



Integrated Risk Management

Building Resilience in a More Connected,
More Uncertain Future

Table of Contents

Integrated Risk Management 2

Risk Management Information System (RMIS) 4

Environment, Health, and Safety (EHS) 9

Governance, Risk and Compliance (GRC) 14

Case Study: Boise Cascade 19

Origami Risk Platform 20



The future is accelerating.

Risk is no longer linear or predictable. It's interconnected, fast-moving, and shaped by forces that span operations, technology, regulation, workforce, and the environment.

The systems that organizations once relied on weren't built for this pace. Disconnected tools create blind spots, and fragmented data slows response. Even advanced point solutions can become liabilities when they trap critical information in silos instead of surfacing that information where it matters.

At the same time, tech is evolving fast, transforming the way your organization operates. AI is poised to reshape decision-making entirely. But AI is only as effective as the data behind it. Most organizations aren't yet equipped with the clean, connected, scalable foundation needed to unlock AI's full value.

Is your risk program equipped for a faster, more interconnected future?

What Integrated Risk Management Means Now

Integrated Risk Management (IRM) is a strategic approach that unifies risk, safety and compliance workflows into a single, secure source of truth, giving organizations the clarity to make decisions confidently and act decisively. Increasingly, IRM also depends on a platform that can extend to bring together external partners, workflows, and data sources without heavy lift or custom work.

With IRM:

- Teams gain visibility across all the factors that drive exposure.
- Workflows become coherent instead of compartmentalized.
- Information flows rather than bottlenecks.
- Leaders can see beyond individual incidents or compliance tasks to understand the bigger picture shaping organizational performance.

IRM is the foundation of operational readiness – aligning people, processes, and data across the enterprise so organizations can build the resilience to thrive.



How Integrated Risk Management Improves Outcomes

With one platform powering risk, safety, and compliance, organizations can:

Improve visibility and decision-making

- Gain a single source of truth across incidents, claims, audits, policies, exposures, and safety programs.
- Improve data quality through standardized intake and validation, building a stronger foundation for analytics and AI.
- Surface trends and patterns earlier through unified dashboards, analytics, and reporting.

Reduce the total cost of risk

- Track exposures and loss history to inform budgeting, forecasting, and allocations.
- Strengthen renewal submissions with complete, accurate data.
- Identify cost drivers across programs and take targeted action to reduce losses.

Increase operational efficiency

- Streamline workflows for incidents, claims, compliance tasks, and audits.
- Automate notifications, approvals, corrective actions, and reporting.
- Reduce integration effort with platform-level extensibility that supports faster connections to the partners and tools your program relies on.

Strengthen regulatory and organizational compliance

- Centralize compliance tracking, assessments, internal controls, and policy attestations.
- Provide transparent documentation and audit-ready reporting.
- Apply consistent governance across users, data, and workflows to reduce risk and support auditability.

Build a safer, more aligned culture

- Coordinate safety programs, training, inspections, and corrective actions.
- Enable employees to report events easily through mobile and desktop tools.
- Give leaders visibility into hazards, behaviors, and emerging risks across locations.

A Platform Built for Integrated Risk Management

Origami Risk delivers IRM through a single, purpose-built, cloud-native platform that unifies RMIS, GRC, and EHS.

- Centralize and connect all risk, safety, and compliance data.
- Streamline reporting and analytics with standardized, configurable tools.
- Automate critical workflows across functions.
- Strengthen collaboration across teams and locations.
- Adapt quickly as business needs, risks, and regulations evolve.

With configurable workflows, enterprise-grade security and AI-ready data structures, Origami Risk enables organizations like yours to become more efficient, more resilient, and better prepared for what's next.

Risk Management Information System (RMIS)

