

# Bringing Structure, Visibility, and Control to Public-Sector Risk Management

Buncombe County is a local government serving Western North Carolina, with a population of approximately 269,000 residents. Headquartered in Asheville, the county supports operations across metro Asheville and surrounding rural areas. Its responsibilities span roughly 30 departments and more than 1,800 employees, including public safety, emergency services, inspections, and other county functions that operate both during standard business hours and around the clock.

**Government**  
INDUSTRY

**RMIS**  
ORIGAMI SOLUTION

**~1,800**  
EMPLOYEES



## At a glance

### CHALLENGES

- Risk and claims processes managed through paper, email, and spreadsheets.
- No centralized system for incidents, claims, insurance, or reporting.
- Very small risk management team supporting dozens of departments and continuous operations.
- Limited visibility for leadership into claims activity, trends, and exposure.
- A historically reactive approach focused on insurance purchasing and claims processing.

### SOLUTIONS

- A centralized Risk Management Information System (RMIS).
- Incident reporting portal accessible across departments.
- Claims management with electronic integration to the county's third-party administrator (TPA).
- Task-based workflows to manage high claim volumes proactively.
- Dashboards and custom reporting for leadership and board updates.
- Integrations with HR and fleet data to reduce manual entry.

### OUTCOMES

- Reduced workers' compensation claim intake time from one hour to 15–20 minutes.
- Improved visibility and continuity across more than 300 active claims.
- Faster, more consistent reporting to county leadership and the Board of Commissioners.
- Increased incident reporting and earlier insight into risk trends.
- A single system of record that proved critical during disaster recovery.

## Modernizing risk management across a complex county operation

Buncombe County's risk management team supports a wide range of operations, from libraries and inspections to law enforcement, emergency medical services, and air quality. With a very small team, the scope of responsibility is significant.

When Kelly Houston stepped into the role of Risk Manager, many core processes were still handled the same way they had been for decades. Incidents arrived through interoffice mail, phone calls, emails, and paper forms. Claims were tracked across multiple spreadsheets, with little consistency and no reliable way to see the full picture in one place.

County leadership had begun signaling a desire to move beyond a purely reactive model of "buy insurance and process claims" and toward a more proactive approach to risk management aligned with COSO and Green Book

principles. While Buncombe County is not yet positioned to operationalize enterprise risk management, Houston recognized that modernizing the county's manual, paper-based processes was a necessary first step.

Origami Risk stood out during the evaluation process as the only technology platform Houston found that could immediately address claims and insurance management needs while also providing, in a single system, a clear path to functionality capable of supporting enterprise risk management in the future. The county elected to implement RMIS first to stabilize day-to-day operations before pursuing broader ERM initiatives.

**“Origami Risk gave us one place to manage our claims, our data, and our reporting. That changed everything for how we do risk management.”**

KELLY HOUSTON  
Risk Manager  
Buncombe County

## Replacing paper and spreadsheets with a single source of truth

Before Origami Risk, even basic incident reporting created friction. Departments submitted paper forms or emailed PDFs, often missing critical details. Following up meant additional emails and phone calls, delaying investigations and increasing administrative work.

With Origami Risk, Buncombe County introduced a centralized incident reporting portal available through the county intranet. Employees can now submit incidents electronically, attach photos and documentation, and trigger a consistent intake process. While the number of reported incidents increased, Houston notes that this is, in part, reflective of increased visibility for all County workers. For the first time, the county can clearly see patterns, hazards, and contributing factors across departments.

Claims management saw similar improvements. Buncombe County handles workers' compensation, auto, general liability, property damage, and lawsuits, often simultaneously. An electronic integration with the county's TPA eliminated double entry and allowed claims to be managed from a single system. Work notes, restrictions, and updates now flow through one system of record rather than being tracked across emails and spreadsheets.

As a result, processing a new workers' compensation claim dropped from roughly an hour to about 15–20 minutes. For a team handling multiple new claims each week—along with hundreds of active claims—that time savings quickly adds up.



## Staying ahead of hundreds of active claims with task-based workflows

At any given time, Buncombe County manages more than 300 active claims. Previously, staying on top of follow-ups relied on notebooks, Outlook reminders, or institutional memory—none of which scaled reliably.

