Montana Schools Group Insurance Authority teams with Origami Risk to increase productivity and effectiveness.

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Shawn Bubb
Director of Insurance, MSGIA

At-A-Glance

Client's Business
Self-funded and self-administered workers' compensation pool for 400 member school districts across Montana; self-insured property and liability pool with 147 member districts.

Challenge
Inefficient, cumbersome underwriting process led to data inaccuracies and issues with premium allocation; largely manual claims data capture slowed notification, impeded effective analysis, tracking, and reporting.

Solutions
Automated workflows, policy and claim communication; technology-based claim reporting tools, resources, and loss control information.

Results
Flexible data collection tools improved underwriting validity; claim solutions reduced reporting lags and improved loss control; streamlined technology helps drive innovation, elevate risk management team's performance, and enhance member services.

MSGIA: A Winning Formula for Montana's Public School Districts

The Montana School Group Insurance Authority (MSGIA) was established in 1989 with the creation of the Workers' Compensation Risk Retention Program.

Over the years, this program has saved its members millions of dollars in premium and dividends by consistently remaining below traditional insurance market pricing. At the same time, the program offers expanded, value-added risk management services, such as asbestos inspections, at no additional cost. These services can save members thousands of dollars in expenditures otherwise associated with procuring them individually from commercial providers.

MSGIA selected Origami Risk to address its claims and risk information management needs based on the combination of speed, flexibility, and intuitive interface.

The Challenge: Driving for greater accuracy, speed, and efficiency

Despite the success of MSGIA's two pools, leadership recognized the need to operate more efficiently, as well as to speed the delivery of critical claims and risk information to member school districts throughout the state. Advances in risk management technology, including the widening availability of cloud-based risk management information systems such as those provided by Origami Risk, began to draw the attention of MSGIA's leadership team as the means to achieve these improvements.

In 2014 MSGIA concluded that its current approach to member management, rating, and exposure data management was both outdated and required better organization. The MSGIA team also struggled to generate reliable and consistent management reports from its varied databases and systems. To address the issue, they launched a strategic initiative to improve the IT systems supporting all their day-to-day operations.

Ultimately, MSGIA selected Origami Risk to address its claims and risk information management needs based on the combination of speed, flexibility, and intuitive interface.

Multi-stage implementation builds new functionality

MSGIA's top priority was strengthening its claims management processes.

"The conversion of 27 years of data seemed daunting," recalls Shawn Bubb, Director of Insurance, MSGIA. "But it turned out to be one of the smoothest parts of the process with the Origami team,"

Notably, he describes his team's relationship with Origami from the outset as "organic, collaborative, evolving, responsive, and healthy." Indeed, Origami's ability to collaborate effectively with the MSGIA team, combined with Mr. Bubb's leadership and the experience of Origami's professionals, explains how breakthrough solutions were applied to MSGIA's toughest data management challenges.

Once critical elements of its claims operations were automated, MSGIA proceeded to work with Origami to build out the member demographics and exposure data screens for its workers' compensation and property and liability pools.

Before Origami, functions such as claims, member management, underwriting, and loss prevention, were each handled separately and by different IT solutions. As a result, MSGIA's team didn't have ready access to the vast amounts of relevant information needed to properly manage exposure and claim trending.

This affected MSGIA's ability to allocate premiums to individual members, make fully accurate assessments of loss-based annual premium adjustments required, and provide members with the robust information they needed to understand how their premiums were being calculated.

MSGIA's system for member management also required a major upgrade. The pools used various spreadsheets and software tracking tools, but these relatively inefficient workflows required valuable staff time to maintain and were difficult or expensive to keep current.

For many years, underwriting was accomplished exclusively with spreadsheets. This process had numerous potential vulnerabilities for failure, ranging from keystroke errors and formula problems, to a member's data being listed in the wrong row on the spreadsheet, thus triggering multiple errors. Consequently, it required a great deal of effort to ensure accuracy before final pricing was determined.