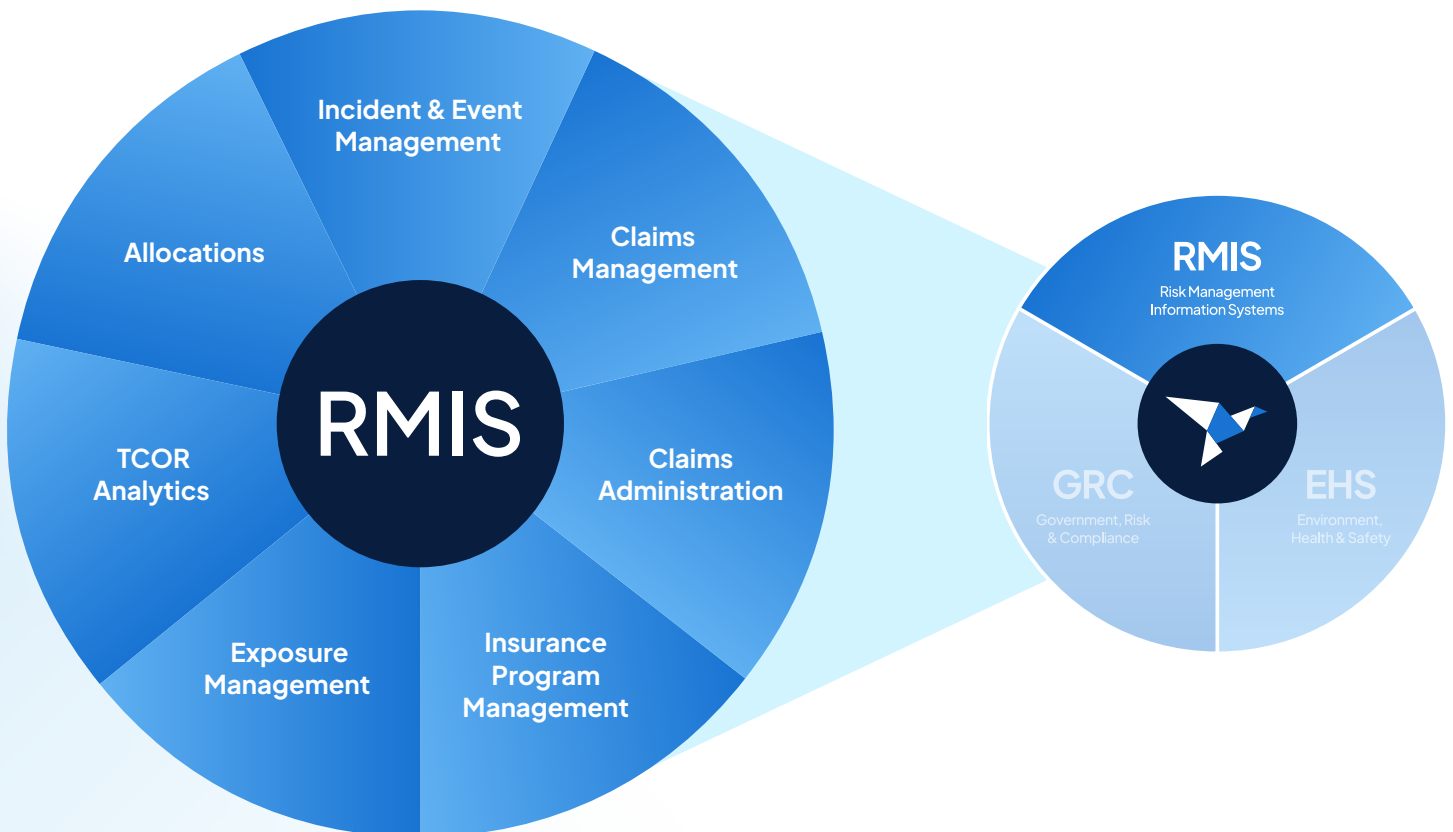


As risk becomes more interconnected, RMIS can't operate in isolation. Claims, incidents, exposures, and insurance programs are deeply influenced by operational decisions, safety performance, and compliance posture. And leaders need to see those connections clearly to act decisively.

Origami Risk's RMIS solutions provide a comprehensive, real-time view of insurable risk by bringing incidents and events, claims, policies, exposures, and financial data together within a single, integrated system.

Built on the Origami Risk platform and connected seamlessly with EHS and GRC, RMIS delivers the visibility and control leaders need to reduce total cost of risk (TCOR), improve outcomes, and make more informed risk financing decisions.

By integrating RMIS with safety and compliance data, Origami Risk enables a broader, more strategic view of risk. A view that reflects how losses, controls, and operational decisions intersect across the enterprise.



RMIS SOLUTION

Incident and Event Management

Origami Risk streamlines the way incidents and events are captured, investigated, and analyzed. This makes it easier to identify trends and prevent future losses. Flexible intake options and configurable workflows ensure incidents are reported quickly and routed appropriately, while connected data supports faster insight and response.

- Centralized incident and event reporting across the organization.
- Integration with claims, safety, and loss control activities.
- Improved visibility into leading indicators and loss drivers.



RMIS SOLUTION

Claims Management

Origami Risk provides end-to-end claims management and claims administration capabilities across all lines of coverage. By consolidating claims data and automating workflows, organizations gain better control over claim outcomes, costs, and performance.

- Multi-line claims management in a single system.
- Automated workflows for tasks, notifications, and documentation.
- Integrated financials, reserves, and payments.
- Configurable processes aligned to organizational requirements.

With cleaner data and real-time insight, risk leaders can proactively manage claims, reduce leakage, and improve program performance.



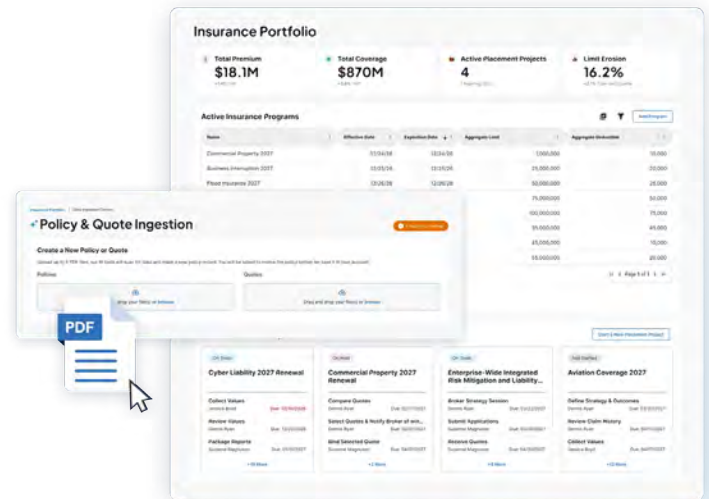
RMIS SOLUTION

Insurance Program Management

Origami Risk centralizes policy data, renewal workflows, and program insights into a single system of record. By connecting policy, quote, and endorsement data with the broader RMIS ecosystem, risk teams gain visibility, reduce administrative work, and make more informed risk transfer decisions.

- Centralized system of record for policies, quotes, limits, coverages, and endorsements.
- AI-powered policy ingestion extracts structured data from carrier PDFs.
- Insurance placement management with structured renewal workflows and quote comparisons.
- Program-level dashboards show coverage, renewal status, and premium trends.

This connected approach streamlines renewals, improves data accuracy, and delivers insights to optimize insurance program performance and reduce total cost of risk.