Origami Risk's task functionality became a core part of daily operations. Tasks are used to track medical appointments, follow up on documentation, check claim status, and ensure nothing stalls unnoticed. Each day begins with a task review, giving the team a clear, prioritized view of what needs attention.

This structure allows the team to stay ahead of follow-ups and manage claims more proactively. It also provides continuity. If someone is out of the office, all claim status and next steps are visible in the system, reducing risk tied to individual knowledge.

## A system put to the test during Hurricane Helene

Buncombe County implemented Origami Risk in June 2024. Shortly afterward, Hurricane Helene hit Western North Carolina. The storm caused widespread damage across the county. Buncombe County lost 77 vehicles, including heavy equipment and emergency response assets. At the peak of recovery, the risk management team was tracking 127 hurricane-related claims alongside its existing workload.

Houston was directly involved in emergency response operations before shifting back into her risk management role to coordinate insurance and damage recovery. With limited time and resources, the county relied on Origami Risk as its central system of record. Claims and

property damage were entered quickly, and information was tracked in one place even as normal operations remained disrupted.

For ongoing updates to the Board of Commissioners, Houston built a custom report within Origami Risk that summarized insurance recovery and related metrics. What would have taken hours every two weeks using spreadsheets was reduced to a process that now takes about five minutes.

"Origami Risk was a lifeline for us," Houston says. "I don't know how we would have managed the insurance and county damage without it."

## Providing leadership with timely, actionable insight

Beyond day-to-day efficiency, Origami Risk changed how information flows to county leadership. Instead of manually compiling spreadsheets, the risk management team can now generate reports directly from the system and share them with the county manager and the Board of Commissioners.

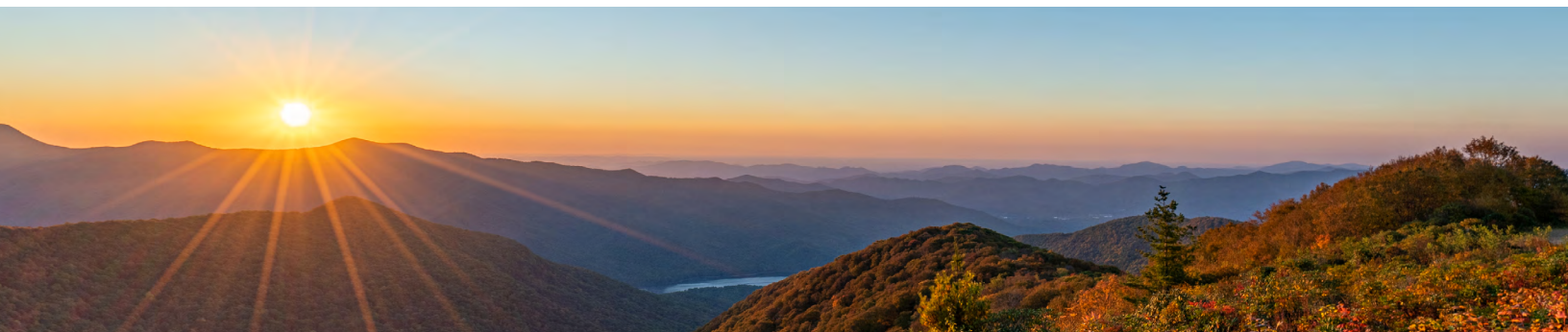
This visibility supports more informed conversations. If trends emerge—such as a spike in vehicle accidents within a department—leadership can ask targeted questions and address underlying issues sooner. Over time, this transparency is helping reinforce a greater awareness of risk and accountability across the organization.

## Laying the groundwork for enterprise risk management

With RMIS technology in place, Buncombe County is now positioned to pursue broader enterprise risk management when funding and timing allow. While the implementation of Origami Risk's ERM solution was delayed following Hurricane Helene, the county plans to reapply and move forward.

The vision includes a county-wide risk assessment that rolls risks up from individual roles and departments to an enterprise-level view. Leadership engagement will be central to defining risk tolerance and priorities—an essential step in moving from reactive response to intentional, proactive risk management.

For Buncombe County, Origami Risk is more than a system replacement. It is the technology foundation for a modern risk program that supports daily operations, enables resilience during crisis, and positions the county to manage risk more strategically in the future.



### 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](https://origamirisk.com)

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