



Comprehensive Pool Management Information System helps **Washington Schools Risk Management Pool** tackle inefficiencies and inaccurate data, improve member services.

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Deborah Callahan
Executive Director, WSRMP

At-A-Glance

Client's Business

State insurance pool with 92 member school districts throughout Washington State offering multiple lines of commercial property/casualty coverage, as well as risk management, loss prevention, and claims management services.

Challenge

Existing platform was antiquated, resulting in critical data inaccuracies and excessive burdens on staff time. Pool was unable to easily onboard new members, or modify the system to accommodate changing member requirements.

Solutions

Comprehensive Pool Management Information System (PMIS) using cloud-based technology with versatile and customizable features to help pools manage underwriting practices, data collection, and member services for multiple coverage lines.

Results

Automated values collection, claims reporting, and payment processes drive efficiencies and facilitate timely and accurate calculations of insurance recoveries. Custom reports generated by risk management team offer members better insight into their risks.



Established in 1986, the **Washington Schools Risk Management Pool** (WSRMP) provides a wide range of commercial insurance coverages, risk management, and loss prevention, along with claims and litigation management services, for 92 member school districts throughout Washington State.

As its membership has grown steadily over the years, the pool has also expanded the lines of commercial property/casualty coverage it offers while enhancing its risk management/loss prevention and claims management services for members. However, WSRMP's

risk information management system—which underpins its ability to effectively track claims, underwrite risks, allocate premium, and deliver other critical services for members—needed an update.

Most significantly, the pool's legacy system for information management was unscalable due to inefficient internal processes and insufficient/inaccurate data. A lack of scalability required the risk management team to spend inordinate amounts of time identifying and correcting errors rather than providing additional services to members.

Multiple issues to address

In 2016, the need for a top-flight solution led WSRMP's leadership team to select Origami Risk's comprehensive pool management information system (PMIS). Origami's cloud-based technology has built-in functionality, along with numerous versatile and customizable features, that helps pools readily manage underwriting practices for multiple coverage lines. Origami also provides specific tools and resources for managing members' risk, insurance, and claims.

Deborah Callahan, Executive Director of WSRMP, said the system's appeal stemmed from its ability to solve for inefficiencies, data errors, and overburdened staff. She said the goal behind implementing the technology was to improve internal operations and increase member satisfaction at the same time.

Specifically, WSRMP sought out Origami Risk to address several challenges:

- Time- and paper-intensive values collection procedures at renewal time
- Manual and paper-driven incident data collection processes that hampered incident intake and reporting compliance
- A non-intuitive process for generating reports—making the pool dependent on its former software vendors to create desired reports
- Mathematically incorrect recoveries, causing the staff to identify and correct wrong recovery amounts

- Manual and paper-driven claims payment processes that inefficiently used resources and staff members' time

According to Callahan, these problems not only had internal implications, but they also affected members—a real problem considering WSRMP's goal to better serve and retain membership. For instance, slow and inaccurate policy renewals were common, as were mathematically incorrect recoveries on claims settlements—which, if not corrected, could adversely affect members.

In addition, broken incident data collection and reporting processes led to a proliferation of insufficient and untimely information. Besides having a direct effect on claims management, the lack of complete and consistent reporting data hampered WSRMP's ability to assist members with safety and preventive risk management—critical services that members value.

And because Callahan wanted her team to focus more time on providing loss prevention and claims management services to members, rather than on correcting mistakes or executing clerical activities, she looked to Origami Risk for help.

"We exist to serve our members. So, when it comes to investing in tools or services that impact how we do our work, we want to make sure they positively impact our membership, too. Origami Risk met that criteria."

Help arrives

Origami Risk “has been a breath of fresh air,” Callahan said. “We’ve been able to do so much more with the system than we even anticipated, and we’re really starting to see results.”

“One of the things I like best is the ability to do most of the changes and quick fixes ourselves instead of waiting for another company to ‘get around to it.’”

Speeding values collection

WSRMP’s annual values collection process historically required more than two months to complete. With Origami, the pool was able to collect all values from all 92 members participating in its property program in less than two weeks with its initial use of Origami Risk for the process.

Accurate recovery calculations

Additionally, Callahan said she is confident that recovery amounts are accurately calculated. She said all the other software she has used either couldn’t calculate recoveries at all, or some unidentifiable glitch would occur and apply incorrect recovery amounts to claims.

“We were able to bring both our past experiences and expertise to the table to really define what goes into calculating recoveries and the multitude of factors that can affect such calculations,” Callahan said. “That level of service really made a difference.”

And while individualized service helped WSRMP overcome inaccurate recovery calculations, self-service has made all the difference when it comes to the pool’s reporting efforts.

Callahan said reports are easy to set up, read, and export into spreadsheets. She said it’s also easy to “slice and dice” the data to get the specific information her risk management and underwriting teams require—or that other departments, the board, or members need—for a variety of purposes.

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Robust reporting, data collection elevate risk management services

That new level of reporting, alongside automated incident data collection and claims payment, have allowed for what is likely the most important evolution at WSRMP since implementing Origami Risk—the ability to really identify trends and help members engage in preventive risk management.

“We place a strong emphasis on collaborating with our members to improve safety and reduce potential liabilities. We strive to provide our membership the most up-to-date information, training and other resources to help them navigate the ever-changing environment of public schools. Origami Risk has given us the tools to make executing on that vision much easier.”

Online reporting portal yields multiple benefits

Now that individual school staff members can report incidents or circumstances that might lead to claims through Origami’s online risk management portal, incidents are less likely to get lost in a sea of paperwork and are easier to track. This helps to highlight trends so the pool and members can intervene faster.

Further, automating processes (such as turning an incident or circumstance into a claim, or even paying claims) not only speeds up claims settlements, but also frees up staff time to do the more high-value work associated with risk mitigation.

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Data-driven member report cards

WSRMP has been able to leverage tools available through Origami to establish data-driven report cards to help each school district better understand its risks and claims performance. The report cards help members pinpoint areas to target to manage risk more effectively—and, as a result, reduce their premium prices based on improvements to their scores. In addition, WSRMP is now creating training and risk assessment surveys based on its analyses of the most frequent or severe claims.

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Streamlining workflow while maintaining security

Another function where Origami is helping drive efficiencies involves setting loss reserves and making claim payments. Historically, WSRMP used a paper-trail process

to facilitate separation of duties on payment processing. First, adjusters submitted a paper request form. A different employee then received the request and entered the data. To complete the process, a third individual issued the checks.

Using Origami, WSRMP is testing a fully automated solution that helps eliminate the paper trail while maintaining documentation and approval requirements, as well as the industry best practice of separating duties for processing payments and checks.

Building on success

Today, WSRMP’s risk management team continues to collaborate with Origami Risk on new solutions that will further enhance the pool’s capabilities and resources for members. As WSRMP focuses on continuous improvement, Origami is with it every step of the way.

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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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CASE STUDY



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