

Streamlining operations and enhancing member service

Enduris Washington delivers member value through digital transformation with Origami Risk



Enduris Washington is a premier risk sharing pool serving approximately 500 special purpose districts across Washington state. Founded in 1987 and headquartered in Spokane, Enduris provides liability and property coverage, including auto physical damage, crime, and cyber coverage to a diverse range of local government districts including conservation, fire protection, library, water-sewer, park and recreation, and others.

At a glance

CHALLENGE

Administrative burdens associated with disconnected claims and policy systems, manual workflows, limited reporting capabilities, cumbersome data collection methods, and inefficient document management.

PRODUCTS

- Risk Management Information System (RMIS)
- P&C Policy Administration
- P&C Claims Administration

SOLUTIONS

- Automated claims workflow processes
- Values collection for renewals
- Custom-configured member portals
- Integration between policy and claims systems
- Self-service document access

RESULTS

- Streamlined claims management
- Enhanced operational efficiency
- Improved data consistency
- Member self-service capabilities
- Better document control and distribution

The challenges of fragmented legacy systems

Prior to 2017, Enduris used multiple disconnected systems that created significant operational challenges. They had separate systems for claims management and policy administration with no integration between them.

Beyond these core systems, the organization relied on spreadsheets and separate databases for other critical information. This fragmented approach created several operational challenges:

- Policy changes made in one system weren't automatically reflected in the other, creating potential discrepancies between policy and claims records
- Staff lacked basic functionality, such as year-over-year policy information comparisons
- Workflows existed as documented and manually executed procedures rather than automated processes
- Data collection during renewals was cumbersome, with exposures tracked in separate databases
- Rating and billing processes involved manual calculations with results being re-entered into separate billing software that didn't communicate with their policy administration system
- Claims and risk information flow were limited in influencing the renewal process

Alric Balka, director of operations at Enduris, explains: "The software we were using was showing its age and didn't give us some of the basic functionality we wanted. We saw a lot of benefit in having claims and policy information in the same system."

The solution: a flexible, integrated platform

After evaluating several options, Enduris selected Origami Risk's cloud-based platform in 2017. The decision was driven by several key factors:

- **System versatility and flexibility:** The ability to configure the platform to match their specific immediate and ongoing needs
- **Self-service configuration:** The capability to make their own changes to screen layouts, set up workflows, and create rule-based mail merges
- **Document control:** Better organization and member sharing capabilities
- **Policy and claims integration:** A unified system to eliminate disconnected processes

Since implementation, Enduris has progressively expanded its use of Origami Risk, adding functionality each year in a strategic evolution:

- 2017** Went live with claims and policy administration
- 2018** Implemented member schedules, billing, endorsements, and certificates
- 2019** Rolled out values collection and member portals
- 2020** Added VIN lookup API
- 2021** Implemented proposal worksheets
- 2022** Added API access licenses
- 2023** Implemented loss ratio calculation worksheets

Transforming workflows and member experience

CLAIMS ADMINISTRATION

Enduris now manages its in-house claims adjustment process through streamlined workflows in Origami Risk. When a claim is created, an automated workflow generates a task for the claims supervisor to assign it to an adjuster. Once assigned, the system automatically creates a series of tasks that shepherd the claim throughout the process and provide critical insights to boost efficiency and speed. The team also leverages alert banners for special circumstances, such as when a claimant is a minor, and uses customized dashboards so adjusters can view assigned tasks in their preferred order or based on characteristics that impact adjudication.

The implementation has delivered significant time savings for the claims team. The automated workflows and notifications have streamlined what used to be a time-consuming manual process, allowing adjusters to focus more on positive member outcomes and less on administrative tasks.

VALUES COLLECTION AND RENEWALS

Enduris's policy year begins on September 1, with the renewal review process starting in January and February. Using Origami Risk's values collection capability, they gather exposure data from members and collect risk management information.

Before implementation, values collection involved a process where schedules were updated on the Enduris website by members, generating a "redline" email that staff would then manually enter and process. Exposures were saved in a separate database that required downloading for rating purposes.

Today, the renewal process is more streamlined. Members can make schedule changes through their portal, and once values are collected, Enduris can leverage Origami Risk's rating calculations and tables. When policies are bound, documents are automatically generated based on filter criteria and made available to members through their portals.

"We've seen a lot of gains since switching to Origami Risk," says Balka. "Changing forms and updating them with new risk management questions is easier. Following up with members to remind them to turn in their renewals is also easier. The same goes for processing schedule changes in Origami Risk since the members are entering in the changes the first time and we just need to follow up and finalize."

MEMBER PORTALS

In 2019, Enduris began using Origami Risk's portal capabilities, giving their members direct access to information and documents. Through these portals, members can:

- View general information about their organization
- Access policy details, coverages, and schedules
- Download documentation and forms
- Report claims
- Request changes to their coverage

This self-service capability has reduced the administrative burden on Enduris staff. "We're training our members to access their information via the portal on their own," explains Balka. "This helps cut down on simple, yet time-consuming tasks — such as manually sending a document — that our staff would otherwise be required to perform."

RESULTS AND ONGOING INNOVATION

For Enduris, the move to Origami Risk has delivered numerous benefits:

- **Improved operational efficiency:** Streamlined workflows, automated notifications, and self-service capabilities reduced manual processes and saved time
- **Enhanced data accuracy:** Integration between claims and policy systems ensures consistent information
- **Better member service:** Self-service portals allow members to access documents and information when needed
- **Configurable flexibility:** The team can quickly adapt forms and workflows as requirements change

Balka particularly appreciates the configuration capabilities: "This is one of our favorite aspects of Origami Risk. We find the configuration tools to be robust and easy to use."

Looking ahead, Enduris has an ambitious roadmap for further system enhancements:

- Implementing mobile forms for risk management reviews and building assessments
- Enabling adjusters to enter claim payments directly in the system
- Developing "What-If" analysis functionality between rating programs
- Leveraging APIs to enhance data exchange with their accounting system
- Further enhancing their use of worksheets for more automated rating calculations

As Enduris continues to expand its use of Origami Risk, the organization is well-positioned to deliver even greater value to its members through enhanced operational efficiencies and self-service capabilities.



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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