Origami Risk

CASE STUDY | CHESAPEAKE EMPLOYERS' INSURANCE COMPANY

Consolidating Claims Operations to Streamline Visibility and Prepare for Growth

Chesapeake Employers' Insurance Company replaced a 30-year-old proprietary claims system with the configurable Origami Risk platform, positioning the workers' compensation carrier for expansion beyond Maryland.

As the largest writer of workers' compensation insurance in Maryland, Chesapeake Employers continues to be a competitive force in the industry, with an array of consumer-driven insurance products and services that are available to businesses with employees or operations in Maryland and the mid-Atlantic region.

Chesapeake Employers has been providing workers' compensation insurance to Maryland businesses since 1914. It currently has more than 350 employees.

Chesapeake Employers Insurance

Workers' Compensation Insurance
INDUSTRY

Claims Administration
ORIGAMI RISK SOLUTIONS

At a glance

CHALLENGES

- Legacy on-premises system required specialized support.
- System's developers approaching retirement, loss of institutional knowledge.
- Lack of real-time insight into data with no clear reporting portal.
- Manual tracking impacted adjusters and supervisors' claims visibility.
- System limited future flexibility in the event they were to expand.

SOLUTIONS

- Cloud-hosted, SOC-compliant claims platform.
- Separate branded environments for state and carrier businesses.
- Automated FROI reporting.
- Integration with enterprise data platform using prebuilt Databricks connector.

OUTCOMES

- Eliminated technical debt.
- Real-time dashboards replaced emailed statistics.
- Scalable platform that supports multi-state expansion plans.
- Phased rollout enabled smooth change adoption.

Retiring an aging, on-premises claims system

For more than three decades, Chesapeake Employers relied on a claims system built in-house. Having already modernized policy and billing systems, claims was the last major function still running on-premises infrastructure.

While the proprietary system had served the organization well, technical debt associated with maintaining it was mounting. As is the case for many long-established carriers and TPAs, the employees who best understood the system were approaching retirement; renewing costly on-premises support contracts or outsourced database administration for a system the organization was preparing to replace was not an option.

Chesapeake Employers wanted a platform capable of supporting and scaling for future growth without requiring another system replacement. A modern, configurable, cloud-hosted platform would allow Chesapeake Employers to reduce its infrastructure footprint and serve as a foundation for growth.

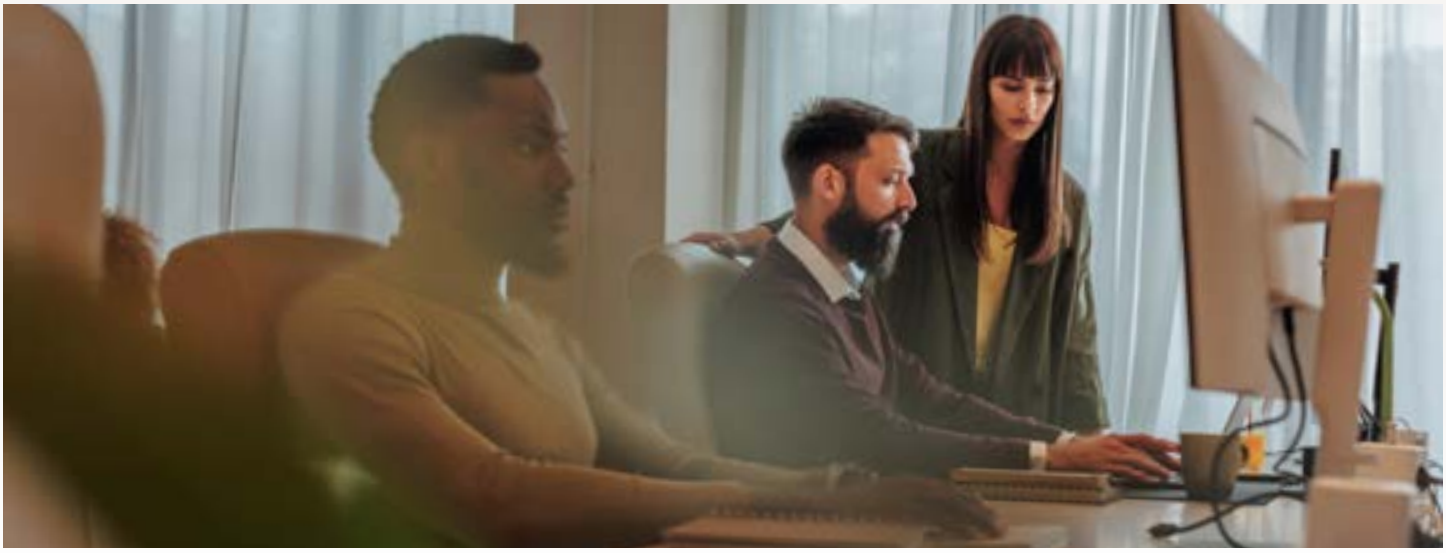
A phased path to a configurable, multi-tenant platform