✅ Collaborating with Origami Risk leads to multiple gains

Working closely with Origami, the members of the MSGIA risk management and insurance team achieved several significant improvements in workflow and process, including the following:

- **Reinsurance reports**. Using Origami, the process to organize and report exposure data to MSGIA's reinsurance partners for renewals is greatly improved. Reports that used to take as many as two weeks to assemble, now can be generated in a matter of minutes—with greater accuracy, using robust data—and distributed automatically.

- **Enhanced risk management data analytics.** MSGIA has designed a series of reporting tools for members and its risk managers that track—monthly, quarterly, and annually—the key exposure and claim trending data they need to monitor. Thus, individuals see data relevant to their responsibility within the pool and know exactly how their performance is trending at any point in time.

- **Team-wide access to current coverage and member information.** Whether at their office or elsewhere, all MSGIA team members now can view up-to-date notes on member phone calls, service visits, and reports for members, as well as current claims, member location data, and exposure data. This facilitates MSGIA's pooled team management approach and enables team members to stay connected and work more effectively with members.

- **Consolidating MSGIA member data.** Members' demographic data is now maintained in a single database for ready access and constant update. The new functionality allows for items that previously were printed and then sent by U.S. mail to now be disseminated instantly by email and directly to individuals based on their specific roles assigned within the system. Today, MSGIA member data is accurate, timely, and instantly accessible.

- **Reinforcing MSGIA's risk management culture.** Through special member and staff dashboards, Origami Risk provides members and pool staff with real-time access to data. In addition, the management reports and the ability to schedule automatic distribution of specific reports has made MSGIA's risk management – both internally and at the member level – more responsive to current trending on the exposure and the claim side of the equation.

> *"The Origami team has been very responsive to our needs and evolving company operations. We have been really impressed with the skill level, personal touch, and responsiveness"*

✅ Eliminating human error

At MSGIA, Origami's workflow functions have been a source of continual improvement through innovation. The ability to send system information that requires completion—for example, a quarterly workers' compensation report—to a specified recipient, who can then enter the relevant details directly into the system, eliminates the need for pool staff to re-key data received from the member.

Furthermore, the system's ability to automatically issue pre-written letters to members when a deductible level is reached on a specific claim eliminates the human error that occurs if a staff member inadvertently fails to issue a bill or notice on a timely basis.

The same applies when a reinsurance threshold is reached on a claim, as well as when a specific claim has a data element requiring automatic or time-sensitive reinsurance reporting.

✓ Getting to the next level: MSGIA introduces mobile apps for members

As it continues to build out features available through Origami, MSGIA is now planning to roll out five mobile applications, two of which will be used by members for auto and property claim reporting, respectively. Notably, MSGIA is the first pool in Montana to launch this functionality.

Subsequently, MSGIA has created three mobile-based risk management forms, that update and produce a report directly linked to the policy. And it recently launched two automated values collections processes – one for quarterly workers' compensation payroll reporting; the other, for annual property/ casualty renewal data needed from members. Each process places data directly in the system without pool staff involvement.

> *"We have gained a competitive advantage due to our relationship with Origami."*

✓ MSGIA and Origami Risk: Sharing a culture built around excellence

"The Origami team has been very responsive to our needs and evolving company operations. We have been really impressed with the skill level, personal touch, and responsiveness," observes Mr. Bubb.

"Choosing Origami has been one of the best decisions our pool has made in the last decade," he affirms. "Our ability to work smarter and more efficiently has leaped ahead of where we were. The members love it and so do we. Management reporting and information has never been better and that is helping us rate our members more effectively and fairly."

Looking forward, Mr. Bubb envisions more gains in MSGIA's work with Origami: "We have gained a competitive advantage due to our relationship with Origami and now need to continue to seek out better ways to refine our use of the system to further enhance the value of this evolving product and service partner/vendor relationship."

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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