



Transform Billing into a Customer Service Win

Insurance billing solutions are more than back-office tools; they're a **critical component of a first-class customer service program**. Billing represents an **ongoing, predictable touchpoint** for ensuring **flexible and friendly interactions** that drive **improved customer satisfaction and greater retention**. Origami Risk's billing solution provides capabilities for delivering an **exceptional experience** while also making it easier to **manage your business needs**.

Satisfy All Your Fundamental Billing Needs

Coupled with our **P&C Policy Administration solution**, our billing solution meets your **technology needs** by providing:

- Multi-level (direct, agency, and account) billing.
- Standard and custom payment plans.
- Workers' compensation pay-as-you-report and payroll reporting.
- Advanced premium invoicing with endorsement options.
- Commission calculation based on written, invoiced, and collected premium
- Check issuance and electronic disbursements.
- Flexible payment allocation and electronic payment processing.
- Equity-based cancellation (equity billing).
- Comprehensive financial analytics and reporting.
- Pre-built integrations with multiple payment providers.

Convenient, Consistent Premium Collection

Facilitate better customer interactions with a **billing and payment system** that fosters **policyholder engagement** while **automating premium collection**.

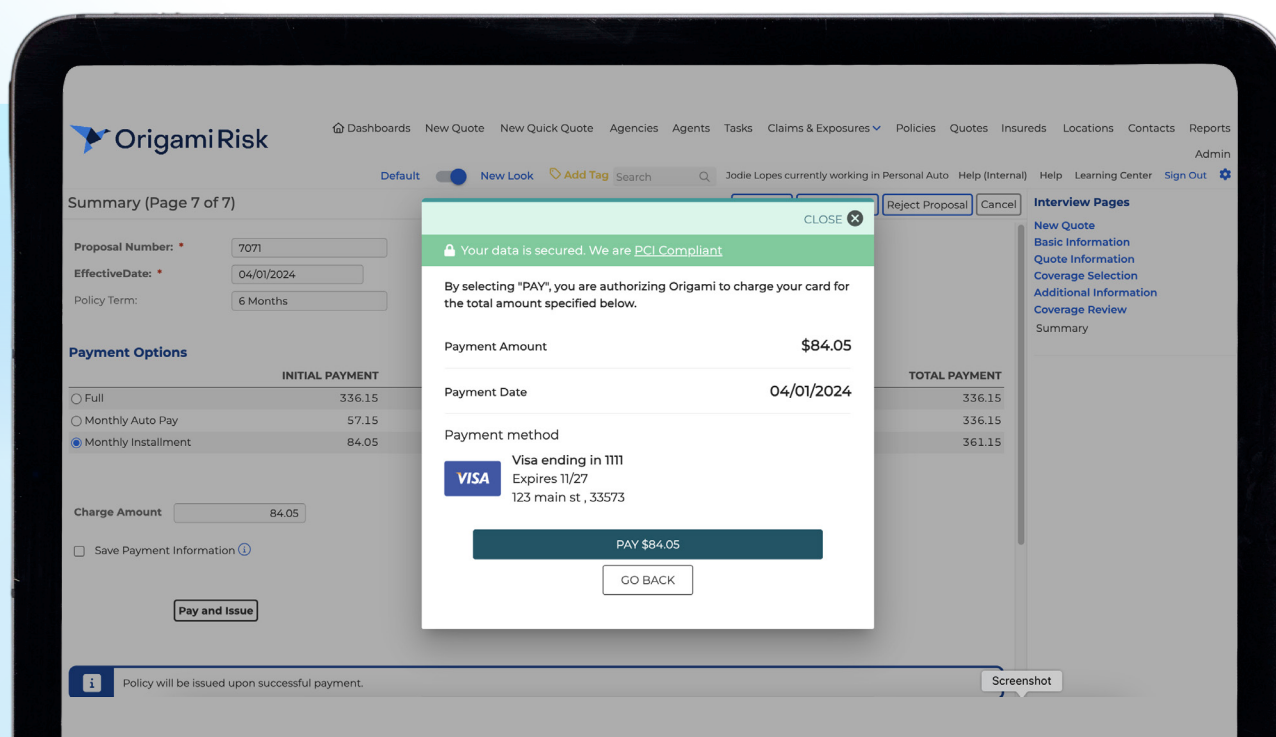
- **Optimize transactional flexibility:** Manage direct, agency, and account billing. Accept various payment types including credit card and ACH/EFT. Business rules management functionality includes payment allocation and cash application.
- **Streamline premium invoicing:** Automatically create accurate invoices, track payments, and generate cross-policy financial analytics. Origami also provides dynamic recalculation.
- **Analyze and report with ease:** All clients have access to an ad-hoc report designer and a unique option to use all reportable fields as report modifiers. Configure standard reports based on your personal business needs.
- **Automate workflows to drive efficiency:** Automatically generate tasks and assignments based on event changes, financial transactions, and diary tasks. Automated alerts are also available out of the box.

Technology That Refuses to Become Legacy

The Origami platform is delivered via **multi-tenant SaaS**, which means **all clients are always on the latest version** — no painful upgrades and no one left behind. Clients also all benefit from the same **best-in-class security**, including compliance with several third-party standards including **SSAE 18, FISMA, HIPPA Security Rules, and GDPR**. **Robust configuration capabilities** alleviate the need for managing the **technical debt** that comes with complex customizations. Clients control **billing plans, cancellation rules and fees**, and more without the need for custom development and associated IT resources.

Integrate With the Insurance Ecosystem

Origami was built to integrate with third-party applications without the need for custom development. An **extensive web services API and on-screen automated file import/export tools** facilitate system integrations of varied complexity and frequency. Origami partners with the **One Inc digital payment platform** for both **inbound premium payments** and **outbound commission payments, premium refunds, and claims disbursements**. Pre-built integrations with several additional payment vendors are also available.



About Origami Risk

Origami Risk was founded by industry veterans committed to designing intuitive cloud-based software that streamlines how insurance, risk, and safety data is collected, analyzed, and shared. Origami provides an integrated, unified SaaS platform of products for insurers, program administrators, MGAs, risk pools, third-party administrators, and self-administered organizations. The most experienced service team in the industry ensures that client success is our central focus.