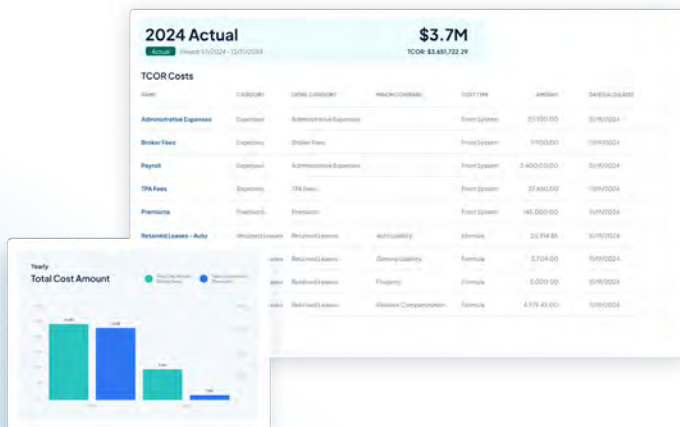
RMIS SOLUTION

Exposure Management

Origami Risk enables organizations to capture and manage exposure data across locations, assets, vehicles, and operations. All providing a clearer picture of risk concentration and financial impact.

- Flexible location and organizational hierarchies.
- Exposure and values tracking across the enterprise.
- Property and asset data aligned to claims and policies.

By connecting exposure data with losses and coverage, leaders gain deeper insight into risk drivers and opportunities for improvement.



RMIS SOLUTION

Total Cost of Risk (TCOR) Analytics

Origami Risk’s TCOR Analytics solution delivers a modern, real-time approach to calculating and analyzing Total Cost of Risk. By combining internal and external cost data with intuitive reporting and AI-powered insights, risk leaders can visualize and communicate the financial impact of risk management decisions like never before.

- Dynamic, real-time TCOR calculations and cost modeling.
- AI-powered analytics and visualizations.
- Unlimited data ingestion and integration options.
- Configurable dashboards tailored for executive insight.

Designed to work seamlessly with Allocations, Claims, Policies, and Exposure Management, TCOR Analytics enables teams to spot cost trends, validate ROI, and support strategic decisions with data that’s both credible and compelling.

RMIS SOLUTION

Allocations

Origami Risk empowers organizations to allocate the financial impact of risk with precision and transparency. By consolidating loss, premium, and expense data into a single platform, users can apply configurable allocation models that align with internal hierarchies, programs, or business units. This enables fair, consistent distribution of costs and stronger accountability across the enterprise.

- Configurable, formula-driven allocation models.
- Allocation at any organizational hierarchy level.
- Seamless integration with policy, claims, and exposure data.
- Support for loss, premium, and administrative cost allocation.

With Origami Risk’s Allocations capabilities, risk and finance leaders can communicate cost drivers more clearly, incentivize risk-reducing behavior, and build trust in the methodology behind internal chargebacks or shared services billing.

Allocation Formulas	
NAME	COMMENTS
Auto Liability	Based on Actual Vehicle Count and Estimated Miles Driven
General Liability	Based on GL Claim Count and GL Total Paid
Property	Based on PROP Claim Count and PROP Total Paid
Workers Compensation	Based on Actual Employee Count and Actual Payroll
All Claims	Based on Claim Count (All Coverages)
Straightforward	Applies to All Locations
US Only	Applies to Only US Locations



RMIS as Part of an Integrated Risk Strategy

Connecting RMIS with GRC and EHS on the Origami Risk platform gives organizations a complete enterprise-wide view of risk. Leaders can analyze claims and insurance data alongside safety performance, compliance obligations, and operational risks to make smarter decisions and build more resilient outcomes.

Environment, Health, and Safety (EHS)

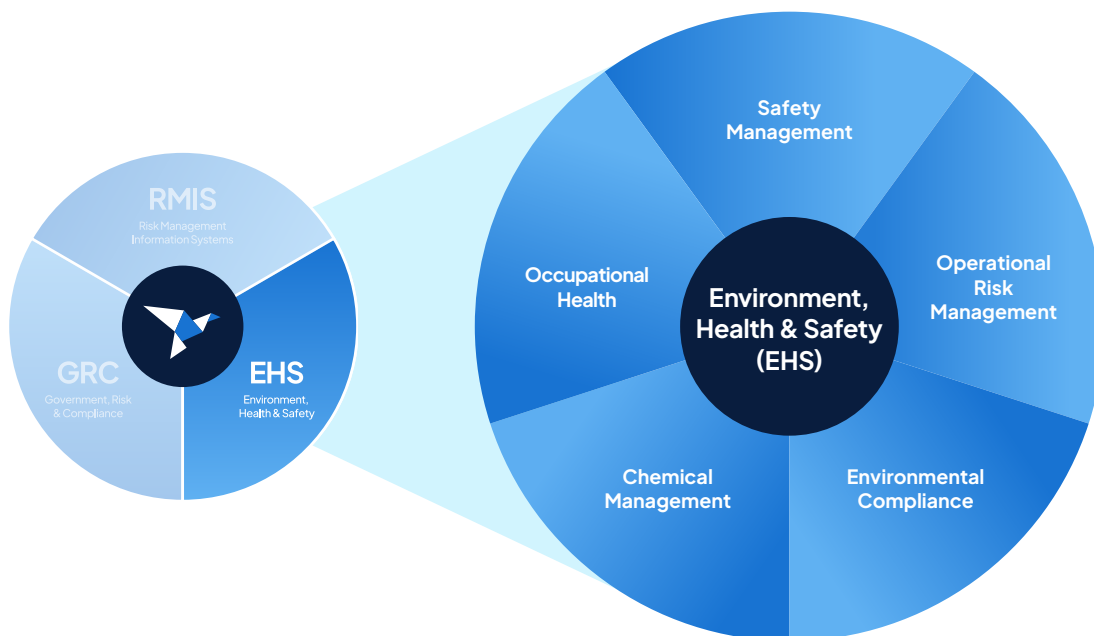


In a faster, more complex operating environment, protecting workers and preventing incidents requires more than tracking what already happened. EHS leaders need real-time visibility into hazards, behaviors, and operational controls across their organization.

