

Supporting a statutory safety net for Illinois policyholders

Established in 1971, the Illinois Insurance Guaranty Fund (IIGF) is a Chicago-based nonprofit created by statute to protect Illinois property and casualty policyholders when insurers become insolvent. Acting as a financial safety net, IIGF assumes responsibility for covered claims, ensuring valid claims are paid and critical protections remain in place. Since inception, IIGF has managed approximately 100,000 claims from over 60 P&C insolvencies, representing over 200,000 claimants and resulting in over \$2M of financial transactions.

**Insurance**

INDUSTRY

P&C Claims Administration

ORIGAMI RISK SOLUTION

At a glance

CHALLENGES

- 25-year-old client-server claims system requiring frequent maintenance.
- Separate systems for claims data, document attachments, and email correspondence.
- Manual daily imports for medical bill review and payment files.
- Complex Uniform Data Standard (UDS) import and export requirements.

SOLUTIONS

- Cloud-native, configurable claims administration solution.
- Unified claims, document, and email management.
- Automated integrations with medical bill review and accounting systems.
- Configurable workflows and role-based permissions supporting internal controls.

OUTCOMES

- Migration of approximately 100K claims and 2M transactions with preserved claim and estate relationships.
- Consolidation of claims data with related documentation and email correspondence in a single platform.
- Automation of previously manual import processes.
- Historical claims depersonalized while retaining required financial records.

Replacing a 25-year legacy system with a future-ready foundation

For over two decades, IIGF relied on a system purpose-built for Guaranty Associations with several custom features. While functional, it required manual updates to individual machines, relied on separate repositories for documents and attachments, and depended on daily manual processes for certain data exchanges.

More significantly, the legacy platform no longer aligned with IIGF's long-term operational needs. As a statutory entity responsible for protecting policyholders during insurer insolvencies, business continuity and system supportability are critical.

During evaluation, IIGF reviewed several vendors. What distinguished Origami Risk was its cloud-native architecture, configurability, and enterprise support model.

"When we had a question or a requirement, we weren't hearing workarounds — we were hearing solutions," says Michael Dickey, IT Director at IIGF.

The organization selected Origami Risk because it provided confidence in integration capabilities, long-term support, and the ability to scale along with IIGF's statutory responsibilities.

Preserving integrity across 100,000 claims and 2 million transactions

Historical data migration was a critical component of the transition from the legacy system to Origami Risk. IIGF needed to move approximately 100,000 claims, more than 2 million historical financial transactions, and associated claimant and estate relationships without disrupting reporting accuracy or financial summaries.

"I really wanted 100% accuracy," Dickey explains. "We can't get 50% and call it good enough."

Through structured testing and careful data mapping, the claimant-to-claim-to-estate relationships were preserved, financial totals reconciled, and historical

summaries validated. The result was a consolidated, cloud-native claims environment that maintained continuity while modernizing infrastructure.

In parallel, automated integrations replaced previously manual processes for importing medical bills, exporting pharmacy benefit demographic data, and exporting positive pay check data. Real-time notifications improved visibility into system processes, reducing the need for manual oversight and troubleshooting.

ORIGAMI RISK ENSURED DATA INTEGRITY ACROSS

100,000 CLAIMS

AND **2 million** TRANSACTIONS



Managing UDS complexity with stronger controls

Uniform Data Standards (UDS) are central to guaranty fund operations nationwide. IIGF must regularly exchange structured data files, coordinating with liquidators in several states. Even small formatting inconsistencies can result in rejected files.

Origami Risk's configurable workflows support UDS imports and exports within a unified claims system. Combined with role-based permissions, the solution enables IIGF to maintain strict separation of duties — ensuring one employee enters payments, another approves them, and another issues checks.

The platform also strengthens data protection practices. Secure email functionality reduces the risk of transmitting sensitive information through unsecured channels, and depersonalization workflows allows IIGF to systematically remove PII from historical claims that have reached the end of their required retention periods.

Ready for what comes next

Because insolvency activity in Illinois fluctuates, IIGF must remain prepared to respond at any time. The organization views itself as a constant presence in the background of the insurance marketplace — ready to step in when needed.

For IIGF, operational readiness is not optional. As Dickey explains, “We’re like a firehouse. We’re always here, we’re on call, and we’re ready to go if the need arises.”

With Origami Risk supporting claims operations through its cloud-native platform, IIGF now operates on a configurable foundation designed to support the specialized workflows and data requirements of guaranty fund claims administration — protecting policyholders, maintaining data integrity, and ensuring continuity when it matters most.



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.

For more information, visit origamirisk.com

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