At A Glance

Challenges

- Internal legacy technology lacked flexibility, speed, and automation capabilities
- Inability to easily support members' changing needs
- Limited web and mobile functionality

Products

- RMIS
- Policy Administration
- Claims Administration

Solutions & Results

- Improved member support with best-in-class claim reporting tools, workflows, processing, and communication
- Expanded web and mobile access by eliminating browser-specific requirements
- Faster, more accurate, and automated premium allocation and billing
- Established more efficient access to claims and loss information for internal teams

True partnership fueled **a technological transformation** that **improved user and member experiences** with coverage and claims services

Year Founded: **1982**

Headquarters: **Denver, CO**

Employees: **14,000+**

Asset Base: **$8.5B+**

Adopted Origami: **2015**

Website: **cirsa.org**

About CIRSA

A member-owned self-insurance pool, the Colorado Intergovernmental Risk Sharing Agency (CIRSA) has served Colorado municipalities and affiliated public entities since 1982. Today, CIRSA has 270 members, accounting for more than 80 percent of all municipalities in Colorado.

CIRSA offers its members workers' compensation and employers' liability coverage and services as well as several popular property and casualty coverage lines. Overall, CIRSA insures more than $8.5 billion in commercial property values and provides workers' compensation coverage for more than 14,000 employees. In addition to coverages, CIRSA provides various safety/loss control, claims administration, and litigation management services.

Challenges

In 2015, CIRSA's leadership recognized the need to modernize its claims system. The legacy claims system was housed on multiple servers, lacked versatility, and was costly to maintain, upgrade, and enhance. As CIRSA's membership grew, the legacy system couldn't support the expanding needs. CIRSA wanted a centralized system to automate the claims reporting process, capture relevant data, and disseminate real-time loss information to individual members.

> **"**
> *We were looking for an organization to provide a first-class solution to our staff and members. Origami has been excellent in the partnership as they have taken our challenges as their own. They have the spirit of 'our success is their success.' We collaborated during implementation and post-implementation with our client group to continue to build the first-class solution we envision.*
>
> **Trace Fieseler**
> Risk Technology Officer, CIRSA

Solutions & Results

To help meet these challenges, Origami developed algorithms to automate the complex calculations CIRSA's finance department used to determine deductible allocations and related billing for each member. The team also set up automatic reinsurer monthly reporting for excess self-insured retentions (SIR). With this one-click solution, accuracy, speed, and efficiency all improved, resulting in substantial time and cost savings for the department.

Origami reconciled and standardized member information and created a portal for real-time access to both aggregated and individual claims data. This enabled risk managers and supervisors to examine claims in various helpful ways and allowed members to check the status of any claim at any time.

The Origami team continued working with CIRSA to streamline their underwriting process, including rating, premium allocation, and data input and completing their annual coverage applications and renewal forms.

What's Next

With its investment in Origami generating favorable results for CIRSA and its members, they are expanding their use of the RMIS. As they do so, they will achieve a wider range of benefits that support their efforts individually and collectively to continue to drive down their total cost of risk in the future.

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