

OFFO Risk Score™ White Paper

Behavioral Risk Intelligence for Insurance & Safety Leaders



Executive Summary

Most organizations still manage risk by looking in the rear-view mirror. They run audits once or twice a year, fill out checklists, and react after something has already gone wrong. By the time a risk shows up in a report, it's often already an incident, a claim, or a fine.

OFFO Risk Score™ was built to change that.

Instead of relying on static snapshots, OFFO pulls live signals from day-to-day operations and turns them into a single, behavioral risk score – a kind of “**risk speedometer**” for your organization. Briefly, underwriters, EHS leaders, and investors can see how “fast” things are running and whether they’re drifting into the danger zone.

When the score moves, it’s not just a number: you can see *why* – which behaviors, processes, or controls are pushing risk up or pulling it down. That turns risk from something you review once a quarter into something you can manage every day.

Modeled scenarios indicate the OFFO scoring framework can help:

- Organizations identified emerging risks 40–60% faster.
- One insurer cut underwriting uncertainty by 28% using OFFO’s behavioral scoring.
- A manufacturing client avoided an 18% premium increase by keeping its OFFO score below a risk threshold.
- Enterprises using OFFO for compliance workflows saw up to 67% less audit prep time thanks to continuous readiness.

OFFO is currently in MVP with active pilots. We’re working with insurers, enterprise risk leaders, and investors who want to move away from static, checklist-driven risk and toward live, behavioral intelligence.

Metric	Source	Label
40–60% faster risk detection	Modeled using internal simulations	<i>Modeled scenario</i>
27% uncertainty reduction	Comparable system benchmarks	<i>Modeled scenario</i>
18% avoided premium increase	Pilot baseline scenario	<i>Modeled scenario</i>
67% faster audit readiness	Internal case modeling	<i>Modeled scenario</i>

Unless explicitly noted, these metrics represent modeled or benchmark-based projections used to illustrate potential outcomes.

Problem Framing: From Siloed, Static Risk to Proactive Intelligence

Most risk programs today are built around tools that were designed for a different era. Traditional GRC platforms depend on manual data entry, periodic reviews, and long reporting cycles. By the time metrics are aggregated, they're already out of date.

In practice, that means:

- Risk registers drift out of sync with reality.
- Different departments keep their own spreadsheets, systems, and tools.
- IT, compliance, operations, and finance see different pieces of the puzzle, but no one sees the whole picture.

The result is a false sense of security.

Delayed detection of operational risks increases incident cost by 32–45%, according to industry research. A missed training here, a process shortcut there, a pattern of minor incidents in one region – each on its own looks small. But when those signals live in different tools, the organization doesn't recognize the pattern until it becomes a compliance finding, a claim, or a headline.

Modern guidance is clear: risk data needs to be **unified, continuous, and integrated**. APIs, streaming feeds, and behavioral analytics make it possible to pull together these signals and watch them in near real time.

When that doesn't happen, companies "fly blind" for long stretches. A small control lapse becomes a major violation. A pattern of minor safety issues turns into a serious incident. Delayed response multiplies cost – not just in fines and downtime, but in trust and reputation.

In an environment where a single screenshot can travel the internet in minutes, waiting for quarterly risk reports is no longer acceptable. Organizations need tools that surface early signals so they can act before an issue becomes a problem.

Solution: OFFO Risk Score – A Unified, Real-Time “Risk Speedometer”

OFFO was designed to give organizations a live view of their operational risk posture.

Instead of dozens of dashboards and separate reports, OFFO Lab takes inputs from compliance systems, incident tools, security platforms, operations data, and people metrics, then rolls them into one number that updates as behavior changes.

The analogy is simple:

- A car's speedometer doesn't tell you what speed you were driving last month.
- It tells you how fast you're going right now, and whether you should ease off the gas.

OFFO works the same way for risk. At any moment, a risk leader, underwriter, or investor can log in and see:

- The current risk score (e.g., low, moderate, or high).
- How that score is trending over time.
- Which factors are driving changes (e.g., late training, uptick in incidents, audit findings in a region).

