



## **REQUEST FOR INFORMATION**

### **Kentucky Employers' Mutual Insurance**

#### **Request for Information No. 2026-101**

#### **Purpose: Two-Way Texting**

The Request for Information is desired by Kentucky Employers' Mutual Insurance (herein referred to as KEMI) for identifying a vendor capable of providing a two-way text messaging platform to enhance communication with claimants and policyholders.

Responses must be submitted electronically, in a single PDF document limited to 100MB, via KEMI's online procurement submission portal at: [www.kemi.com/Contact/Procurement](http://www.kemi.com/Contact/Procurement)

The online procurement submission portal utilizes a two-step process to upload responses. Vendors must complete the access request form by providing contact information and a valid email address. An access link will be sent to the email address provided. Vendors must then follow the access link to the proposal submission form.

Responses must be submitted on or before: **10:00 A.M. Eastern Time on April 15, 2026.**

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## **I. RFI SPECIFICATIONS**

### **A. Purpose**

KEMI is issuing this RFI to identify a vendor capable of providing a two-way text messaging platform to enhance communication with claimants and policyholders. KEMI utilizes Origami Risk for its policy and claims operating system, and ImageRight for document management on claims and policies.

### **B. Schedule of Events**

The following schedule of events represents KEMI's best estimate of the schedule that shall be followed. KEMI, in its sole discretion, may alter and/or amend this schedule at any time. Any adjustments to the schedule of events will be emailed to the prospective respondent's contact on record with Sarah Kosin.

- RFI Publication Date – Wednesday, March 4, 2026
- Deadline for Inquiries – Wednesday, March 11, 2026
- KEMI Response to Inquiries – Wednesday, March 18, 2026
- Deadline for Submission of RFI Responses – Wednesday, April 15, 2026
- Virtual Interviews/Demonstrations (Optional) – May 4-8, 2026

## **II. RESPONSE REQUIREMENTS**

Respondents must adhere to the following outline and answer with either “yes,” “no,” or a short answer. You may write a brief explanation after your response if you deem necessary.

1. Describe your ability to integrate with Origami Risk to trigger texts based on examiner-entered dates.
2. Can your system process "Y/N" responses from claimants and update the status within our records?
3. Can incoming texts trigger a task or notification in Origami, or must examiners monitor your platform separately?
4. Describe your ability to route incoming texts, photos, and documents directly into ImageRight (KEMI's document management system)?
5. Can your system push text logs and received images back into Origami Risk as a "Note" or "File" automatically?
6. Can messages be scheduled for a future date/time (for example, scheduling a “How are you feeling?” text for three days post-surgery)?
7. Describe the process for triggering automated notifications.
8. Can a single conversation thread include the claimant, a nurse case manager, and an examiner?
9. Does your platform offer translation for non-English speaking recipients?
10. Does your system provide branded shortened URLs?
11. Can we track if a claimant has clicked a link to a form or document?
12. Does your platform provide delivery and read receipts for both SMS and MMS?
13. Describe how your system captures and logs recipients' consent for two-way texting.

14. Can a “Certified Text Log” be exported for legal discovery that includes timestamps and delivery metadata?
15. Can we configure text logs to be saved for a duration that matches our records retention policy?
16. Are we able to search the product for keywords, phrases, etc. in the event of a legal hold?
17. Are we able to prevent the deletion of “text logs” scheduled for deletion/disposition in accordance with our retention policies?
18. Can managers view the threads of their team members for quality control?
19. Does your platform offer sentiment analysis?
20. What is the typical "Go-Live" timeline for an enterprise integration of this scale (from contract signature to first text sent)?
21. Do you recommend a phased approach (for example, a pilot group) or a “Big Bang” implementation?
22. How long does it typically take your team to complete the A2P 10DLC carrier registration and brand vetting process before we are authorized to send high-volume messages?
23. What specific resources are needed from KEMI? For example, claims leadership, API developers, cyber security, etc.
24. What training resources are provided for end-users (claims examiners, underwriters, etc.)?
25. What is your guaranteed system uptime, and what is the process for notifying KEMI of scheduled maintenance?

### III. INSTRUCTIONS

- A. KEMI is not liable for any expenses incurred in the preparation and presentation of the proposal.
- B. Responses must be submitted electronically, in a single PDF document, via KEMI’s online submission portal as specified on the first page of this RFI. No other correspondence or form of submission will be accepted.
- C. **The Response Deadline Date and Time are the date and time indicated on the first page of this RFI. The date and time that KEMI actually receives the response will determine whether the respondent has met the deadline for response.**
- D. All inquiries concerning the form and method or specific services/products as well as requests for copies of the RFI must be made in writing to:

Sarah Kosin  
KEMI Procurement  
[rfp@kemi.com](mailto:rfp@kemi.com)

Responses to inquiries will be shared with all potential Respondents having received a copy of this RFI from KEMI. Therefore, distribution of this RFI must be handled directly by KEMI. Any unauthorized contact with any KEMI staff other than as specified above may disqualify the Respondent from further consideration.

### IV. GENERAL INFORMATION

#### A. Background

KEMI was created in 1994 by the Kentucky General Assembly to provide workers' compensation insurance to Kentucky employers. KEMI is Kentucky's largest writer of workers' compensation insurance with its headquarters located in Lexington, Kentucky. For additional information about KEMI, please visit [www.kemi.com](http://www.kemi.com).

#### B. No Commitment

KEMI seeks your input through written responses. This RFI is for information-gathering purposes only. There is no express or implied promise, commitment, or guarantee of any kind, for any work to be provided to any respondent as a result of this RFI process.

#### C. RFI Responses

The information gathered through this process may be used to create a formal Request for Proposal ("RFP"). Therefore, any responses to this RFI will be treated as preliminary and confidential.

#### D. Reservation of Rights

KEMI reserves the right to:

- I. Reject any or all responses and waive any requirement, informality, or condition of proposals.
- II. Cancel the RFI.
- III. Amend the RFI. Any amendment or information provided to a prospective respondent will be provided to all prospective respondents.