Origami Risk

CASE STUDY | XANTERRA TRAVEL COLLECTION®

Xanterra Travel Collection is a U.S.-based hospitality company that operates lodges, tours, and concessions in many of the country's most recognizable national and state parks, including Yellowstone, Grand Canyon, Glacier, and Rocky Mountain National Park. Its portfolio also includes Windstar Cruises. Known for its commitment to sustainable tourism, Xanterra blends environmental stewardship with high-quality guest experiences, and all its locations are certified to the ISO 14001 standard.

RMIS
ORIGAMI RISK SOLUTION

Hospitality & Travel
INDUSTRY

5,000–10,000
EMPLOYEES

At a glance

CHALLENGES

- Legacy claims platform primarily suited for claims administration.
- Paper-based incident reporting and manual workflows.
- Sensitive information captured on paper forms.
- Paper reports for audits and limited options for comparing audit periods.
- Audit, claims, and compliance data in separate systems, with no consolidated view for leadership.

SOLUTIONS

- Single platform for claims, incidents, audits, and CAPA tracking.
- QR code-based reporting portal for guests and employees.
- Mobile audits for offline data capture and automatic sync when WiFi is accessible.
- Automatic supervisor notification and statement collection.
- HR and TPA system integrations.
- Role-based access and executive dashboards spanning ISO 14001, loss prevention, and OSHA performance.

OUTCOMES

- 10x increase in incidents submitted through the portal in year one.
- One comprehensive system for all audits
- Improved security of sensitive information by eliminating paper forms.
- Up-to-date claims and employee data.
- Leadership able to cross-reference audit trends against claims and incident data.

One platform for claims, audits, and everything in between

How Xanterra Travel Collection gave its leaders a single view of safety and risk across parks, resorts, and cruise ships.

Choosing a platform built for how Xanterra works

Prior to the switch to Origami Risk, Xanterra used a RMIS better suited the needs of in-house claims adjusters. Since Xanterra doesn't adjust its own claims, this meant many of the platform's core features didn't apply. What the team wanted was a comprehensive RMIS capable of handling multiple workflows and providing a consolidated view of data.

"We are excited about the opportunity for a more consolidated RMIS that allowed us to look at our claims performance and also help us perform audits, track our CAPAs, and more — all on one platform," said Laura Long, Xanterra's Corporate Risk Management Director.

Long and other Xanterra team members evaluated the Origami Risk RMIS and that of another vendor side by side. According to Long, configurability and versatility drove their decision to select Origami Risk.

Replacing paper trails with a digital portal

Before implementation of the Origami Risk online portal, incidents were reported using paper documents that were collected and passed by hand to a claims coordinator. Xanterra replaced paper-based incident reporting with QR codes posted across Xanterra properties, with widespread rollout across Xanterra managed locations after a successful pilot at its Yellowstone facilities. Any guest sustaining an injury simply scans a code and captures details. Employees use the same entry point, authenticated by employee number. Once authenticated, an employee's supervisor, department, and address — with the most up-to-date information made available through an integration with the organization's HR feed system — ensures data accuracy and saves time. Photos, scans, and witness statements can be attached, and the reporter can send a copy to their own email.

Over the past year, 1280 incidents were submitted through the portal, compared with 600 the year before — an 113% increase.

The RMIS also meant a more secure data environment for Xanterra. Employees no longer have to add personally identifiable information (PII) on paperwork, and sensitive documents are no longer handed off from one team member to the next.

The system also simplifies critical critical communication. For example, a supervisor named on a report receives an email prompting them to check on their employee and complete a supervisor statement. Their reply is then fed back into Origami Risk.

> "It has sped up our incident reporting monumentally. It is light years ahead of where we were just a few years ago."
>
> **Laura Long**
> Corporate Risk Management Director

Ensuring claims data flows seamlessly to and from a TPA partner

Every report submitted through the portal enters Origami Risk as an incident first. Designated reviewers, including the corporate claims coordinator, determine what gets reported to their TPA.

Qualifying records are pushed nightly, with confirmation returning by morning, and a handful of users can send a claim to the TPA immediately — rather than waiting for the nightly batch — when a situation calls for urgent field case management, such as getting an adjuster to an injured employee right away.

Financials, adjuster names, and contact details from the TPA flow back into Origami Risk via a scheduled feed. Having the most up-to-date claims data in Origami Risk means that when a claimant calls with an inquiry, a team member can immediately answer the question and email the right information from the system, copying the adjuster, and attaching the correspondence to the record.

113%
MORE INCIDENTS REPORTED

1
COMPREHENSIVE SYSTEM

900
STRUCTURES AT YELLOWSTONE ALONE

One dashboard for audits, compliance, and safety

Xanterra also runs internal safety, loss prevention, security, and ISO 14001 audits using Origami Risk. Once completed, audit response details roll up to an Origami Risk dashboard the EHS vice president uses to track ISO performance, loss prevention, and safety audit results, as well as to oversee trending for specific locations.

Their previous method for audit capture and analysis offered nothing comparable. “It really just was a repository for the questions. We could generate paper reports, but we didn’t have a way to cross-reference the prior audit with the current audit, unless we were actually looking at the paper report side by side, which was cumbersome,” Long said.

CAPA tracking runs two ways to match how teams actually work: risk management and loss prevention use Origami Risk’s audit CAPA functionality, while the environmental compliance team tracks corrective actions in a purpose-built module that still feeds the same dashboard.

Connectivity in remote parks shaped the design. An auditor can step outside a WiFi zone, keep working, and have the data synchronized when they walk back into coverage.

Audit throughput has climbed alongside it. Xanterra has more than tripled the volume of audits completed at Yellowstone.

Encouraging more reporting, not less

"We would rather have people report more incidents than have claims," Long said. "We certainly like to have people reporting those close calls, so that we can take preventive and corrective action based on those observations and reports."

By that measure, the tenfold jump in portal submissions previously mentioned doesn't represent a spike in harm. Instead, the close calls and minor events previously not captured now arrive as data the team can act on.

That data makes patterns visible. For example, if incidents cluster in one area of a specific park during a particular stretch of summer, the team can look at whether it reflects visitor volume or a hazard worth investigating — and cross-reference against audit findings and historical results.

The ease with which use of the system also helps the team manage risks related to the park's seasonal workforce. Thousands of employees arrive each spring from around the world, ramping up quickly on safety training while buildings are reopened after winter. Being able to ask whether incidents concentrate in that population, or in that opening period, is exactly the kind of question the consolidated data set can be used to answer.

What's next

Xanterra is currently considering how incorporating Origami Risk's AI capabilities can help to further improve processes and analysis. Policy data ingestion and insurance program management are also on the roadmap, along with moving Windstar Cruises' audits and marine claims tracking off spreadsheets and into the platform so leadership can see the full portfolio in one place.

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