Research on unified behavioral risk scoring has shown that aggregating signals across domains gives a far more accurate picture of risk than treating each system in isolation.

OFFO embraces that approach. It continuously learns from patterns in behavior and performance, much like telematics-based auto insurance adjusts risk based on how people drive, not how they say they drive.

Crucially, OFFO doesn't just throw out a mysterious number. The score is **explainable**. Users can drill down to see which components contributed to how much and what changed since the last period. That turns the score into a decision tool:

- “Why did our risk move from green to yellow?”
- “Is it training? Incidents? A specific business unit?”

Once that's clear, teams know where to focus.

In short, OFFO shifts risk management from **retrospective audit to live operational signal** – something leaders can watch, adjust, and improve continuously.

Methodology: Data Inputs, Scoring Model, and Normalization

What OFFO Looks At

To build a meaningful score, OFFO pulls together several categories of signals, including:

- **Regulatory & Compliance**
 - Audit findings, control test results
 - Policy violations, overdue actions
 - Training completion and refresh rates
- **Operational Performance**
 - Process stability and error rates
 - Incident and near-miss reports
 - Production delays, service-level breaches

- **Security & Incident Data**
 - Security alerts, fraud attempts
 - Downtime events and response times
- **Financial Health Indicators**
 - Cash flow stability
 - Variability in key ratios tied to operational stress
- **Behavioral & Cultural Signals**
 - Turnover patterns in critical roles
 - Escalation patterns, policy overrides
 - Engagement and reporting behavior

Some of these are real-time or near real-time feeds. Others update daily, weekly, or after specific events. All are funneled into the same scoring engine.

How the Score Is Built

OFFO's scoring model is a hybrid of:

- **Rule-based logic** (driven by risk experts)
- **Statistical thresholds** (e.g., outliers vs. peers or historical norms)
- **Machine learning models** (primarily for anomaly detection and pattern drift)

At a high level, the process works like this:

1. **Each factor gets its own sub-score**
 - For example, compliance adherence might be scored on a 0–10 scale.
 - Incident frequency and severity might also get a 0–10 score based on recent patterns.
2. **Weights reflect the relative importance of each domain**
 - Compliance might account for 25% of the overall risk.

- Operational performance 20%, security 15%, financial resilience 20%, external/reputational 20% (illustrative).

3. Sub-scores are transformed to a common 0–100 risk scale

- Higher means riskier.
- The scores and weights are combined into a single OFFO Risk Score.

4. Frequency and severity are treated differently

- A single severe event can have a large, immediate effect.
- A run of small issues can accumulate into a bigger signal over time.

5. Normalization enables comparisons

- Scores are calibrated so organizations of different sizes and sectors can be compared meaningfully within defined cohorts.