Origami Risk’s EHS solutions help organizations proactively manage safety, health, and environmental risks while connecting EHS performance to enterprise risk and financial outcomes. When organizations connect EHS data with RMIS and GRC, they gain a more complete view of risk and financial impacts of EHS programs, allowing EHS leaders to advocate for more resources to make preventative investments in safety and make proactive decisions that protect people, operations, and the business.

By capturing real-time data across incidents, inspections, audits, and corrective actions — and integrating it with RMIS and GRC — Origami Risk enables leaders to move from reactive response to prevention and continuous improvement. Mobile-friendly reporting enables employees and contractors to quickly capture incidents, hazards, and near misses from the field, improving visibility into risks across locations.

This connected approach helps organizations protect their workforce, reduce operational risk, and demonstrate the impact of safety programs at the executive level.



EHS SOLUTION

Safety Management

Origami Risk centralizes safety programs in a single system to improve visibility, accountability, and engagement across the organization. Configurable workflows support consistent processes while adapting to the realities of frontline operations.

- Incident, injury, and near-miss reporting.
- Investigations, root cause analysis, and corrective actions.
- Audits, inspections, and safety observations.
- Dashboards to track leading indicators such as safety observations, near misses, and inspections alongside traditional lagging metrics.

By making safety data easier to capture and act on, organizations can identify hazards earlier and reduce the likelihood and severity of incidents.

New Incident

Employee Address Line 2:

Employee City:

Employee State:

Employee Postal Code:

Employee Country:

Employee Home Phone:

Employee Work Phone:

Incidents

108



EHS SOLUTION

Operational Risk Management

Origami Risk helps organizations identify, assess, and manage operational risks that can impact people, assets, and continuity. By connecting operational risk data with safety, environmental, and enterprise risk information, organizations gain clearer visibility into vulnerabilities and can act before issues escalate.

- Operational risk identification and assessments, integrated with enterprise risk and business continuity efforts.
- Integrated issue and action tracking.
- Job safety analysis.
- Visibility into operational risk trends and exposure.

This connected view supports more proactive risk mitigation and stronger organizational resilience.

<p>JSA Inherent RAC</p> <p>Inherent Rating: HIGH RISK</p> <p>Inherent Score: 10.00</p>	<p>JSA Residual RAC</p> <p>Residual Rating: MODERATE RISK</p> <p>Residual Score: 4.40</p>
---	--

Boiler Maintenance and Pressure Testing

<p>Task Information</p> <p>Document Title: Boiler Maintenance and Pressure Testing</p> <p>Job Title: Boiler Technician</p> <p>Activity or Process: Pressure testing boiler</p>	<p>Personal Protective Equipment (PPE) Information</p> <p>Required PPE: Chemical Splash Goggles</p>
---	--

SEQUENCE	JOB STEP	RECOMMENDED STEPS	LATEST INHERENT SCORE	LATEST RESIDUAL RISK SCORE	IMAGE
1	LOTO pressure valve	LOTO procedure in place	10.00	3.00	✗
2	Refill diesel	Wear protective gloves	10.00	6.50	✗

EHS SOLUTION

Environmental Compliance

OrigamiRisk simplifies environmental and regulatory compliance by centralizing requirements, monitoring activities, and corrective actions. Real-time visibility supports proactive compliance management across locations and jurisdictions.

- Environmental incident tracking and reporting.
- Regulatory compliance management.
- Environmental assessments with compliance calendars and corrective action tracking.
- Permit management.
- Centralized documentation and reporting.

By connecting environmental data with operational and enterprise risk, organizations gain a clearer picture of exposure and compliance status.

Solid Waste Handling Permit

Permit Number:	1001	Repository Access:	Open
Version Number:	1	Search Tags:	None
Permit Type:	Land Protection	Folder:	EHS
Title:	Solid Waste Handling Permit		
Person Responsible:	Sarah Smith		
Effective Date:	11/30/2025		
Expiration Date:	11/30/2026		
Renewal Date:	11/30/2026		
Permit Cost:	15,000.00		
Document Control Type:	Environmental Permits		
File:	Application for Solid Waste Handling Permit.pdf		

Permit Tasks

CATEGORY	ACTION	OWNER	DATE
Task:	Review Changing Permit Requirements	Sarah Smith	12/05/2025

The screenshot displays a detailed view of a chemical product within the OrigamiRisk system. It includes sections for:

- Product and Manufacturer:** Details for SUPERB PAINT Interior Latex Satin Deep Base (A87W77-1).
- Hazards Identification:** A list of hazard statements and pictograms.
- Physical and Chemical Properties:** Key characteristics of the substance.
- HSES Rating:** Safety, Health, and Environment scores.
- Reactivity, Flammability and Volatility:** Information on the chemical's stability and fire risks.
- Ingredient Details:** A list of associated chemicals (Flux 55).

EHS SOLUTION

Chemical Management

OrigamiRisk enables organizations to manage chemical inventories, hazards, and compliance obligations in a centralized system. Integrated workflows help ensure safe handling, storage, and reporting across locations.

- Safety data sheet (SDS) management and chemical data, integrated with safety incidents.
- Chemical inventory management.
- Chemical requests.

By connecting chemical data with broader EHS and risk programs, organizations reduce exposure and strengthen compliance.

