

The American Equity Underwriters, Inc. Brings Control of Claims Software Solutions In-House and Increases Efficiency

USL&H Workers' Compensation administrator adopts Origami Risk's multi-tenant SaaS solution to increase claims oversight and efficiency.

ABOUT THE AMERICAN EQUITY UNDERWRITERS, INC.

Year Founded: 1997

Written Premium: \$180 Million+

Headquarters: Mobile, AL

Adopted Origami Risk: 2020

No. of Employees: 140+

Origami Solution Suite: Claims Administration

[Visit the AEU Website >](#)

The American Equity Underwriters, Inc. (AEU) has been the program administrator of the American Longshore Mutual Association, Ltd. (ALMA) since 1997, which provides workers' compensation solutions to more than 1,600 waterfront employers nationwide.

In accordance with the U.S. Federal Longshore and Harbor Workers' Compensation Act (USL&H), AEU provides their members' employees medical care, rehabilitation, and compensation benefits following injury resulting from work near or on navigable waters. The inherent risk associated with heavy labor in the maritime industry means that AEU's members depend on them to help keep workers safe and manage claims costs.

AEU's strong commitment to safety and support for injured workers has led them to be the recipient of several industry awards, including the *MarineNews* MN100 award and the 5-Star Program Administrator designation by *Insurance Business America*. AEU also annually recognizes its members who demonstrate excellence in incident prevention through its Safety Award program.

As a leading USL&H provider, AEU supports loss prevention and cost mitigation when claims occur at members' facilities. AEU's dedication to their members' long-term success and high service standards led them to research viable options for bringing claims software solutions in house rather than relying on a third-party service.

Commenting on the search, Senior Vice President of Claims Will Scheffler remarked, "In choosing a solution, we prioritized the ability to improve efficiency, customize for our processes, control the experience, and flexibly scale for our unique needs."

The team's search ultimately led them to Origami Risk's multi-tenant cloud and the configuration advantages of the platform.



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- Will Scheffler,
Senior Vice President of Claims

The joint implementation project got underway during the latter half of 2019. Despite mid-project challenges stemming from the emerging global pandemic, the service teams at Origami and AEU maintained consistent communication to ensure a seamless system implementation of which both teams remain extremely proud.

The benefits to ALMA members were immediate and could be observed as early as the first report of injury. Vice President of Claims Administration Erica Janssen explained, "Per governing regulations, we require a complete LS-202 or the First Report state form to be either handwritten or typed and filed within a timely manner, with missed deadlines incurring penalties. Now, our members can easily share the required information through their Origami portal using a custom form, making for a more efficient and smooth process that prioritizes getting the injured worker the help they need."

Benefits extend to capabilities for white labeling the injured-worker mobile app, which provides on-demand case information to claimants 24/7 — a service AEU's members rely on when it comes to ensuring employees enjoy peace of mind throughout their recovery.

A key outcome of the project was a vast improvement to dashboards for management oversight. The previous tool required multiple manual steps that made report generation burdensome and difficult to share within the organization. Real-time dashboards now provide summary and detailed views of key metrics, are tailored to each user's role at every level, and are incredibly insightful for managing the cost of claims. Additional benefits also included electronic systems for faster claim payment and integrations with key providers enabling immediate turnaround of authorization forms and emailed documents.

The reliance on the system and the data it provides has made it feasible for AEU to give non-standard payment authority to staff adjusters, furthering the goal of eliminating burdensome red tape that is often a large contributor to increasing the cost of claims.

With improved visibility into claims workload, greater operational transparency also resulted, streamlining the assignment of new cases to specialist resources. Efficiency rose as SLAs were met and then exceeded, including a 3% increase in closing ratio and more than \$187 million in payments processed.

"We take great satisfaction in the fact that we don't overload our claims specialists in order to provide a higher level of service to every case," Scheffler added. "Origami helps manage our assignments down to the task and their partnership is a real differentiator for us."

About Origami Risk

Origami Risk provides integrated SaaS solutions that simplify insurance, risk, and safety for insurers, managing general agents (MGAs), program administrators, third party claims administrators (TPAs), risk pools, brokers and more. Origami Risk delivers its highly configurable and completely scalable integrated insurance core system, risk management and safety solutions from a secure, multi-tenant platform accessible via web browser and mobile app.

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