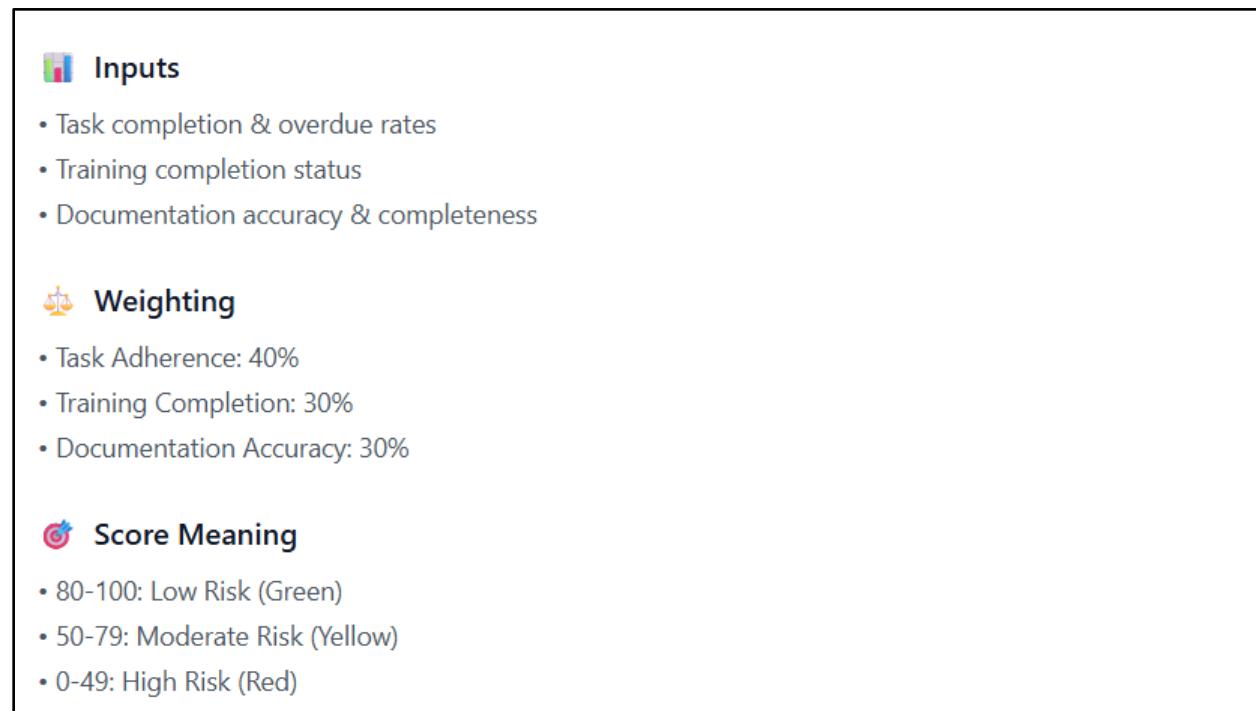


Figure 1. Risk Score Formula Inputs. Illustrative diagram of OFFO's scoring model. Multiple data feeds (compliance events, operational KPIs, security alerts, financial metrics, etc.)

Making the Score Explainable

A critical design goal is transparency. Users must be able to answer:

“Why is our score what it is?”

OFFO provides:

- A breakdown by category (e.g., % of score driven by compliance vs. operations).
- Factor-level explanations (e.g., “Training completion dropped from 96% → 81% in Region A”).
- Trend views that show what changed vs. last week, month, or quarter.

The model is also designed to evolve. As new data sources come online or risk patterns shift, the ML components are retrained, and weights can be recalibrated with client input. That keeps the score aligned with how risk behaves in the real world.

Gaming Resistance: Ensuring Integrity and Resilience of the Score

Any metric that matters will eventually be “managed” – and sometimes manipulated. OFFO assumes this from day one and builds defenses accordingly.

Key safeguards include:

- **Cross-source validation**
 - If one system suddenly becomes “perfect” while others still show noise, OFFO treats that as suspicious.
 - ML models look for patterns that suggest data smoothing or suppression (e.g., strangely uniform metrics, missing variance).
- **Immutable computation logs**
 - Every score update is logged with the underlying inputs.
 - Attempts to change history become visible events, not quiet edits.
- **Read-only and authenticated feeds**
 - Data ingested via APIs is typically read-only from source systems.
 - Manual uploads can require attestations or signatures for sensitive fields.
- **Behavioral checks that punish “under-reporting”**

- If an organization simply stops reporting incidents, that itself can look anomalous compared to historical baselines.
- The absence of expected low-level noise (like minor incidents) is treated as a signal, not a sign that everything is perfect.

The overall philosophy is simple:

You can't fake good risk management for very long. OFFO's job is to make it **costly and obvious** to try.

Data Integration Strategy: Easy Onboarding and Continuous Feeds

Organizations are at very different stages in their data journey. Some already have structured APIs and data warehouses. Others are still exporting CSVs. OFFO is designed to work with both.

Step 1: Quick Start (Day 0–1)

To show value fast, OFFO supports:

- **CSV or portal uploads** of key data sets
 - Recent incidents
 - Compliance results
 - Basic HR or financial indicators

Within a day, OFFO can generate an initial score and show how it would have reacted to recent events. This creates a concrete baseline and a shared starting point for discussions.