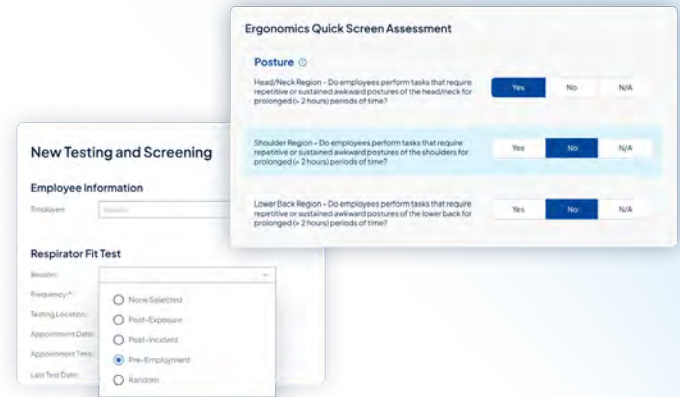
EHS SOLUTION

Occupational Health

Origami Risk supports occupational health programs by tracking employee health events, exposures, and outcomes in a secure, centralized system. Integrated workflows improve coordination between safety, HR, and risk teams.

- Ergonomics assessments and reporting.
- Tracking of work-related illnesses and exposures.
- Medical surveillance and case management.
- Secure handling of sensitive health data.

This integrated approach helps organizations support employee wellbeing while managing risk and compliance obligations.



Intelligent Insights Across EHS Programs

Origami Risk embeds AI-enabled workflows across our EHS offering to help organizations identify trends, prioritize action, and prevent incidents before they occur. By linking EHS performance with claims, operational risk, and financial exposure, organizations can quantify the business impact of safety performance and investments.



PLATFORM SOLUTION

Origami Mobile

Frontline safety programs depend on the ability to capture information where work happens — in the field, on the shop floor, or at remote job sites. Origami Mobile enables employees, supervisors, and contractors to easily report incidents, hazards, inspections, and observations from any location, improving frontline reporting participation and visibility into operational risks.

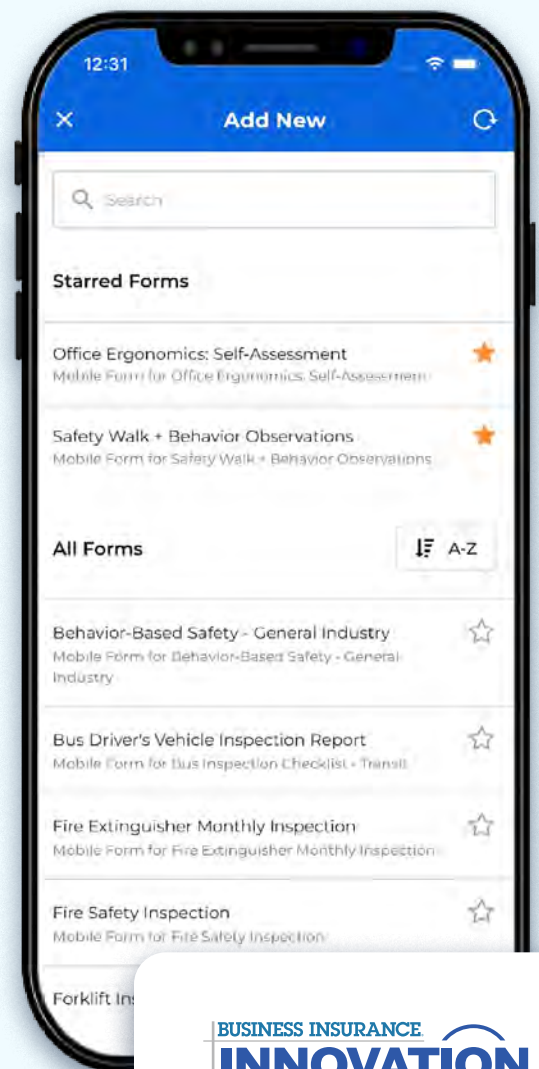
By connecting field data directly to Origami Risk's integrated risk and safety platform embedded with robust analytics, organizations can quickly identify emerging hazards, trigger corrective actions, and strengthen safety programs across locations.

Origami Mobile empowers safety and risk professionals to collect safety data anytime, anywhere, improving data quality, accelerating reporting, and enabling faster action to prevent incidents.

Key capabilities include:

- Mobile incident, hazard, and near-miss reporting.
- Audits, inspections, and safety observations from the field with standardized checklists and configurable mobile forms.
- Photo capture and voice-to-text reporting for faster documentation.
- Offline data capture for remote or low-connectivity environments.

By making safety reporting accessible to anyone in the organization, Origami Mobile improves participation, reduces reporting delays, and provides leaders with real-time visibility into risks and safety performance across the enterprise.



