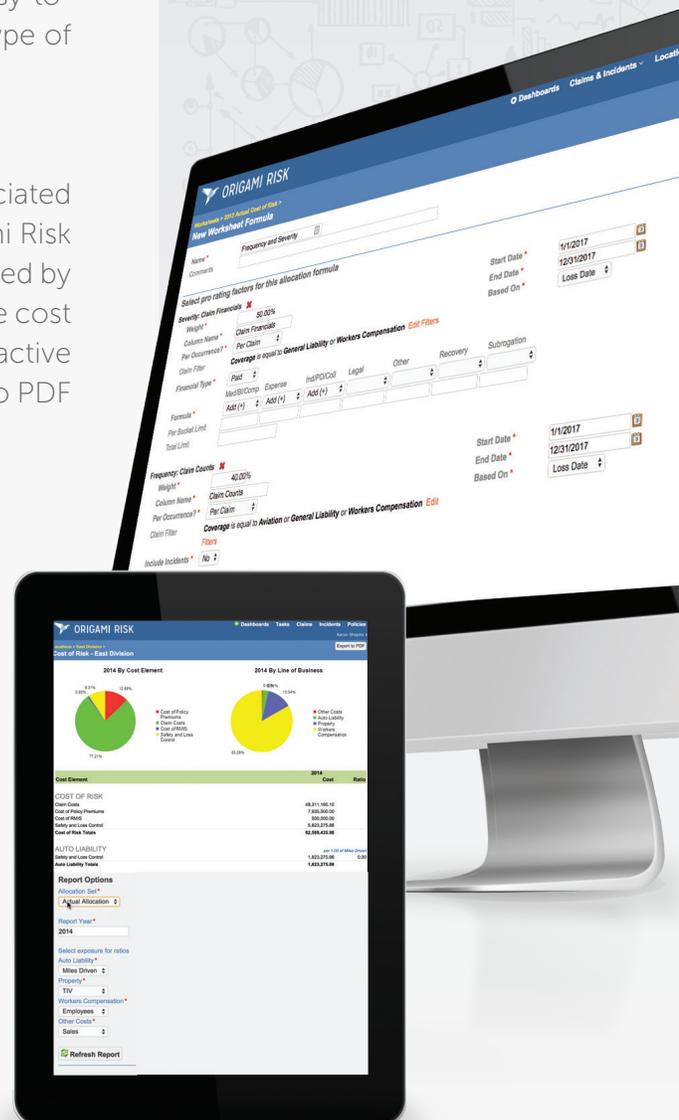
Cost of Risk Analysis and Reporting

A summary of cost of risk allocations are displayed, along with associated values, on territory and location records in the system. The Origami Risk Cost of Risk Report provides a more detailed view of cost drivers listed by line of business and includes easy-to-read pie charts that display the cost of risk broken down by cost element and line of business. Interactive report options allow for loss ratio and trend analysis. Easily export to PDF for management reporting.

Cost Allocations

Generate allocation models using an intuitive interface that provides options for specifying calculated values, creating formulas, and selecting cost elements for allocation. Easily add weighted formulas based on exposure ratio and loss experience, or create custom formulas that leverage other data elements. Allow for manual cost distributions and overrides, along with the ability enter comments for future reference.

*Innovative technology –
designed and supported
by industry experts – for
identifying, managing,
and reducing risk.*



Visit www.origamirisk.com to see a full list of solutions, view product videos, and read testimonials from satisfied customers finding success with Origami Risk.



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Award-Winning Technology & Professional Services

Origami Risk is consistently recognized as the #1 ranked software provider for the risk and insurance industry. What sets us apart? A singular focus on our customers' business objectives and outcomes underlies our approach to providing software and support. For us, it begins with our people—industry veterans capable of offering invaluable insight during implementation, eager to partner with clients to develop new, innovative functionality, and committed to ensuring our customers continue to take full advantage of all Origami Risk has to offer.

SERVICE

- **Experts.** We're experienced insurance and risk professionals with the perfect balance of industry knowledge and technology expertise who are ready to deliver the right solutions every time.
- **Collaborative.** A designated team partners with you to deliver a smooth and efficient implementation.
- **Consistent.** Members of your implementation team continue to see to your needs by providing ongoing, consultative support.

TECHNOLOGY

- **Secure.** Compliant with SSAE 18 SOC 2 Type II; EU-U.S. Privacy Shield; and NIST 800-53/FISMA.
- **Flexible.** Without custom coding or plug-ins, the platform can be configured to meet your changing business needs. Access to administrative tools gives you control.
- **Reliable.** Stable, always available, and incredibly fast.

FUNCTIONALITY

- **Intuitive.** Simple, straightforward design benefits both day-to-day users and those who only access occasionally.
 - **Seamless.** You're always on the most recent version – no installation required. With system updates every 6-8 weeks, you don't wait months to use new functionality.
 - **Efficient.** Automate routine, repetitive tasks and simplify workflows to free up time and resources.
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Visit www.origamirisk.com to learn more about us. You'll find product videos, case studies, and the biographies of Origami Risk experts.

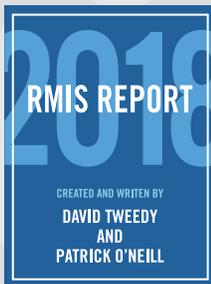


RMIS REVIEW
Ranked #1
Four Years in a Row

CIR Magazine

Risk Management Award

BEST IMPLEMENTATION



BUSINESS INSURANCE Magazine

INNOVATION AWARD

2x WINNER

CIO
APPLICATIONS

TOP 25 GOVERNANCE,
RISK & COMPLIANCE (GRC)