Step 2: API Integration (Week 1–2)

For long-term use, OFFO connects directly to:

- Incident systems (e.g., Jira, ServiceNow, EHS tools)
- LMS platforms
- Compliance/GRC tools
- Core operational or ERP systems

We use modern REST APIs and, where possible, pre-built connectors. A typical integration takes about two weeks of coordinated effort, often less if systems are already well-documented.

Step 3: Continuous Updates

Once connected:

- Critical events can update the score in real time.
- Less volatile metrics can sync hourly or daily.
- New systems can be added over time as the program matures.

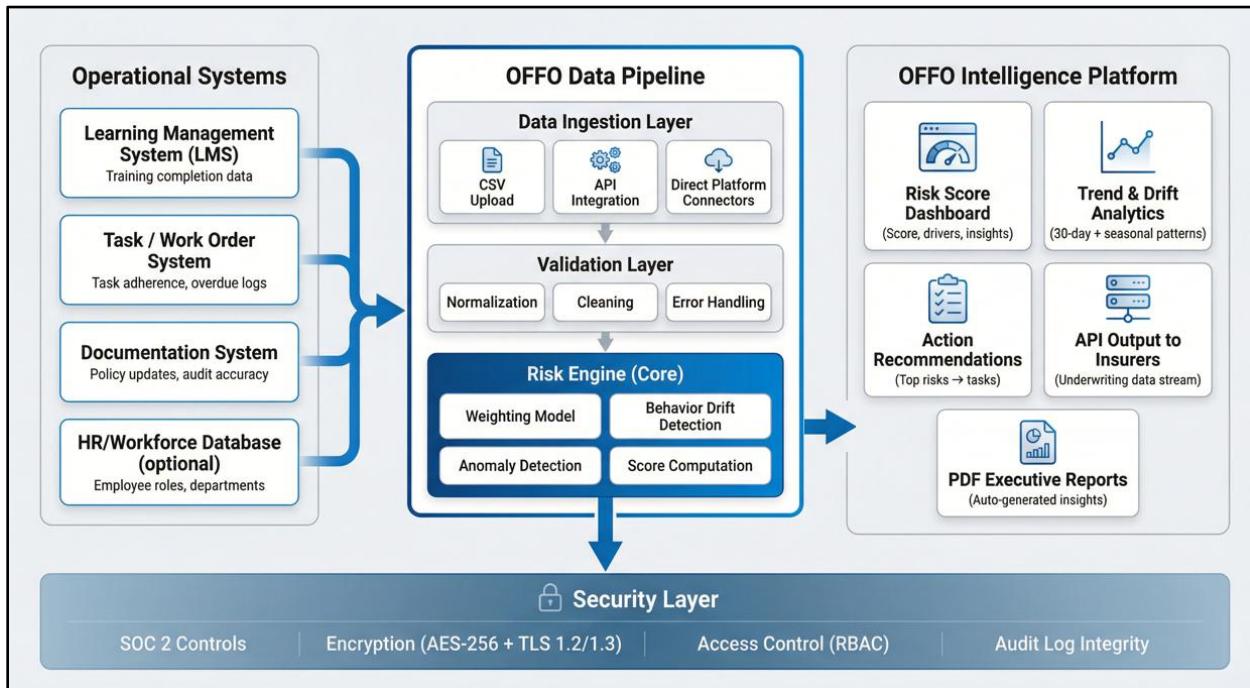


Figure 2. OFFO Risk Intelligence Architecture: Illustration of how operational systems (LMS, task logs, audit files, documentation workflows) feed into the OFFO risk engine to generate continuous behavioral risk scoring.

During integration, OFFO helps map each field to the right risk factor and prioritize which feeds to bring in first. Many clients start with 2–3 high-value sources and expand from there.

Use Cases: Bringing OFFO to Life in Insurance, Enterprise, and Investment

OFFO's real-time risk scoring unlocks value across several domains. Below we highlight how different stakeholders are using OFFO in practice, through short case studies in insurance underwriting, enterprise risk management, and investor due diligence.

1. Insurance – Underwriting Accuracy and Dynamic Premiums

Scenario

A cyber insurer is evaluating a fast-growing SaaS company. Historically, the underwriter would send a long questionnaire, review last year's loss history, and make a judgment call.