BUSINESS INSURANCE
INNOVATION
 AWARDS
 2024

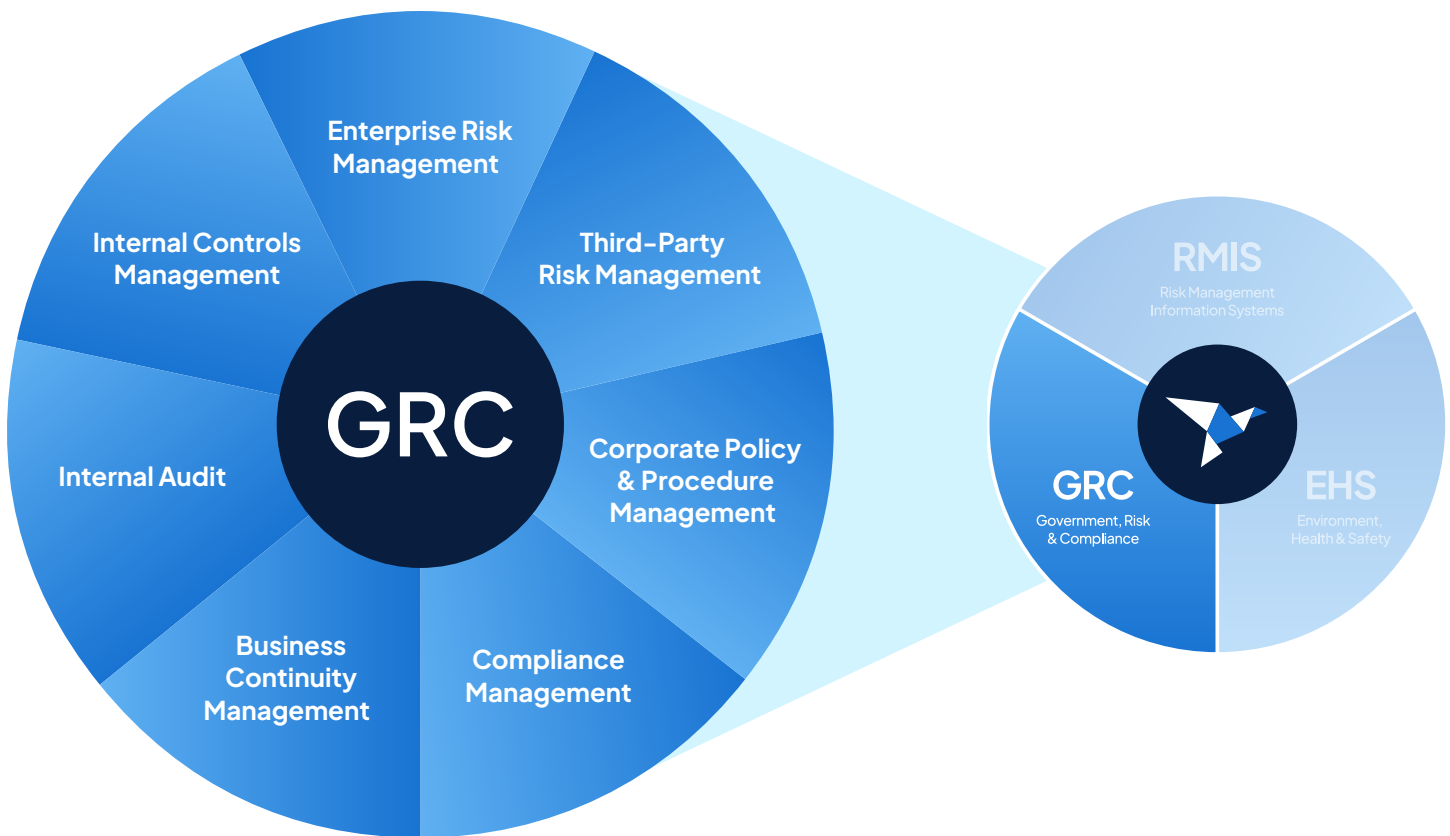


Governance, Risk and Compliance (GRC)

As organizations face increasing regulatory pressure and enterprise-wide risk exposure, governance, risk, and compliance activities must evolve beyond static assessments and siloed processes. Leaders need a connected, real-time understanding of how risks emerge, how controls perform, and where attention is needed most.

Origami Risk's GRC solutions help organizations identify, assess, and manage enterprise risk with greater clarity and confidence. By connecting governance, risk, and compliance activities in a single system – and integrating them with RMIS and EHS – Origami Risk provides leaders with a more complete, real-time view of risk across the enterprise.

This connected approach enables better prioritization, stronger oversight, and more informed decision-making at every level of the organization.



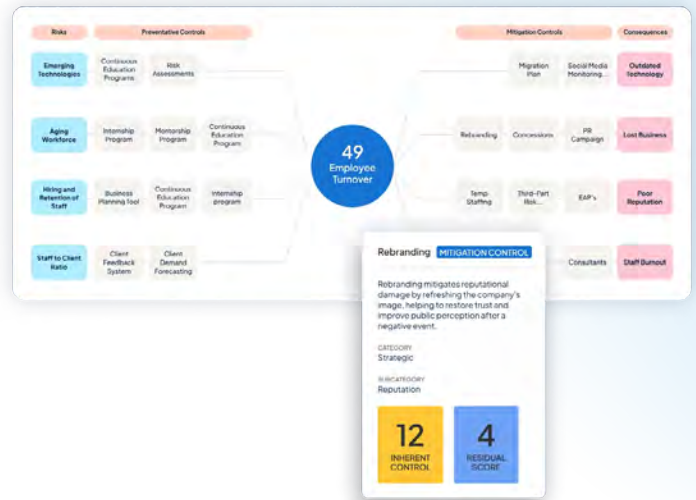
GRC SOLUTION

Enterprise Risk Management (ERM)

Origami Risk enables organizations to systematically identify, assess, and monitor enterprise risks across strategic, operational, financial, and regulatory domains. Configurable workflows and scoring models support consistent risk assessment while maintaining flexibility to reflect organizational priorities.

- Centralized enterprise risk register.
- Configurable risk scoring and rating methodologies.
- Risk assessments, issues, and action plans.
- Key risk indicators (KRIs) and executive reporting.

By connecting ERM with claims, safety, and compliance data, leaders gain deeper insight into how risks materialize and where mitigation efforts will have the greatest impact.



NAME	SCORE	RATING
Resource Allocation Alignment	100.00	Effective
Cash Flow Forecasting and Analysis	100.00	Effective
Offer Competitive Compensation Packages	100.00	Partially Effective
NIST 800-171: 3.1.1	100.00	Partially Effective
Data is encrypted and password protected	10.00	Not Effective

GRC SOLUTION

Internal Controls Management (ICM)

Origami Risk enables organizations to design, document, and monitor internal controls that support financial, operational, and regulatory objectives. By connecting controls to risks, processes, and compliance requirements, organizations gain clearer insight into control effectiveness and areas of exposure.

- Centralized control libraries and frameworks.
- Control design, testing, and effectiveness tracking.
- Issue identification and remediation workflows.
- Integration with ERM, Compliance, and Audit activities.

This connected approach helps organizations strengthen control environments, reduce failures, and demonstrate accountability to executives and auditors.

