Modernizing claims and legal operations with Origami Risk

The Central Ohio Transit Authority (COTA) is the public transportation provider for central Ohio, delivering more than 12 million passenger trips each year across a 562-square-mile service area. Operating a fleet of more than 300 fixed-route buses and providing paratransit services for seniors and people with disabilities, COTA supports a complex, highly regulated operation. The organization employs more than 1,200 people — including nearly 800 transit operators.

COTA

Public Transportation
INDUSTRY

1,200+
EMPLOYEES

RMIS, GRC
ORIGAMI SOLUTIONS

At a glance

CHALLENGES

- Manual, paper-based incident and claims processes created inefficiencies and data silos.
- Claims, legal, and finance teams struggled to stay aligned using disconnected tools.
- Limited visibility into claim status, documentation, and deadlines.
- Change management concerns among stakeholders accustomed to legacy processes.

SOLUTIONS

- Configured Origami Risk to support real-time incident intake, claims administration, and legal tracking.
- Centralized claims, legal, financial, and supporting evidence workflows — including onboard video — in a single system.
- Automated workflows for documentation, communication, and reporting.
- Designed adoption and rollout strategies to drive organization-wide engagement.

OUTCOMES

- Improved compliance through documented workflows and audit trails.
- Time savings across incident intake, claims handling, and reporting.
- Enhanced visibility through dashboards and scheduled reports.
- Greater collaboration and accountability across departments.

Moving beyond paper-based processes

Prior to implementing Origami Risk, COTA relied on highly manual processes to manage incidents and claims. Information was captured on paper, shared via email, and stored across disconnected systems. This approach made it difficult for COTA's Claims, Legal, and Finance teams to work from the same information, increasing the risk of inefficiencies and inconsistent data.

COTA recognized the need for a centralized system that could support its growing operational and compliance requirements. However, introducing new technology also meant addressing internal concerns around change, particularly among teams that had long relied on familiar, siloed processes. Any new solution would need to demonstrate clear value while accommodating the realities of a public-sector transit environment.

> "We made a point to bring every department into the process early on. That helped people feel ownership in the system — they weren't just learning something new, they could actually see how it fixed everyday inefficiencies."
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> **ELIZABETH MURCH**
> **Senior Counsel, Litigation & Insurance Defense**
> Central Ohio Transit Authority (COTA)

Driving adoption through collaboration and ownership

From the outset, COTA treated adoption as a critical component of success. Rather than limiting system design to a small group, leadership ensured that all divisions were involved in the build process. Conducted entirely remotely, the collaborative approach allowed teams to surface inefficiencies they hadn't previously identified — and see how Origami Risk could address them.

COTA also designated internal "trainers" to support rollout and encourage adoption, hosting calls with more than 50 team members to answer questions and reinforce best

practices. Go-live was intentionally positioned as a milestone to celebrate, helping shift perceptions away from hesitation and toward shared accomplishment. With multiple locations and shifts, COTA extended this approach across the organization, reinforcing engagement and consistency.

By giving teams a sense of ownership in the system and how it would be used day to day, COTA laid the groundwork for sustained adoption and long-term success.

Streamlining incident intake and claims administration

Today, COTA uses Origami Risk to manage more than 4,000 incidents and cases each year. Incidents are now entered digitally in real time using tablets, capturing key details such as operator information, date and time, narratives, and collision scenarios. Location data is supported through map-based lookup, and standardized collision diagrams are completed directly within the platform.

When incidents are monetized, they convert seamlessly into claims, enabling end-to-end visibility from event through resolution. COTA configured claims workflows to include color-coded statuses, deadline tracking, and structured communication with internal teams and outside counsel. Templates ensure consistent language, while dashboards and reports provide immediate insight into open claims, collections, and litigation activity.

This centralized approach replaced fragmented manual processes with a single source of truth — improving efficiency while strengthening oversight.

Centralizing legal and financial visibility

COTA also leverages Origami Risk to manage legal information associated with each claim. Previously handled through email and standalone documents, key details are now captured directly within the system, including attorney assignments, litigation documents, schedules, settlement information, and invoice tracking for outside counsel.

In addition, COTA configured Origami Risk to support the collection and tracking of onboard video footage associated with incidents and claims. With many vehicles equipped with multiple cameras, the team needed a reliable way to request, retrieve, and document relevant footage. Using custom workflows, video requests are initiated directly from the event or claim record, automatically notifying the appropriate custodian and linking the resulting files back to the case. This replaces manual email coordination while improving consistency, traceability, and response times.

On the financial side, COTA distributes automated reports to its Finance team on a regular cadence. These reports provide visibility into payments, reserves, and collections without requiring data to pass through multiple hands or systems. As a result, Finance gains timely insight while Claims and Legal teams reduce administrative effort.

"Having documented workflows and a clear audit trail gives us confidence that our claims and legal processes are consistent, compliant, and easy to support when questions come up."

ELIZABETH MURCH
Central Ohio Transit Authority (COTA)

Building on a strong foundation for what's next

With core incident, claims, legal, and financial workflows centralized in Origami Risk, COTA has established a strong foundation for broader risk visibility across the organization. Rather than introducing disconnected tools, the team is extending the platform they already use to support new programs and priorities.

As part of this next phase, COTA is preparing to implement Enterprise Risk Management (ERM) and Vendor Risk Management (VRM) capabilities within Origami Risk.

These initiatives represent an intentional expansion of how the organization identifies, tracks, and manages risk — building on the same data, workflows, and governance already in place.

By taking a phased approach, COTA can evolve its risk program at a manageable pace while using a familiar platform to support informed decision-making across the organization.

> "By centralizing incidents, claims, and supporting documentation in Origami Risk, we've been able to save time, improve visibility, and make sure our teams are working from the same information."

ELIZABETH MURCH
Central Ohio Transit Authority
(COTA)

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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