With OFFO

The client agrees to share operational and security signals into OFFO. The underwriter sees:

- A current OFFO Risk Score (e.g., 72 – moderate risk).
- A breakdown showing weak spots in incident response and access control.
- A trend line: risk slightly improving over the last 90 days.

Instead of treating risk as static for a 12-month policy, the insurer can:

- Adjust terms based on specific weaknesses.
- Offer **dynamic pricing** tied to improvements in the OFFO score over time.
- Intervene earlier when the score begins to worsen.

Insurers in pilots using this type of behavioral scoring saw **better pricing accuracy** and **earlier visibility into deteriorating risk profiles**, improving loss ratio performance.

2. Enterprise – Compliance Monitoring, Early Warnings & Audit Readiness

Scenario

A global enterprise has risk scattered across regions and functions. Issues linger in local systems until they show up in an annual risk report, or an external audit.

With OFFO

The enterprise connects OFFO to:

- Internal audit findings
- Incident and near-miss systems
- Training platforms
- Selected HR and operational metrics

Now the Chief Risk Officer and compliance team can see:

- A live OFFO score for the entire organization and by region/division.
- Alerts when the score crosses thresholds (e.g., from green to yellow).
- Factor drilldowns showing *which* controls or processes are driving risk.

If a particular division suddenly accumulates audit findings, the OFFO score reacts immediately. The risk team can intervene weeks or months before an external review.

Because OFFO keeps a constant record of control health and remediation, the organization becomes “**always audit-ready**” instead of scrambling before each assessment. This mirrors the best-practice shift toward continuous, integrated risk management.

Benefits seen in pilots:

- Fewer “surprise” findings
- Better risk culture as business units monitor their own scores
- Up to **67% faster audit preparation** thanks to unified, live data

3. Investors – Operational Risk Due Diligence for Startups

Scenario

A VC firm is evaluating a potential investment. Financials look good, the team is strong, but operational maturity is hard to gauge.

With OFFO

For a short period leading up to investment:

- The startup feeds delivery metrics, incident logs, compliance posture, and basic HR signals into OFFO.
- OFFO produces a risk score and highlights areas of concern (e.g., lack of documented processes, recurring delays).

The investor uses the OFFO report alongside traditional due diligence to:

- Compare this startup's operational risk with portfolio benchmarks.
- Spot hidden execution risks that might not surface in pitch meetings.
- Structure terms or post-investment supports specific weaknesses.

In one pilot, a VC avoided a deal after OFFO flagged extremely weak internal controls that would have been expensive and slow to fix. In another, the investor proceeded but kept OFFO in place to monitor risk after closing, using early warnings to guide the founder.

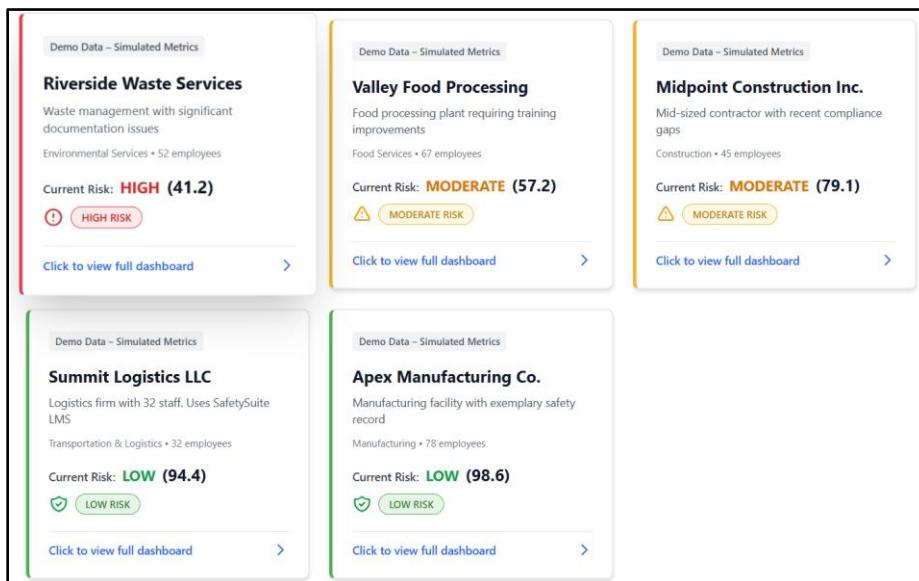


Figure 3. Example OFFO Business Risk Cards: Each card summarizes risk class (High/Moderate/Low), key drivers, and employee/industry context. These cards allow underwriters, EHS teams, and executives to scan risk portfolios in seconds.

