

## CASE STUDY | LARIMER COUNTY, COLORADO

Larimer County government serves the residents of Colorado's seventh-largest county by population. Encompassing 2,634 square miles — nearly twice the size of the state of Rhode Island — ranging from irrigated farmland to Rocky Mountain National Park, the county operates as a corporate entity with 26 different departments including law enforcement, corrections, road maintenance, human services, and natural resources management.



2,000+ REGULAR EMPLOYEES

30% GROWTH OVER 15 YEARS

~500 SEASONAL EMPLOYEES PER YEAR

# At a glance

#### **CHALLENGES**

- Limited visibility into loss data with departments receiving unexplained cost allocations
- Lack of engagement and transparency across 26 diverse county operations
- Need for data-driven approach to minimize total cost of risk

### **SOLUTIONS**

- Risk Management Information System (RMIS)
- Configurable reports and dashboards
- Ergonomics tracking and documentation
- DOT compliance management for CDL drivers
- ADA compliance tracking

### **OUTCOMES**

- Risk Management department serves as integral business partner to all 26 operating groups
- Fewer workers' compensation claims and lower costs in over a fifteen-year span despite 30% employee growth
- No workers' compensation claims exceeding retention limits in 17 years

"Somebody can ask me a question, and I've got a report I've built that helps answer it. Whatever any department wants to see, I can provide it to them out of Origami Risk."

## Jeff Green

RISK MANAGER, Larimer County

# Protecting Larimer County's resources through comprehensive risk management

The Larimer County risk management department's mission is clear: minimize harm to the County's physical, human, fiscal, and environmental resources while reducing its total cost of risk. When Jeff Green was hired as Risk Manager in 2008, this mission required a fundamental transformation in how risk management operated. Rather than functioning as what Green describes as a "black hole" where departments received unexplained bills allocating insurance and risk management costs, the department needed to become a transparent and proactive partner that understood the unique operational needs of each department.

In the years since, Green and his team have transformed the County's risk management program by taking a hands-on approach that has built trust, fostered a proactive risk management culture across departments, and delivered outstanding results. PRIMA, the Public Risk Management Association, honored Green with the 2025 Public Risk Manager of the Year Award in recognition of this sustained success.

Since 2014, Origami Risk has served as the technology foundation supporting the County's risk management program. The platform's capabilities support the services the department provides, specifically the data collection, analysis, and reporting that enable Green's transparency-focused approach. Green and his team have leveraged Origami Risk's configurability and standard reporting templates, building over 100 reports that provide departments with transparent insights into their risk profiles, enabling collaborative efforts to identify and prevent losses.

## Data-driven decisions minimize total cost of risk

Green and his team analyze trends using Origami Risk's configurable reports and dashboards to track patterns by department, injury type, day of the week, and more. This granular analysis enables precise interventions that address root causes rather than symptoms. Use of reports and dashboards also informs the department's loss-sensitive cost allocation program, which ensures departments understand their contribution to the County's total cost of risk, fosters accountability, and encourages proactive safety measures across all 26 operating groups.

"We offer ergonomic assessments pre-injury, fit workstations to employees, and track everything in Origami Risk. If an injury happens later, we know the baseline and can investigate what has changed."

Jeff Green

# Proactive prevention safeguards employees

An ergonomist on the Risk Management Department staff conducts ergonomic reviews for new employee's workstations, with all assessments and baseline data stored in Origami Risk. This proactive approach to proper workstation setup helps to prevent repetitive stress injuries that could sideline County employees and result in costly medical expenses. Data analysis is also used to identify patterns and implement corrective actions in other operational areas. For example, when data revealed consistent injury patterns resulting from annual defensive tactics training for Sheriff's department employees, the team didn't accept this as inevitable. Instead, they used analysis to design targeted interventions, piloting protective equipment programs that maintain essential training effectiveness while minimizing injury frequency and severity.

## Tracking compliance

Origami Risk's configurability enables the department to manage DOT regulations for 150-200 Commercial Driver's License (CDL) drivers across six departments, tracking drug and alcohol testing programs. The platform is also used to support ADA Title II compliance efforts by capturing complaints from citizens and tracking remediation efforts. By managing compliance within a single platform, the department can efficiently address diverse regulatory requirements while protecting residents, employees, and the County's resources.

## Measurable results demonstrate mission success

The effectiveness of Larimer County's approach to minimizing harm and total cost of risk is evident in measurable outcomes. In 2024, Larimer County recorded fewer workers' compensation claims and paid out less in total than in 2011 — despite a 30% increase in employee headcount and an 80% rise in payroll over the intervening years. As a self-insured entity for workers' compensation up to their retention limit, this performance has enabled favorable multi-year agreements with excess carriers who recognize what the department is doing with their data and the hard work they put in to prevent losses.

The success of this hands-on approach, emphasizing transparency and data-driven risk management, demonstrates the value of a long-term partnership with Origami Risk in supporting the Risk Management Department's mission to protect Larimer County's resources and serve its residents.



### 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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