CIRSA and Origami Risk: Elevating Risk Management in the Rocky Mountain State

"We were looking for an organization to provide a first-class solution to our staff and members. Origami has been excellent in the partnership as they have taken our challenges as their own. They have the spirit of 'our success is their success.' We collaborated during implementation and post-implementation with our client group to continue to build the first-class solution we envision."

Trace Fieseler
Risk Technology Officer, CIRSA

At-A-Glance

Client's Business
Member-owned risk pool providing property/casualty and workers' compensation coverage to 270 local governments throughout Colorado, as well as related claims administration and loss control services.

Challenge
Internal legacy technology lacked flexibility, speed, and automation capabilities, becoming an impediment to best-in-class claims management. In addition, outdated technology prevented CIRSA from easily supporting members as their needs changed.

Solutions
RMIS with best-in-class claim reporting tools, workflows, processing, and communication, including mobile apps for greater member accessibility; automated premium allocation and billing features; customer relationship management tools.

Results
Expanded availability of robust data and analytical services for members; enhanced claim reporting, claim management, claim communication and claim processing; faster, more accurate billing and premium allocation; accelerated access to claims and loss information by Claims and Loss Control teams; timely member access to claim data for improved tracking and management; greater overall efficiency.

A member-owned self-insurance pool, the Colorado Intergovernmental Risk Sharing Agency (CIRSA) has been serving Colorado municipalities and affiliated public entities since 1982. Today, CIRSA has 270 members, accounting for more than 80 percent of all municipalities in Colorado.

CIRSA offers its members workers' compensation and employers' liability coverage and services as well as several popular property/casualty coverage lines, including: property, general liability, public officials' errors and omissions, law enforcement and police professional liability, auto physical damage and auto liability, crime insurance (including employee dishonesty, faithful performance, monies and securities, computer fraud), and cyber coverage, as well as several optional insurance coverages and surety bonds.

Overall, CIRSA insures more than $8.5 billion in commercial property values and provides workers' compensation coverage for participating members that collectively have more than 14,000 employees. Along with coverages, CIRSA provides its members with a variety of safety/loss control, claims administration and litigation management services. It has a dedicated team of professionals for workers' compensation and property/casualty, respectively, to handle claims administration. In addition, CIRSA maintains a panel of attorneys to handle all litigated matters.

CIRSA wanted a centralized system to automate the claims reporting process for all members, capture all relevant data, and disseminate discrete loss information to individual members on a real-time basis.

In 2015, as part of a strategic initiative to upgrade the pool's capabilities, CIRSA's leadership recognized the need to modernize its claims system. At that time, CIRSA's legacy claims system was housed on multiple servers; it lacked versatility and was costly to maintain, upgrade and enhance. As CIRSA's membership grew and its needs evolved, the legacy system wasn't able to respond with the advanced functionality required by CIRSA and its members. At this point, CIRSA wanted a centralized system to automate the claims reporting process for all members, capture all relevant data, and disseminate discrete loss information to individual members on a real-time basis.

Guided by Fieseler, the agency conducted an extensive search for new technology. Ultimately, CIRSA selected Origami Risk to address the range of areas where it sought improvements, including the ability to automate their deductible billing process, create efficiencies not only for the Claims department but for the whole organization, expand on web and mobile access for members by eliminating browser-specific requirements, and improving the member online claim filing process. CIRSA also sought to enhance its risk management tools and ability to partner with members in mitigating their risks.

Raising the bar: CIRSA upgrades claims management with cloud-based system

Origami's cloud-based software as a service proved to be exactly what CIRSA needed. It also offered the ability to easily add capabilities and advanced analytics if required by CIRSA and its members in the future.

The first order of business was to provide a solution to automate claims management and claim processing to address the roughly 1,000 active claims CIRSA manages each month for members throughout the state. At the same time, Origami had to deliver a system to facilitate timely billing to individual members for all losses below their deductibles.

The Origami team developed algorithms to automate the complex calculations CIRSA's Finance department used to determine deductible allocations and related billing for each member, as well as to generate monthly reports for reinsurers on the excess self-insured retentions (SIR) for the two pools.

For CIRSA, this capability was an immediate difference-maker. It eliminated the need to run triple the number of reports previously required by CIRSA's legacy system as well as the accompanying labor-intensive spreadsheets and reconciliation efforts needed to ensure the accuracy of the past calculations.

Ultimately, using Origami, CIRSA's Finance team had a one-click solution to generate any deductible and billing-related information it needed. The result: improved accuracy, far greater speed and efficiency, and substantial time and cost savings for the department.

✅ Member portal provides access to data, robust functionality

Subsequently, Origami reconciled and standardized data from all members and created a portal for members to have immediate real-time access both to their aggregated claims data and to individual claims.

