| River's Edge Insurance Group    Statement of Work for Claims Proof of Concept |  |
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| Overview |
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## Introduction

This Statement of Work ("SOW") is between Your Way, Inc., a Delaware corporation ("Your Way" or “YM”), and River's Edge Insurance Group, a Jacksonville, FL corporation ("River's Edge Insurance Group" or “River's Edge”). This SOW is effective beginning on January 1, 2018 ("Effective Date"), and will remain in effect until the services set forth in this SOW have been completed and accepted, unless earlier terminated in accordance with Terms & Condition #4 below.

## Objective

Your Way will develop a proof of concept (POC) for River's Edge Insurance Group using its Your Way Claims platform. **The POC is targeted at proving Your Way’s capabilities in regards to integration with River's Edge’s AS/400 System(s).**

## Goals

* Demonstrate Your Way’s team capabilities.
* Demonstrate Your Way Claims capabilities within the given proof points and acceptance criteria
* Demonstrate River's Edge’s ability to support the Your Way team in developing a claims Solution.
* Allow Your Way to provide a full proposal and estimate for a complete claims solution for River's Edge Insurance Group.

| Scope |
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## Solution

Your Way will deliver a POC of Your Way Claims, built on the ServiceNow platform to demonstrate the requested use cases.

The delivery of the demo will be on the Your Way’s instance of the ServiceNow platform. No software or solution, outside of the demonstration, will be provided to River's Edge as a part of this SOW.

At the end of the POC, River's Edge will be provided with a complete proposal, project plan and estimate of a completed claims project implementation, which will include all lines of business for all states.

## Project Outline

1. **Discovery Workshops**: Your Way will send its project team to River's Edge’s, Omaha NE, facility to work with various River's Edge team members to establish the detailed technical specifications for the POC.
2. **Sprint #1 - Concept #1 Development -** Export Historical Claims Data from AS/400, Import into Your Way Claims System.
3. **Sprint #2 - Concept #2 Development** - Export Policy Data from AS/400, import into Your Way Claims System.
4. **Sprint #3 - Concept #3 Development** - Export Newly added Policy information from AS/400, import into Your Way Claims System.

## Budget

Your Way is conducting this POC as a pre-sales service at no cost to River's Edge Insurance Group provided the terms of attached LOI are met and River's Edge and Your Way enter into a licensing agreement as per the terms outlined in the LOI..

## Discovery Workshops

A successful POC relies on a strong partnership between River's Edge and Your Way teams. To help develop this partnership, Your Way will conduct on-site discovery workshops at the Omaha, NE River's Edge location. The workshops allow Your Way to work in close collaboration with the River's Edge team to understand the current systems, API’s, integration points, and technical requirements to achieve the proof points.

While on site at River's Edge, the Your Way team would request internet access and a meeting room large enough for the Your Way team of 3 - 5 individuals and the River's Edge IT team members. Your Way would also ask for a display screen that would provide the River's Edge team with the ability to display and walk through the current systems.

The proposed outline for the workshops are as follows:

| Agenda Item | River's Edge Team | Start Time | Duration |
| --- | --- | --- | --- |
| **Day 1** | | | |
| POC Review | All | 9:00am | 15 minutes |
| Security Protocols, GLIB Compliance, Development Systems (River's Edge and Your Way Me) | River's Edge IT Staff | 9:15am | 2 hours |
| Break |  | 11:15am | 15 minutes |
| System Access, YM to AS/400 and River's Edge to Your Way Claims Dev Systems | River's Edge IT Staff | 11:30am | 1 hour |
| Lunch |  | 12:30pm | 1 hour catered lunch |
| AS/400 API, Documentation, Availability required functionality, | River's Edge IT Staff | 1:30pm | 2 hours |
| Break |  | 3:30pm | 15 minutes |
| Data Elements for Claims and Policy to be transmitted for POC. | Claims Mgr and Rep(s) | 3:45pm | 1.5 hours |

## POC Use Cases

| Use Case | Acceptance Criteria |
| --- | --- |
| 1. **Export Historical Claims Data**: Demonstrate capabilities for Your Way Claims system to read claim data (Historical or Existing Claims) from AS/400 into YWC Platform and store in YWC Database. Demonstration only need provide basic claim information for the POC, Policy#, Veh#, Claimant, Claim Type, Coverage Codes et.al. Not all data elements need be provided to constitute acceptance of this POC, simply an interface exists to pull and store data. | * Your Way Claims System is able to automatically extract a minimum of 100 historical claims records from River's Edge Staging or Dev AS/400 environment and store them successfully in the Your Way Claims environment. * The data stored in Your Way Claims must match 100% the data retrieved from the AS/400 with potential for exceptions for data integrity issues. * A report will be generated with exceptions (if any) following test export/import process. * Your Way Me will demonstrate capabilities to River's Edge team, provide access to River's Edge team, as required, to validate the data was moved into the Your Way Claims system and that the data matches the test data provided by River's Edge. |
| 2. **Populate Claim Data**: Demonstrate capabilities for ServiceNow to write claim data, NEW claim, to the AS/400 database. The data transmitted for the POC will be ACORD standard FNOL data as defined by ACORD. | * Your Way Claims successfully writes claim data to the AS/400 on a periodic basis within 15 minutes of a new claim entered into Your Way Claims. * A minimum of 5 new claims will be entered into the Your Way Claims system and verified that the information is transferred to AS/400 by River's Edge IT team. * Your Way team will demonstrate the capabilities to River's Edge team, River's Edge will provide access to Your Way team to validate test results. Your Way will provide access to YWC system to the River's Edge team, as required, to enter sample FNOL data into YWC and validate transfer to AS/400. |
| 3. **Export Policy Data**: Demonstrate capabilities for Your Way Claims platform to read policy data from AS/400 environment and store into Your Way Claims database. Demonstration only need provide basic policy information for the POC, Policy#, Vehs, policyholders, Coverage Limits et.al. Not all data elements need be provided to constitute acceptance of this POC, simply an interface exists to pull and store data. | * Your Way Claims System is able to automatically extract a minimum of 100 policy records from River's Edge Staging or Dev AS/400 environment and store them successfully in the Your Way Claims environment. * The data stored in Your Way Claims must match the data retrieved from the AS/400 with potential for exceptions for data integrity issues. * A report will be generated with exceptions (if any) following test export/import process. * Your Way Me will demonstrate capabilities to River's Edge team, provide access to the Your Way Claims system to the River's Edge team, as required, to validate the data was moved into the Your Way Claims system and that the data matches the test data provided by River's Edge. |