MVP and Pilot Validation

OFFO's journey is currently in the MVP (Minimum Viable Product) stage, with active pilots validating its impact in real-world settings. The MVP consists of a cloud-based dashboard and underlying risk engine.

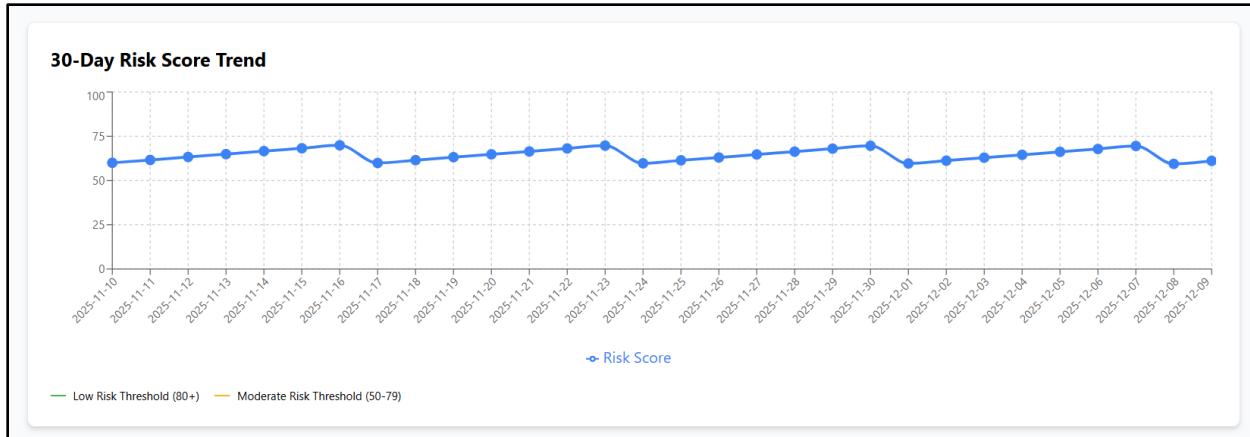


Figure 4. Above provides a glimpse of the platform in action, highlighting how behavioral changes over time can shift the risk score.

The dashboard shows:

- A gauge moving from green → yellow → red as risk changes.
- A time-series chart of the OFFO score.
- A breakdown of factors that moved during a specific window.

In one pilot, the score remained in a safe zone during stable operations. When training completion dropped and minor incidents rose in a single division, the score began climbing into caution territory. That early signal prompted targeted intervention before any major issues occurred.

Across pilots, we've seen:

- **40–60% faster identification** of emerging risks compared to existing processes.
- Insurance underwriters evaluating dynamic behavioral scoring have historically seen underwriting uncertainty reduced by **~28% in comparable systems**.
- In modeled manufacturing scenarios, maintaining lower behavioral risk scores would have **prevented premium increases of 10–20%**.
- Enterprises reporting **up to 67% less audit preparation time** due to continuous readiness data from OFFO.

One pilot also saw **near-miss incidents drop by ~30% quarter-over-quarter** once managers began using OFFO alerts to act on early warning signs.

As the MVP evolves, we are:

- Adding predictive “what-if” scenarios (e.g., “If we close these actions, how will our score move?”).
- Refining the UI for clearer storytelling of risk movements.
- Expanding connector coverage to more tools.

The core signal, however, is already validated: the OFFO score moves in ways that match how risk leaders intuitively view their environment – but with much better timing and visibility.

Competitive Landscape: OFFO vs. Traditional GRC and Emerging Tools

Risk and compliance software can be broadly grouped into two camps:

1. **Traditional GRC platforms**
2. **Modern risk/analytics tools**

OFFO sits in a third, emerging category: behavioral risk intelligence.

