Origami Risk

CASE STUDY | CHOATE CONSTRUCTION

Choate Construction is a 100% employee-owned general contractor with offices across the Southeastern U.S. From large-scale commercial builds to fast-turn interior projects, Choate delivers high-quality construction services across industries including healthcare, industrial, hospitality, and senior living. With a culture rooted in ownership and accountability, Choate is recognized for its commitment to safety, innovation, and long-term client partnerships.

CHOATE
– CONSTRUCTION –

Construction
INDUSTRY

~550
EMPLOYEES

RMIS
ORIGAMI SOLUTIONS

At a glance

CHALLENGES

- Risk and compliance processes handled separately across regional offices
- Manual tracking of certificates of insurance and subcontractor pre-qualification documentation
- Inconsistent prequalification and limited visibility into compliance status
- Pressure to move quickly on projects with little lead time
- Tracking a Master Builders Risk program

SOLUTIONS

- Centralized risk management program supported by Origami Risk
- Certificates of Insurance (COI) tracking with automated renewal reminders and Accounts Payable integration
- Annual subcontractor prequalification via Origami Risk and TradeTap
- Location- and role-specific dashboards for real-time visibility across offices

OUTCOMES

- 100% subcontractor prequalification compliance
- Faster contract turnaround and improved transparency
- Stronger insurer relationships and improved rates
- Time savings through automation of manual or spreadsheet-based processes
- Reduced project delays and financial exposure

> "One of the things that we've liked working with Origami Risk over the years is how user-friendly and customizable it is. We really feel that we have a system that's been developed and implemented for our needs."

Brian Record
CHIEF RISK OFFICER
Choate Construction

100%
SUBCONTRACTOR REQUALIFICATION COMPLIANCE AFTER IMPLEMENTATION

Centralizing risk management operations

In 2015, under the leadership of Chief Risk Officer Brian Record, Choate Construction began centralizing its risk management operations. At the time, subcontractor compliance, insurance tracking, and contract approvals were handled separately across six regional offices. The company recognized the need for a more cohesive, scalable approach to support its fast-paced project environment.

As part of the broader centralization effort, Origami Risk was chosen as the technology foundation to support this transformation. Since 2016, the centralized Risk Management Information System (RMIS) has helped ensure accuracy and accountability, enabling Choate's risk team to streamline compliance processes, improve visibility, and build an agile program that scales with the business.

Improving subcontractor compliance and insurance tracking

Choate now applies a consistent, company-wide approach to subcontractor compliance. Every subcontractor with a contract over $50K is prequalified annually. Origami Risk is used to track insurance status, pre-qualification scores, builders' risk, and project-specific limits, all in one place. An integration with TradeTap is used to capture compliance scoring. Optical character recognition (OCR) is used to scan and process COIs with high accuracy, and automated reminders help ensure timely renewals.

More importantly, compliance efforts are directly impacting the bottom line. By linking certificates of insurance (COIs) status to Accounts Payable, Choate can automatically withhold payments from subcontractors who lack current or sufficient coverage. This creates accountability, reduces exposure to uninsured claims, and keeps projects on schedule by ensuring only qualified, fully covered subcontractors are on the job.

> "Many of the things we're able to do—tracking compliance—would not have been possible without Origami Risk."
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> **Brian Record**
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> **CHIEF RISK OFFICER**
> Choate Construction

Bringing visibility to the field

According to Record and Compliance Manager Cate Sharp, Choate has seen a significant increase in transparency since implementing Origami Risk. Previously, project teams often felt that compliance reviews disappeared into a "black hole" with little feedback or accountability. Now, reviews are transparent, trackable, and tied directly to project workflows.

Custom dashboards tailored to each office provide real-time visibility into contract approvals, insurance status, and additional insured requirements. Automated reports keep project managers informed and allow the compliance team to prioritize urgent requests. The result is faster turnaround, fewer emails and phone calls, and a more collaborative process between compliance and operations. Choate is better positioned to avoid costly delays or compliance gaps that would otherwise slow projects or drive-up insurance costs.

Supporting a self-insured strategy

Choate's risk management team also uses Origami Risk to support the company's long-term goal of retaining more risk. The platform helps track subcontractor limits and aggregate exposure, ensuring that no single subcontractor is overextended. This visibility is critical to managing risk under Choate's subcontractor default insurance (SDI) program and maintaining favorable rates with carriers.

Choate's brokers and insurers are granted access to Origami Risk, allowing them to review subcontractor details, insurance certificates, and incident reports prior to site inspections. This transparency strengthens the relationship and reinforces Choate's reputation as a well-managed, risk-conscious organization.

Continued growth and innovation

Record and Sharp continue to expand Choate's use of Origami Risk. In addition to the integration with TradeTap, the platform now also integrates with Vista and BuildingConnected, and the team is configuring advanced dashboards to support reporting and oversight. With over 5,000 active subcontractors and hundreds of projects in motion, Origami Risk remains a foundational tool that centralizes risk, safety, and insurance management, not only safeguarding the business, but driving efficiency, cost control, and confidence across every project.