The latter enables them to check status of any specific claim at any time; the former gives member risk managers and supervisors the ability to examine claims data in a variety of ways, including by department, division, job function, time period, among others.

At present, more than 800 of CIRSA's individual member contacts have access to the portal. These individuals use Origami's online tools to generate standard reports, which are accessed and downloaded from the system's intuitive, user-friendly dashboard. The reports include loss runs, open claims, claim summaries, as well as breakouts by department and division for each member.

In addition to their active and closed claims, members now report and view incidents or events that represent potential claims. Furthermore, Origami gives members and CIRSA claims administrators the ability to use the portal to track all litigated claims within their purview.

Driving accuracy and efficiency in underwriting and premium allocation

In addition to the claims and cost allocation elements of its work, Origami is working to automate various member reporting elements, driving efficiencies and promoting accuracy in CIRSA's underwriting process. It is creating a single system to accomplish multiple functions, including rating, premium allocation, and data input for underwriting.

"We are always continuing to evaluate our added value services to our membership," said Fieseler. "Origami Risk

Robust tools for exposure- and loss-based rating of individual member participants by specific coverage lines may result in improved loss ratios and lower premium costs for many of CIRSA's members that have adopted more advanced risk management practices or that have more favorable risk profiles.

has opened further opportunities with a solution that will allow us to consolidate systems to improve not only on the functionality but a single point of access to perform annual audits and policy renewals."

Notably, for underwriting purposes, members will use the Origami portal to complete annual coverage applications and renewal forms online, inputting as many as 30 different variables associated with the various coverage lines they procure from CIRSA. The system will also provide the ability to update information online at midyear to accommodate changes in property values, payroll and other factors; members may also make program adjustments to address unanticipated changes during the year through direct contact with CIRSA's underwriting team.

Meanwhile, an excess-of-loss monthly reporting feature is used by the CIRSA Finance department with reinsurers for aggregated and individual large claims that exceed primary coverage layers.

Fast-forward: Building out functionality

As CIRSA's leadership team is discovering, one of the most attractive aspects of Origami Risk is the ability to build out capabilities and expand functionality by adding new features to provide more extensive reporting and robust data capture and analytics.

For instance, CIRSA may choose to automate features for benchmarking loss trends to pinpoint opportunities for continuous improvement and reduce total cost of risk. Other Origami tools can be used to audit, monitor and track implementation of various risk control processes and compliance with requisite training, equipment and building maintenance, and other activities to reduce or mitigate loss.

At the same time, CIRSA's underwriting capabilities can be further developed using Origami's system to include more robust tools for exposure- and loss-based rating of individual member participants by specific coverage lines. This ultimately may result in improved loss ratios and lower coverage costs for many of CIRSA's members that have adopted more advanced risk management practices or that have more favorable risk profiles.

✅ Leveraging data at the member level, a future opportunity.

Although the instant availability of incident and loss data is somewhat new for many of CIRSA's members, it offers exciting potential for each member to advance their risk management practices over time.

Either independently, or with the support of CIRSA's dedicated loss control representatives, members will be able to implement targeted measures to reduce their losses and drive down costs.

With additional coding that can be accommodated by Origami's system, along with the ready access to a wealth of loss data through Origami's online portal, individual members will be able to perform analytics required to design and evaluate the effectiveness of various safety and loss prevention measures.

✅ Facilitating member recruitment and service.

CIRSA's Membership Services group—responsible for recruiting new members, coordinating member visitations, and tracking member contacts and correspondence—is now using Origami to track all this information. In effect, the system has become a customer relationship management (CRM) platform for Membership Services as well as other CIRSA departments. Through Origami there is one-stop shopping for CIRSA's Claims and Loss Control teams to identify and connect with individual contacts at specific members throughout the state.

With its investment in Origami generating favorable results for CIRSA and its members, they are expanding their use of the RMIS. As they do so, they will achieve a wider range of benefits that support their efforts individually and collectively to continue to drive down their total cost of risk in the future.

ABOUT ORIGAMI RISK

Origami Risk is a leading provider of integrated SaaS solutions for the risk and insurance industry—from insured corporate and public entities to brokers and risk consultants, insurers, third party claims administrators (TPAs), and risk pools. Highly configurable and completely scalable, Origami Risk delivers a full suite of risk management and insurance core system solutions from a single secure, cloud-based platform accessible via web browser and mobile app.

Our software is supported by a service team of experienced risk and insurance professionals who possess a balance of industry knowledge and technological expertise. A singular focus on helping clients achieve their business objectives underlies Origami Risk's approach to developing, implementing, and supporting our risk management and insurance core system technology solutions.

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