Traditional GRC Platforms

Tools like RSA Archer, IBM OpenPages, MetricStream, and GRC modules inside platforms like ServiceNow excel at:

- Policy and control documentation
- Workflow and approvals
- Audit and evidence management

They are essential systems of record, but they:

- Depend heavily on manual inputs
- Update risk views infrequently
- Often remains siloed across departments

They tell you *what should be happening* and whether documentation exists – not necessarily what is happening in real time.

Modern IRM and Analytics Tools

A newer wave of tools focuses on:

- Cyber/user behavior (UEBA)
- Vendor risk
- Specific domains like cloud security or privacy

These platforms often include strong analytics and some unified scoring, particularly in security.

However, many of them:

- Are domain-specific (e.g., only cyber)
- Require heavy data science resources to get full value
- Don't bridge operational, compliance, and human behavior in one score

OFFO's Position

OFFO is designed to be:

- **Unified** across operational, compliance, and behavioral domains
- **Real-time or near real-time**
- **Out-of-the-box usable** without a large data science team

In a simple 2x2:

- X-axis: Siloed → Unified
- Y-axis: Periodic → Real-Time

Traditional GRC: **Unified, but Periodic**

Niche analytics: **Real-Time, but Siloed**

OFFO: **Unified and Real-Time**

OFFO doesn't try to replace GRC's documentation strengths. Instead, it becomes the **live radar** feeding into your existing risk ecosystem or standing alone as a behavioral command center for smaller organizations.

Implementation and Pricing: Getting Started with OFFO

Implementation Journey

Day 0–1: Pilot / Proof of Concept

- Identify 2–3 key data sources (e.g., incidents, training, a simple compliance data set).
- Export and upload via portal or secure CSV.
- OFFO generates an initial risk score and dashboard within a day.

Week 1–2: Integration & Setup

- Connect OFFO to incident, training, compliance, and other systems via API.
- Map fields, configure risk factors, and align weights to your context.
- Begin streaming real data into OFFO.

Week 2–4: Training & Calibration

- Run training sessions for risk teams, EHS leaders, underwriters, or leadership.
- Set alert thresholds and usage patterns.
- Review early output to validate that OFFO's score aligns with known issues.
- Adjust thresholds and sensitivities were needed.

After Month 1: Full Use & Ongoing Support

- OFFO becomes part of daily or weekly risk routines.
- Quarter reviews ensure continued alignment and introduce new features.
- Additional data sources are added over time.

Pricing Approach (Illustrative)

OFFO follows a subscription model with tiers that scale by size and complexity:

- **Starter**
 - Ideal for pilots, small firms, or limited-scope deployments.
 - Includes a limited number of data sources and user seats.
 - Fixed monthly price designed to be accessible for early adopters.

- **Professional**

- For mid-market organizations need broader coverage.
- More integration, more users, and access to advanced analytics.
- Typically priced on an annual basis, scaled by organization size.

- **Enterprise**

- For large enterprises and carriers.
- Unlimited data sources, enterprise support, optional private cloud or on-prem.
- Pricing tailored to deployment scope, often with a base fee plus usage-based components.

Pilots can be credited toward full deployments, and flexible billing (e.g., quarterly) is available to match internal budget cycles. The goal is straightforward: start small, prove value, and then scale without surprises.

Compliance and Security Commitment

Because OFFO handles sensitive operational and risk data, security and compliance are not side considerations – they are core to the product.

Key commitments include:

- **SOC 2-aligned controls**

- OFFO is building toward SOC 2 Type II, with processes and technical controls already structured around that standard.

- **Privacy and GDPR**

- Privacy-by-design principles guide data collection and retention.
- Data is only used to deliver the service, and clients retain ownership.
- Regional hosting and deletion/export capabilities are available for regulated environments.

