

State of Delaware CLAIMS TEAM INCREASES EFFICIENCY

Origami Risk greatly increased the State of Delaware's claim team's efficiency with standard and non-standard claims.

In 2014 the risk management team at the State of Delaware decided the time had finally come to move on from their legacy RMIS platform. Overly complex and inflexible, the platform required numerous repetitive steps to enter incidents, claims, and other data and had become an impediment to effectively performing their jobs. After conducting a competitive RFP Delaware selected Origami Risk and began the process of conversion. While they identified Origami's intuitive interface and workflow flexibility of the system as genuine differentiators, the real surprise came during implementation when they realized how much more efficiently Origami would allow them to conduct their daily activities.

Specifically:

- 1. Streamlining data entry.** When capturing a complex event, such as an accident where multiple people and multiple vehicles are involved, the State Insurance Coverage Office needs to record an individual incident for each person or vehicle involved. Despite the fact there was common information between the incidents (date, time, event description), the legacy platform required that the team to key in the same information for each incident. With Origami Risk, they can fill in the accident information one time only, and carry that information over, eliminating redundant data entry.
- 2. Platform integration.** When making a payment in the old platform, the Insurance Coverage Office accountant had to enter the same payment information twice: once into the state accounting system and the claims system. Origami Risk created a process where the claims adjuster would enter the payment into the system without the payment posting against the Reserves. The adjuster then prints out the transaction screen and gives it to the accountant with the medical bill or invoice. The accountant then verifies the information entered and approves the transaction. This eliminates the double-entry process.
- 3. Communication.** Sending information to third parties such as vehicle appraisers was extremely cumbersome with the old system. The claims adjusters had to print out documents and either fax them or scan them into an email and send them. The Origami Risk service team was able to set up workflows to automatically trigger workflows (emails or letters) based on the type of claim and the information entered into the system.

4. Unique workflows. Origami Risk was also able to save the Insurance Office a significant amount of time managing claims that are unique to the state—for example, repairing damage to mailboxes during snow plowing. The claims team is responsible for collecting the information on the damaged mailboxes, sending a vendor to repair or replace the mailbox, following up to ensure that the repairs were completed properly and making payments. All of this work was done manually. While the claims were for a low dollar amount, they were very time-consuming to manage.

The Origami Risk service team saw the challenges that the claims team was facing and created a unique workflow in Origami to reduce the amount of time to manage mailbox claims. The service team set-up a workflow so that the claims team was able to enter a mailbox specific incident. The data fields captured information such as the type of mailbox/post and if a contractor is required. The claims team is able to select a contractor assigned to the geographic location of the residence and is able to send a fire event to the contractor with the claim information. The Origami Risk service team is working on a report that would provide the State with a mapping of the mailbox losses and identify problem Department of Transportation employees who plow the areas with a higher percentage of claims.

Marcia Lundy, State of Delaware Insurance Coverage Supervisor says, "Origami Risk handles standard claims 85-90% more efficiently than our old system and is easily able to handle our unique claims workflows."

The claims team was "amazed" by how flexible the system was and how they were able to customize the platform to meet their specific claims management workflows, improving data quality and reducing the time necessary to effectively manage claims.

"Origami Risk handles standard claims 85-90% more efficiently than our old system and is easily able to handle our unique claims workflows."

- Marcia Lundy
State of Delaware Insurance Coverage Supervisor

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. A singular focus on helping clients achieve their business objectives underlies Origami Risk's approach to developing, implementing, and supporting our technology solutions.

CONTACT OUR TEAM

US 312.546.6515
EUR +44 (0)1617 917740

E-mail
info@origamirisk.com

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