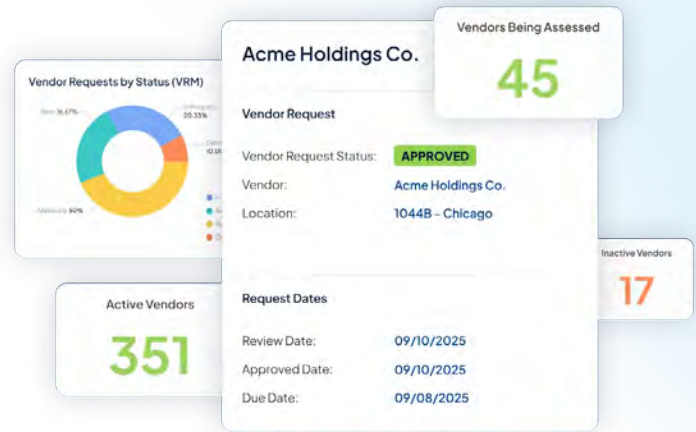
GRC SOLUTION

Third-Party Risk Management (TPRM)

Origami Risk helps organizations manage third-party and vendor risk across the full lifecycle, from onboarding through ongoing monitoring. A centralized view of vendors, assessments, and issues improves transparency and supports more proactive risk management.

- Centralized vendor and third-party profiles.
- Configurable risk and due diligence assessments.
- Integrated tracking of issues, remediation, and follow-up.
- Connections to insurance, contracts, and compliance data.

This holistic view enables organizations to reduce exposure, protect their reputation, and strengthen oversight of critical third-party relationships.



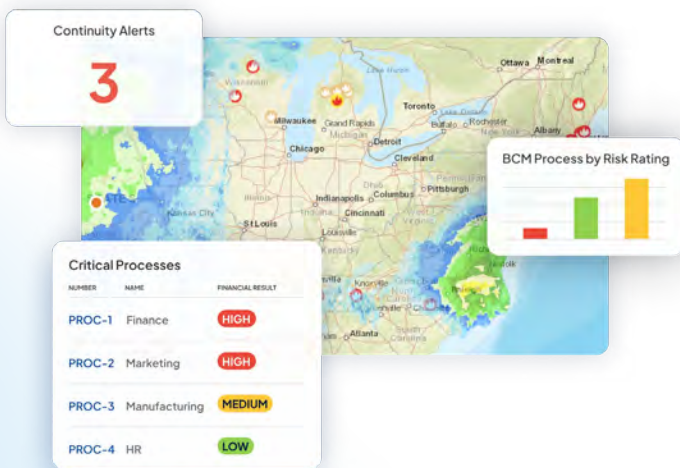
GRC SOLUTION

Business Continuity Management (BCM)

Origami Risk enables organizations to plan for, test, and respond to disruptions with confidence. Centralized business continuity planning and impact analysis support greater operational resilience.

- Business impact analysis (BIA).
- Continuity and recovery planning.
- Testing, exercises, and issue tracking.
- Executive visibility into preparedness and resilience.

By integrating BCM with enterprise risk data, leaders gain a clearer understanding of vulnerabilities and readiness across the organization.



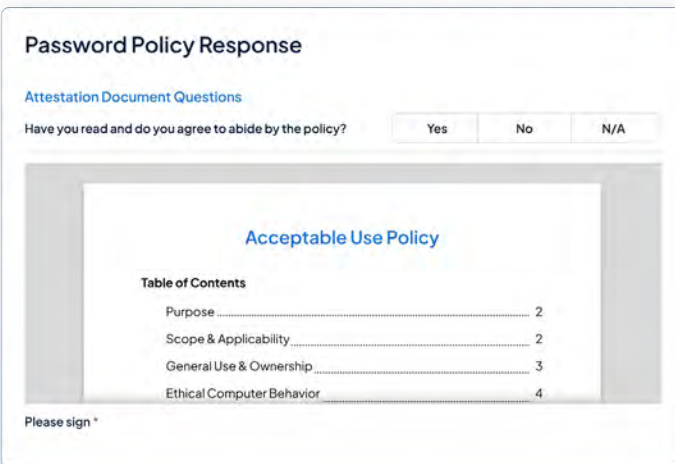
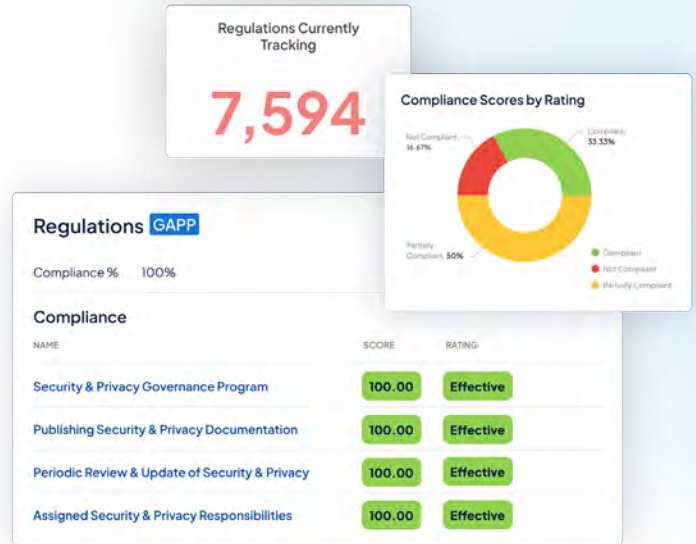
GRC SOLUTION

Compliance Management

Origami Risk simplifies compliance management by centralizing regulatory requirements, assessments, and remediation activities. Continuous visibility into compliance status helps organizations stay audit-ready and respond more effectively to change.

- Centralized management of regulations, standards, and obligations.
- Configurable compliance assessments and workflows.
- Issue tracking and corrective action management.
- Audit-ready reporting and documentation.