| | Deliverables and Responsibilities | | --- |   Your Way  1. Project Manager- A project manager will be assigned to this project to ensure delivery of the POC on time and within the scope, as outlined. 2. Requirements documentation (format TBD) for POC in Your Way Claims platform. 3. Your Way Claims platform demonstration of capabilities as outlined in the POC use case section of this document. The POC is not a fully functional claims system but is a proof of concept based on the use cases and workflows outlined from the discovery workshops. It will be functional based on the terms of the use cases, but not usable as a final product by River's Edge Insurance. 4. Full proposal for Your Way Claims platform for River's Edge Insurance Group. 5. Your Way shall provide the required resources to complete the POC within the project timeline and scope outlined.  River's Edge Insurance Group  1. Assignment of project point person, to act as the liaison between Your Way and River's Edge Insurance Group. 2. Resources as outlined in discovery workshop section of this document for three days of the workshop. 3. Resources from claims, IT, and operations for semi-weekly stand-up meetings for duration of project. 4. Resource availability to answer questions, provide consultation, and provide general business guidance throughout the POC development lifecycle. 5. Honest and timely review and feedback throughout the POC development lifecycle. 6. Resources needed from IT to ensure appropriate integrations with River's Edge systems as outlined in POC use case section of this document. 7. Resources and introductions to third party vendors where integrations are required as per POC use case. 8. Insurance Filings for Auto Products in the State of California. Electronic preferred, or paper rate manual(s). 9. Workflows, diagrams, and other documentation diagramming your current or proposed claims process within the scope. 10. Diagrams, database hierarchies, data integration points or other documentation needed for integration with AS/400 Policy, Claims payment or other system integration points as outlined in POC use cases. 11. Provisioning/access to River's Edge and third-party systems for integrations. 12. Make needed changes to River's Edge systems to support integration with Your Way Claims. |
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| Proposed Timeline |
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| Project Task | Date Range |
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| POC Proposal Review | 12-20-2017 - 1-1-2018 |
| POC Proposal Acceptance | 01-02-2018 |
| Discovery Workshops | 01-02-2018 |
| Semi-Weekly Stand ups (Monday and Thursdays 9:00am - 9:15am Eastern) | 01-04-2018 - POC Completion |
| POC Sprint #1 + sprint demo | 01-02-2018 - 01-12-2018 |
| POC Sprint #2 + sprint demo | 01-15-2018 - 01-24-2018 |
| POC Sprint #3 + sprint demo | 01-24-2018 - 02-02-2018 |
| POC Presentation and Acceptance in Omaha | 02-05-2018 |

| Assumptions |
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1. River's Edge Resources will be available to Your Way for questions and consultation throughout the POC as proposed and on an as needed basis in addition to the discovery workshops and responds to questions within one business day.
2. Your Way Me, will provide the ServiceNow test environment for the POC use cases and provide access to this environment, as needed, to the River's Edge IT team.
3. River's Edge will provide the AS/400 Test environment for purposes of this POC, provide access, as required, to this system and resources to the Your Way team.
4. Stilwater will provide a windows or linux based system on-premise at River's Edge in which to install and configure the MID Server service.
5. River's Edge will anonymize all data that is moved to the cloud and/or provide dummy data to use in the POC in order to protect real client data.
6. All data will be encrypted in transit and at rest.
7. Your Way Me will be provided access to systems
8. Your Way assumes that systems and API’s are already developed and available with a REST or SOAP interface that allows for the functionality required in the USE cases without the need to develop any of the services on AS/400.
9. The timelines presented are based upon availability of resources from Your Way, River's Edge, and other third party vendors. Changes in resource availability will have an impact on deliverable timelines and schedules.
10. The POC use cases are a target based on our preliminary understanding of River's Edge processes. Availability and responsiveness of resources as mentioned above and requirements and implementation details that are uncovered during Discovery and Elaboration may impact the final scope. Any potential deviation will be discussed with River's Edge.
11. River's Edge will provide Your Way team and ServiceNow instance access to River's Edge and third-party systems for integrations.
12. Any development work required for integrations on River's Edge systems and platforms will be completed by River's Edge IT staff.

Terms of this POC are agreed to by River's Edge Insurance Group and Your Way Me. In accordance with attached Letter of Intent (LOI), Your Way Me shall bear the costs of this POC, provided the POC does not meet the acceptance standards of River's Edge Insurance Group OR if it does meet the acceptance criteria, that River's Edge Insurance Group enters into a License agreement for Your Way Claims within 30 days of acceptance.

ACCEPTED AND AGREED,

Phil Philips Jim James

By: By:

Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ COO