

# Harford Mutual Insurance Group

*Commercial property and casualty insurer prepares for future growth by transforming multi-line claims administration with single instance, multi-tenant SaaS*

## ABOUT HARFORD MUTUAL INSURANCE GROUP

**Year Founded:** 1842

**Adopted Origami Risk:** 2023

**Headquarters:** Bel Air, MD

**Origami Solution Suite:** Claims Administration

**Direct Written Premium:** \$327 Million

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Harford Mutual Insurance Group (HMIG) has seen its share of volatile markets over more than 180 years of serving commercial policyholders. Yet despite the challenge of navigating the unpredictability ranging from catastrophic weather and inflationary pressure to evolving jurisdictional legislation, HMIG has found success through a concerted effort to deliver excellent service and value to policyholders, agents, and employees.

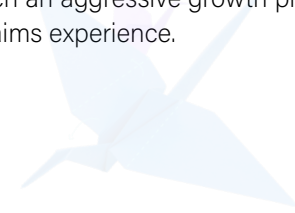
Those efforts have not gone unrecognized, with notable publications nodding to their efforts, including Top Workplace USA, Insurance Journal Super Regional Property/Casualty Insurer, Best's Review of Top 200 U.S. Property/Casualty Writers, NAMIC Award in Innovation, and Aon Ward's 50, among others.

Given the backdrop of a long-earned industry reputation, when the time came to look for a replacement of the claims administration system CEO Steve Linkus had championed in the 1990s, it wasn't a process or decision the company undertook casually. Their current system had served well, but evolving technology standards and expanding ambitions necessitated leveraging the power of cloud platforms and the broader insurance ecosystem.

"Although we're a regional carrier, we still compete with all the national carriers for new and renewal business," explained Harford Mutual Senior Vice President and COO Wayne Gearhart, "so it really meant that we had to have national carrier capabilities to support our strategic growth plans."

For many HMIG employees, the opportunity to undergo digital transformation was a process undertaken once in a career. Fortunately, Wayne had previous experience with other projects on which to draw. The deep-rooted desire to "get it right the first time" was a driving factor in the approach the leadership team at HMIG took to the process.

After building internal consensus for requirements across contributing divisions and visualizing a future to become the regional insurer of choice, HMIG consulted with an industry analyst firm and was ultimately matched with Origami Risk's multi-tenant claims solution. Criteria hinged on a platform that would integrate with the existing policy administration system, match an aggressive growth plan, while also improving the claims experience.



Looking toward the inception phase, Harford Mutual was very selective in putting together internal and outsourced teams to take part in the project. Experience in observing other insurers' failures during their transformation projects made it clear that they had to be realistic with themselves and establish a clear path to the desired outcome.

Commenting on the approach, Wayne added "Our crucial component was to ensure we put the best people on the project and empower them to make the critical decisions to keep the project moving, only providing executive intervention when absolutely necessary."

Keeping interested internal stakeholders in-the-know about the project required some creativity. The HMIG team created periodic video updates apprising the larger team of progress toward each milestone. This approach helped ensure broad buy-in for new workflows and changes that differed from the current system while providing an early preview that would prove valuable during the testing phase.

A digital transformation of this size and complexity – 10 lines of business across 10 states – and with a seemingly endless number of decisions to be made during the inception and implementation phases, benefited from the involvement of systems integrator, Ernst & Young (EY). Their inclusion helped orchestrate the work between Origami and HMIG and kept alignment consistent throughout the project, unifying the work.

**"Our production timeline of deliverables was ambitious,"**

*remarked Katy Wilson, Strategy and Process Optimization Manager for Harford Mutual,*

**"but our focus on the big picture, communicating effectively across teams, and resolving pivotal decisions led us to on-time delivery within budget."**

With project kick-off in May 2022 to go-live just 14 months later in July 2023, the project stands out as a notable achievement for all parties and one that is projected to deliver value as HMIG expands their vision into the next 180 years and beyond.

Since launch, HMIG has completed the ClearPath Mutual merger and their expansion in the workers' compensation insurance line of business. Cloud technology driven by configuration over coding was a central strategy to bringing claims under a single software and helping make the combining of systems a reality.

## About Origami Risk

Origami Risk provides integrated SaaS solutions that simplify insurance, risk, and safety for insurers, managing general agents (MGAs), program administrators, third party claims administrators (TPAs), risk pools, brokers and more. Origami Risk delivers its highly configurable and completely scalable integrated insurance core system, risk management and safety solutions from a secure, multi-tenant platform accessible via web browser and mobile app.

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