# RISK TECHNOLOGY PROVIDES KEY ANSWERS FOR LEADER IN INDEPENDENT SENIOR LIVING

## Origami Risk Helps Holiday Retirement Achieve Widespread Gains

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**Christopher Bouchard**
Chief Legal Officer
Holiday Retirement

## At-A-Glance

### Company
Holiday Retirement invented the concept of independent senior living in 1971, and is now a leading provider of independent senior living services in North America.

### Challenge
With the rapid growth of the company, sprawling operations and need for operational efficiency, Holiday Retirement needed to upgrade from a legacy RMIS that wasn't meeting their expectations.

### Solutions
Incident Intake, Claims Management, Online Portals, OSHA Reporting, Automated Workflows, Custom Reports

### Results
The upgrade in RMIS technology has led to streamlined incident reporting, improved documentation tracking, and contributed to improvements in cross-functional collaboration.

In 1971, Holiday Retirement invented the concept of independent senior living. Since then it has expanded rapidly to become a leading provider of these services in North America. It has more than 30,000 residents in 262 retirement communities located in 43 states throughout the U.S.

The company's rapid growth, sprawling operations and need for operational efficiency called for an innovative approach to risk management. Three years ago, in and effort to find potential synergies, leadership began delegating responsibilities for different elements of risk management to various disciplines.

Under the new structure, components of traditional risk management oversight are assigned to specific functions. For instance, Christopher Bouchard, Chief Legal Officer, also has overall responsibility for insurance procurement and program structure. Among their duties, Adam Dolak, Director of Human Resources, manages employee relations, and Sherri Blair-Jones, Workers Compensation Manager, leads workers' compensation claims management. Significantly, leadership's vision of risk management calls for extensive collaboration among multiple functions to drive down the cost of risk across the enterprise.

"When you take a holistic view of risk management, you can't think of loss in terms of any particular department," explains Bouchard. "Certain elements of risk are going to cross multiple functions, so team members need to be communicating. For instance, an employment practices issue might initially manifest itself as a workers' compensation claim or a performance situation that eventually becomes litigated."

Consequently, at Holiday Retirement, Human Resources, Employee Relations, employment litigation attorneys, workers' compensation team members and general liability claim specialists collaborate regularly on individual incidents, watch for potential trends, and team up to find solutions.

Yet, when Holiday Retirement first launched its collaborative risk management model, a key resource was missing: Holiday lacked the right technology to make all the pieces fit together.

## GAME CHANGER: UPGRADING TECHNOLOGY

For years, Holiday Retirement used another vendor's risk management information system (RMIS). It was "slow, cumbersome and not many people knew how to use it," recalls Bouchard. Most importantly, he observes: "It wasn't usable as a collaboration tool."

In 2017, Holiday Retirement upgraded its RMIS by selecting the cloud-based system of Origami Risk. They agreed to a two-phased implementation that started with incident reporting and claims administration. The second phase would see the addition of functionality to enhance the company's focus on collaborative risk management and problem-solving. To speed the process, Holiday Retirement formed a team that met weekly with Origami. Representatives from each department described their specific data and analytics needs, outlined how they wanted to set up their online interfaces, and worked with Origami on custom solutions.

Coordination had to be seamless. When the predecessor RMIS was shut down, Holiday Retirement immediately went "live" with Origami.

"This was one of the smoothest transitions I've ever witnessed with a key information system," Bouchard observes.

## STREAMLINED INCIDENT REPORTING DRIVES EFFICIENCIES

From the outset, as more departments and functions at Holiday Retirement gained access to Origami they focused on ways to streamline workflows and use automation to eliminate the need for staff to spend time on routine tasks. One example involves the transformation of incident reporting.

Instead of filling out a paper form or online PDF that is then manually entered into the system, Holiday Retirement's community management team will soon be able to visit an online portal from their laptop or desktop computer and quickly input the required information. It will then be automatically uploaded to Origami, creating an incident report and transmitting required information to Holiday Retirement's third-party administrator.

The Holiday Retirement team estimates that use of the automated functions in Origami will save community managers three to four minutes for each reported incident, or roughly 15 - 20 minutes a week. Across 262 communities, that translates to substantial time savings. Furthermore, the company estimates that these features, along with the ability to access and share details of specific incidents internally, will save multiple departments several hours every week.

## TECHNOLOGY FACILITATES COLLABORATION

"A unique aspect of Holiday Retirement is the amount of cross-functional teamwork that exists throughout the enterprise," Dolak says. "We have no problem picking up the phone and being consultative with the various departments across the entire company. It hasn't been unusual for myself, Sherri, the manager of my employee relations team, and one or two of our attorneys to meet in a conference room or on a phone call to work on a case."