Chesapeake Employers' work with Origami Risk began with a foundational claims implementation built to support new TPA business. The platform was piloted for a year with the University of Maryland before its use for the State of Maryland's self-insured workers' compensation program. Chesapeake Employers then began using the platform for its own carrier claims business.

As a multi-tenant platform, Chesapeake Employers uses Origami Risk to operate its State of Maryland claims management business and its own carrier claims operations separately, each with distinct branding and account structures that reflect how the state's agencies are organized. That separation gave Chesapeake Employers more flexibility to redesign workflows for each line of business than its previous system allowed.

> "As we evaluated our future technology needs, it was clear that Origami Risk provides the flexibility and scalability to support our long-term business objectives in ways our previous platform could not."

ALAINA LIBERTO
Chief Information Officer
Chesapeake Employers' Insurance Company



Real-time visibility for adjusters and supervisors

Before the move to Origami Risk, claims adjusters for Chesapeake Employers tracked their caseloads largely through journals and periodic emailed statistics scheduled by the legacy system. Now, adjusters and claim supervisors work from dedicated dashboards showing new claims, claims without a reserve or with a negative reserve, expiring benefit schedules, and upcoming hearings, alongside daily and monthly counts of new, reopened, and closed claims.

That real-time visibility supports one of Chesapeake Employers' core claims metrics: closing more claims than are opened or reopened in each period, with a target of at least 102%. Adjusters can now track that ratio continuously instead of waiting for a scheduled report. The expiring benefit schedule view also helps adjusters catch issues proactively — flagging benefit schedules approaching their end date before a claimant receives a partial payment and surfacing benefit schedules where no check has yet been issued.

> "The real-time update is beneficial because that's a large metric our adjusters track internally... It makes it easier to plan for your month if you can see those metrics in real time."

MEEGHAN SISTEK

Product Owner
Chesapeake Employers' Insurance Company

> "We focus less on closing the claim and more on recovering the injured worker and getting them back to what they were before the injury."

MEEGHAN SISTEK

Product Owner
Chesapeake Employers' Insurance Company

Rebuilding automation and connecting data

As part of the transition to Origami Risk, Chesapeake Employers rebuilt its claim assignment automation and auto-adjudication logic within the platform, including separate assignment rules for State of Maryland claims and for different claim types within its carrier business. Incidents entered in the system automatically become claims, then route through auto-adjudication to determine whether a claim is report-only, medical-only, or requires adjuster assignment.

Chesapeake Employers also built a new enterprise data platform around the same time it implemented Origami Risk and connected the two directly using Origami Risk's native Databricks connector. Chesapeake Employers also automated ISO reporting and the receipt of intervening incident information through Origami Risk.

Building a foundation for what's next

A key factor in Chesapeake Employers' platform selection was ensuring the organization has the flexibility to support future business needs and strategic growth opportunities The scalable and configurable nature of Origami Risk provides a foundation to adapt as those needs evolve. In preparation for expansion, Chesapeake Employers is using this stage to revisit and simplify processes before extending its business into new states.

The organization is also evaluating whether to build out additional safety and loss control capabilities for its safety services team, which supports both its own policyholders and State of Maryland agencies, and is looking to use Origami Risk's new admin tools to further simplify system configuration.



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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