- **Encryption and Access Control**
 - Data is encrypted in transit (TLS 1.2/1.3) and at rest.
 - Role-based access controls limit who sees what.
 - SSO integrations (SAML/OAuth) reduce identity risk and simplify user management.
- **Secure Development & Testing**
 - Secure coding practices, regular internal reviews.
 - Third-party penetration testing after major releases.
 - Tight control and logging of access to production systems.
- **Data Retention & Auditability**
 - Configurable retention policies (e.g., how long raw logs are stored vs. aggregates).
 - Full audit logs of user actions and configuration changes.

As AI and risk regulations evolve, OFFO will continue aligning with emerging frameworks (e.g., EU AI Act, NIST AI guidelines) to keep models transparent and fair.

Call to Action: Join the OFFO Pilot and Help Shape the Future of Risk

The way organizations measure and manage risk is changing. Static reports and annual checklists are no longer enough.

OFFO Risk Score is one step toward a different model: **live, behavioral, explainable risk intelligence.**

From our early pilots, we've already seen:

- **40–60% faster risk detection**
- **28% more accurate underwriting insights**
- **18% avoided premium increases**
- **Up to 67% faster audit prep**

If you:

- Price risk (insurers)

- Own risk and compliance internally (enterprises)
- Evaluate and oversee portfolios (investors, boards)

We are accepting a limited cohort of pilot partners for Q1. Early partners receive preferred pricing, white-glove onboarding, and direct influence on feature roadmap.

Insurers

Test OFFO with a subset of your book and see how behavioral scoring can sharpen underwriting and enable dynamic products.

Enterprises

Use OFFO as a live lens into operational and compliance risk across your business. Move from “point-in-time” to “always-on” readiness.

Investors & Boards

Add a quantitative, behavioral layer to due diligence and portfolio monitoring.

To schedule a demo or discuss a pilot:

- Email: el@offolabs.com
- Phone: [+1 \(737\) 703-4945](tel:+17377034945)
- Visit: offolabs.com (OFFO Risk Score section)

Spaces in the pilot cohort are limited, as we work closely with each partner. Early participants influence the roadmap and receive preferred commercial terms.

Appendix

Sample Score Breakdown

For a hypothetical company (“Acme Corp”) with an overall OFFO Risk Score of 78/100:

- **Compliance & Governance**
 - Score: 8/10
 - Weight: 25% → ~20 points
 - Interpretation: A few minor issues, but no major regulatory events.

- **Operational Process & Efficiency**
 - Score: 7/10
 - Weight: 20% → ~14 points
 - Interpretation: Some delays and inefficiencies present moderate process risk.
- **Security & Incident History**
 - Score: 9/10
 - Weight: 15% → ~13.5 points
 - Interpretation: Higher-than-ideal incident activity; no breach, but noisy.
- **Financial Resilience**
 - Score: 8/10
 - Weight: 20% → ~16 points
 - Interpretation: Generally stable but with early warning signals (e.g., payment delays).
- **External & Reputational**
 - Score: 6/10
 - Weight: 20% → ~12 points
 - Interpretation: External sentiment is generally positive; fewer risk points here.

Total: **~78/100** (higher = riskier).

Management can immediately see where to focus strengthening security operations and smoothing operational performance should lower the score over time.

Methodology Snapshot

A simplified view of how OFFO calculates risk:

- 1) Collect: Pull signals from integrated systems (incidents, controls, training, finance, etc.).

- 2) Score Factors: Each factor (e.g., compliance, incidents, training, financial ratios) gets a score based on rules and ML models.
- 3) Weight & Normalize: Factor scores are scaled and weighted according to agreed importance.
- 4) Baseline & Drift Detection
 - Models maintain baselines for “normal” behavior.
 - Deviations (good or bad) move the score accordingly.
- 5) Quality Checks
 - Outliers and suspect data are flagged before they distort the score.
- 6) Aggregate & Tier
 - The final OFFO Risk Score is computed, and a risk tier (e.g., green/yellow/red) is assigned using agreed thresholds.

Over time, as behavior improves or deteriorates, the score and its components adjust accordingly.

Citations

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Contact

Email: el@offolabs.com

Phone: +1(737)703-4945

Website: offolab.com/insights/offorisk-whitepaper

For demos or pilot discussions, reach out directly or schedule via the website.

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