Origami Risk

Arnold Clark Automobiles Ltd is the UK's largest independently owned car retailer, founded in 1954 by Sir Arnold Clark in Glasgow, Scotland. The company now operates over 200 dealerships across the UK, employing more than 10,000 people. Arnold Clark sells in excess of 300,000 new and used cars annually and offers a wide range of automotive services including maintenance and repair, car rental, business leasing, and insurance.

The organisation manages diverse operations including automotive showrooms, servicing departments, and parts distribution. With a decentralised approach to risk management, individual departments handled their own risk-related processes until Arnold Clark began working with Origami Risk in 2019.

Arnold Clark

200+
LOCATIONS

10,000+
EMPLOYEES

300,000+
SALES ANNUALLY

At a glance

REQUIREMENTS
- Centralised data management across 200+ locations
- Business continuity planning
- Streamlined workflow solution
- Configurable tool to support different teams with diverse requirements
- Compliance and governance solution

SOLUTIONS
- Risk Management Information System (RMIS)
- Claims Management
- Governance, Risk and Compliance (GRC)
- Business Continuity Management

RESULTS
- Successfully extended platform to multiple business areas including estates, legal, and security teams
- Streamlined compliance auditing with automated reporting
- Eliminated manual processes for incident tracking and governance reminders
- Enhanced visibility for board-level project oversight
- Improved communication with third-party suppliers and internal teams

Requirements

Arnold Clark faces challenges common to many large, multi-location enterprises. *"We don't have a centralised risk function,"* explains Stuart Thorpe, Company Secretary at Arnold Clark, who manages multiple aspects of the organisation's risk and compliance activities. *"Each department will deal with their own risk management independently, and in different ways."* This approach creates several operational challenges across the organisation's multiple locations, introducing the potential for error in cross-site reporting. Recognising the need for a centralised risk management technology solution to address these challenges, Arnold Clark engaged Origami Risk to implement its fully online, cloud-based RMIS and GRC solutions.

Arnold Clark's initial requirements extended far beyond the scope of traditional risk management technology usage. The estates team needed project management capabilities for everything from routine compliance inspections to major construction projects. The legal department required tools for property management, litigation tracking, and contract management. Meanwhile, security teams needed incident reporting capabilities, and the broader organisation required streamlined compliance auditing and governance processes.

Perhaps most importantly, Arnold Clark required a technology partner that could accommodate its unique and evolving requirements.

The Solution

Implementation of Origami Risk began with claims management for the group's insurance programme. The platform's configurability quickly revealed broader possibilities.

With Arnold Clark's location data already available in the system, the team found opportunities to leverage that data in other business processes. For example, the estates team were able to use this existing location data, rather than entering it separately, to track their own activities. The estates team also transformed their operation by using Origami Risk for managing compliance inspections, maintenance activities, and major construction projects.

"I can't imagine the tool was ever set up to manage in-house estates teams and their maintenance and projects," Thorpe noted, yet the team successfully configured the system to provide board-level visibility for new build projects while streamlining communication with third-party suppliers.

> "The [Origami Risk] team are good at coping with weird and wonderful requests."
>
> **Stuart Thorpe**
> COMPANY SECRETARY
> Arnold Clark

Use of Origami Risk has continued to evolve to accommodate diverse departmental needs through creative application of the platform's capabilities.

The organisation's legal team expanded their use to include property management, litigation project management, and contract management with automated renewal reminders. Both group security and cyber teams began using the platform for incident reporting, whilst all accident books across the branch network moved online. Arnold Clark began implementing Origami Risk's Business Continuity Planning offering, which will enable location-specific business continuity responses based on each branch's unique operational characteristics.

A crucial element in the successful configuration and use of these solutions is Origami Risk's responsive support model. "*The team are good at coping with weird and wonderful requests,*" Thorpe noted. The relationship combines regular communication, site visits and monthly calls, with collaborative problem-solving for unique requirements.

The Results

Use of Origami Risk has delivered significant operational improvements across the organisation. "*It's streamlined a lot of our audit facilities, because in the past, it would have been Word documents and Excel spreadsheets,*" Thorpe explained. "Collating a list of outstanding remedial points was always difficult. Now, it's all built into the system and available at the touch of a button."

The platform provides comprehensive visibility into activities previously carried out in silos. Board members can access project information when needed, while operational teams maintain efficient day-to-day workflows. The estates team has streamlined communication both internally and with external suppliers, while the legal team can track complex litigation processes and contract renewals systematically.

With the support of Origami Risk, Arnold Clark has successfully extended use of the platform to unexpected areas, demonstrating the value of flexible configuration. "*We've yet to find anything, no matter how hard we try, that the team at Origami can't actually get us to in the end,*" Thorpe noted, highlighting the platform's adaptability to diverse business requirements.

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Compliance activities tracked in Origami Risk now provide clear visibility into what has been accomplished and, more importantly, what remains outstanding. The system includes automated governance reminders for critical filings, annual returns, and other regulatory requirements, ensuring nothing falls through organisational cracks.

The relationship with Origami Risk is a sustainable partnership model that balances system self-service with expert support. The partnership continues to evolve, with new applications being explored alongside Arnold Clark's developing needs.

"We've yet to find anything, no matter how hard we try, that the team at Origami can't actually get us to in the end."

Stuart Thorpe concludes:

"What sets Origami apart is their willingness to tackle any challenge we bring them. Whether it's estates project management or business continuity planning, they find a way to make it work. That responsiveness makes all the difference to our business."

About Origami Risk

Origami Risk empowers leaders in insurance, risk, and safety with a purpose-built, cloud-native platform that optimizes workflows for better data, better insights, and better collaboration. Through highly configurable solutions integrated on a single platform, Origami Risk supports the management of the full lifecycle of risk, from prevention to recovery — helping the experts reduce harm and loss, and respond more rapidly and effectively when it happens. Grounded in continuous innovation and a foundational focus on client success, Origami Risk is trusted by leading organizations to enable greater resilience as they build for the future.

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