A special function in Origami generates an "occurrence number" that ties together all the elements of any situation that might involve multiple functions. Dolak recalls a number of employee relations and workers' compensation cases that were closely intertwined. He adds that some cases also involve an EEOC complaint, requiring participation from the legal team: "Now, everyone knows what's going on and we can review cases very easily together."

At the same time, Origami is helping Dolak and his team elevate employee relations issues. The team wants to track the number of cases they receive weekly and monthly, how many cases they resolve, and the average time to resolve a case. The team also wants to know how many active cases they handle at any point in time, including the case load by individual team members. In managing the employee relations function, Dolak says it will be invaluable to let the data tell the story not only of what the team does but also the impact of its activities.

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"Some organizations view certain aspects of human resources as a cost rather than a revenue center," Dolak notes. "Being able to quantify the value these functions bring to the enterprise gives us a better way to tell the story."

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## SOLUTION DELIVERS CRUCIAL DOCUMENTATION TRACKING

As is the case for many businesses with large residential real estate portfolios, Holiday Retirement occasionally encounters situations where a resident must be evicted for non-payment of rent or other issues. In the past, the company lacked a standard process for managing and documenting these situations.

The Legal department turned to Origami for a solution. They worked together to create a special claims module in Origami for evictions that includes fields to track legal expenses, other related costs and status. Now, a Holiday Retirement attorney or paralegal can send an email message to the individual community manager handling the situation and attach the eviction paperwork to be printed out and given to the resident.

The email message automatically becomes part of the claim file, along with confirmation that the paperwork was given to the resident by the manager and the date on which that occurred. By managing this process in Origami, the team has a fully documented repository of information. Further, the eviction process is well organized, and reports on individual circumstances, developments within a community, legal costs and trends across the organization can be generated whenever needed.

# MANAGING WORKER'S COMPENSATION & OSHA COMPLIANCE

In recent years, Holiday Retirement's Workers' Compensation team has had difficulty accessing, distributing and reporting claim information for use by the organization.

Specific functions in Origami help ensure that workplace incidents are reported promptly. Additionally, the system provides tracking to help validate that injured employees are contacted on a timely basis and eligible workers participate in authorized return-to-work programs. The tools also enable the team to check that individual adjusters are not only focused on the right claims, but that they do so in a manner consistent with company protocols and objectives. Functionality is also in place that helps the team monitor reserves.

"When reserves changed on a claim, we had no way of knowing unless we were in direct communication with the TPA adjuster," observes Blair-Jones. "Now, we know about reserve changes immediately because of the dashboard we built. We've gained a lot of efficiencies in the few months we've been using Origami, so I can't praise the system enough."

Origami also has helped streamline an otherwise arduous OSHA reporting process. "Our previous system for OSHA compliance, logs and reporting was cumbersome, manual and required extensive training of field-level associates and intervention by home office personnel," Bouchard recalls. "Now, using workflow tools we've created in Origami, we can instantly generate OSHA reports and logs with minimal end-user intervention. This saves countless hours in reporting, training and checking for accuracy and compliance."

Blair-Jones and her team are currently working on analytical tools in Origami for workers' compensation loss data that will help them pinpoint where losses are coming from, spot reporting lags, and find out if and why indemnity claim periods are longer in certain areas. In addition, trending data they analyze will support community-specific and company-wide safety initiatives.

## TIMELY REPORTING AIDS FINANCE

Using Origami, Bouchard and his team can readily share key information with the Finance department. For example,

with respect to general liability losses, Bouchard's team conducts an actuarial analysis at year-end and allocates expected exposures across all of Holiday Retirement's communities. They must keep Finance informed of the company's performance against the actuarial expectations. From a cash-flow perspective, they also need to alert Finance of large pending payments.

Accordingly, Bouchard and his team got input from the Finance department on specific information they need to receive on a regular basis. Next, they set up custom reports in Origami that provide the information based exactly on Finance's specifications. Monthly reports are generated in Origami and automatically submitted to both the Finance department and Bouchard's team members so everyone who needs the data has timely access. This has been a huge time saver for Bouchard's team, which previously had to spend several hours every month going through spreadsheets to compile the data for Finance.

Greater efficiencies will also come from an automated bill payment function. A newly designed interface between Origami and the company's accounting software will automate check requests. The system will enable Bouchard's team to go to a claim, enter the invoice number, payee and dollar amount, then automatically request a check from Holiday's accounts payable system. In addition to streamlining the entire process, Origami provides a repository for the team to collect and store payment information.

"Being able to collect and organize information is one thing," Bouchard observes. "However,the real value is in being able extract it and use it to drive results." Ever since Holiday Retirement's Legal, Human Resources, Workers' Compensation and Finance teams began working with Origami Risk, that's precisely what they have been able to do.

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## CONTACT OUR TEAM

US      312.546.6515
EUR    +44 (0)1617 917740

E-mail
info@origamirisk.com

Contact us
https://www.origamirisk.com/contact/

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