By linking compliance activities to enterprise risks and controls, organizations move beyond checkbox compliance toward a more strategic approach.



GRC SOLUTION

Policy and Procedure Management (PPM)

Origami Risk provides a centralized system for managing policies and procedures — ensuring documents are current, accessible, and aligned to compliance and risk management activities.

- Centralized policy and procedure repository.
- Version control and approval workflows.
- Attestation and acknowledgment tracking.
- Integration with compliance and audit activities.

This approach improves governance, strengthens accountability, and supports a consistent risk-aware culture.

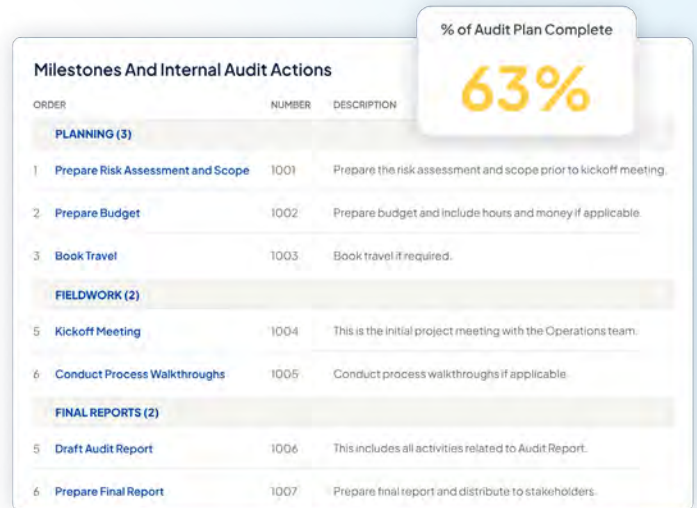
GRC SOLUTION

Internal Audit

Origami Risk supports risk-based internal audit planning, execution, and reporting within a single platform. Integrated workflows and reporting tools help audit teams operate more efficiently while maintaining alignment with enterprise risk priorities.

- Risk-based audit planning and scheduling.
- Audit execution, findings, and remediation tracking.
- Standardized documentation and reporting.
- Visibility into audit status and outcomes.

This connected approach improves coordination between audit, risk, and compliance teams — reducing duplication and increasing impact.



Intelligent Insights Across the GRC Program

Origami Risk embeds intelligent automation and analytics across GRC workflows to reduce manual effort and surface insight faster. By connecting GRC data with RMIS and EHS, organizations gain a unified view of risk — enabling proactive decisions and stronger enterprise resilience.

Flexibility Matters in a Unified Risk Model

IRM depends on a single, connected view of risk, but no two functions manage risk in the same way. A unified technology system cannot succeed if it forces every team into identical processes. Instead, it must allow each discipline to tailor the experience to its work while still contributing to a shared, enterprise-wide risk picture.

Case in Point: Boise Cascade.



THE PROBLEM

Boise Cascade, a building-products manufacturer with 7,000 employees across 59 US facilities, needed a system flexible enough to support the safety and operational requirements of its Wood Products and Building Materials Distribution divisions. Each division faced unique hazards, reporting needs, and data practices, yet both needed to contribute to the organization’s unified risk picture.

THE SOLUTION

With Origami Risk, Boise Cascade tailored standard forms to the organization’s unique needs. They leveraged this functionality to design and implement a “soreness report” that allows workers to document early signs of discomfort from repetitive motion – one of the company’s most frequent injury drivers.

THE RESULTS

96%
reduction in total recordable
incident rate (TRIR).

Reduction of average annual
repetitive motion strain injuries from

23 → 16 → 10



Platform

A Single, Intelligent Foundation for Integrated Risk Management

Origami Risk delivers a unified, enterprise-grade platform purpose-built to manage today's increasingly connected risk landscape. By bringing RMIS, GRC, and EHS data and workflows together in a single system, Origami Risk creates a shared foundation that improves visibility, accelerates decision-making, and enables organizations to manage risk with confidence.

One Platform. One Source of Truth.

At the core of Origami Risk is a single, secure data model that unifies insurable risk, safety, and compliance information across the organization. This connected approach eliminates silos, reduces manual effort, and ensures leaders are working from consistent, trusted data.

Configurable by Design. Scalable by Nature.

Every organization manages risk differently. Origami Risk is built with a modular, configurable architecture that allows teams to tailor workflows, data models, and reporting without custom code to empower consistency at the enterprise level.

Intelligent Automation and AI-Ready Insights.

Origami Risk embeds intelligence directly into the platform to reduce manual work, surface insights faster, and support better decision-making. AI-enabled capabilities help teams identify patterns, prioritize attention, and act proactively while maintaining transparency and control.

Enterprise-Grade Security and Governance.

Origami Risk is built to meet the security, privacy, and governance requirements of complex organizations. The platform provides robust controls to protect sensitive data while enabling collaboration across teams and external partners.

The Foundation for Resilient, Future-Ready Organizations.

The Origami Risk platform is more than a system of record. It is the connective layer that enables Integrated Risk Management across the enterprise. By unifying data, automating processes, and delivering intelligent insight, Origami Risk empowers leaders to move from reactive risk management to proactive, strategic decision-making.

About Origami Risk

Origami Risk empowers leaders in insurance, risk, and safety with a purpose-built, cloud-native platform that optimizes workflows for better data, better insights, and better collaboration. Through highly configurable solutions integrated on a single platform, Origami Risk supports the management of the full lifecycle of risk, from prevention to recovery — helping the experts reduce harm and loss, and respond more rapidly and effectively when it happens. Grounded in continuous innovation and a foundational focus on client success, Origami Risk is trusted by leading organizations to enable greater resilience as they build for the future.

For more information, visit origamirisk.com.