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# Making predictions in the midst of uncertainty

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It's safe to say it's been a year chock full of surprises — unanticipated events, unforeseen circumstances and some unimaginable outcomes. As we close in on 2021 (and, perhaps hopefully, begin to close the door on the challenges of 2020), it's clear that we'll need to make the most of the predictive capabilities and innovation we have on hand, applying the unique learnings and approaches to reporting and modeling we've adapted in a year like no other.

Tools like artificial intelligence, machine learning, datafication and robotic process automation are transforming the claims journey. And when it comes to the changes we've seen for reporting mechanisms and modeling, advanced analytics are taking the driver's seat. We are integrating new models for COVID-19, adjusting our decision optimization tools and taking an increasingly solutions-oriented approach to analytics reporting.

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## COVID-19 MODELING

We're all adjusting to technology in the time of COVID-19. How can we best use the technology at hand to adapt our response?

In addition to the advancements text mining has brought us, we are using our ability to identify, answer and track questions through AI natural language processing chatbots to help in COVID-specific modeling. Our monthly reports include the volume of people coming to Carey, the Sedgwick chatbot, asking COVID-related questions.

Additionally, using the data at hand, we created a model for our clients to predict the cost of COVID-19 on new and existing claims. With the expected long-tail impact of COVID-19, this will help us help our clients plan for now and into the future. Our model is also gauging the impact of COVID-19 on non-COVID claims. Data from this model is available in a dashboard showing the impact across our organization, illustrating totals and trends in multiple categories:

- Severity, duration and cost implications from quarantine cases to confirmed positive cases and beyond
- Breakdowns by state vs. nationally
- Leave trends vs. workers' compensation trends
- Impact of lack of access to healthcare
- Delays in surgeries
- Court closures or delays impacting claims closure and settlements

## TEXT MINING

Following a year where expectations went out the window, the industry is leaning into data more than ever — and that’s saying something. When the ground wobbles, we steady ourselves by seeking more depth, more accuracy, greater precision. Good data helps organizations anticipate, expect and prepare for altered courses. The bigger question, then, becomes how do we make that data more “parameterized,” so it’s simpler to access and use?

Trends in datafication show this: We are increasingly able to translate behaviors into usable data that can help us understand and inform processes. Sophisticated machine learning tools, such as chatbots, image recognition and automated data mining are used more and more to support and enhance the digital conversation between claim stakeholders. Text mining is one such capability we can expect to see as a growing influencer for analytic predictive models and a way to make our systems more robust. Companies are working through how best to implement it in a scalable way, even as they identify and weigh its potential uses and benefits. By adding this to our analytical models — as an enhancement, not a replacement — we can more easily flag and identify those claims that have notes and text on a particular subject. In turn, we gain a deeper understanding of user needs and learn more data patterns that help develop decision trees.

# TEXT MINING USES CURRENTLY BEING EXPLORED IN CLAIMS MANAGEMENT.

## LOSS PREDICTION

Emerging as the most common use

## VALIDATION

Verifying tasks on claims performed based on notes

## ESCALATION

Identifying claims for referral or escalation (e.g., subrogation, fraud investigation, nurse case management, etc.)

## PATTERN MATCHING

Identifying and incorporating new concepts into the claims process, more quickly than adding fields and processes into the system (e.g., COVID claims)

## AUTOMATION

Identifying claims that can be automated, individual examiner tasks, upcoming surgeries that could influence claim outcomes

For Sedgwick, text mining goes deeper than ever before and makes data mining a much more efficient, quick process — more reasonable for a large number of claims. We have thousands of data fields in our systems, plus more claims history than any other TPA in the market. Being able to get to analytics surrounding millions of freeform notes records has yielded strong results. With ongoing upgrades, we are increasing our ability to perform text mining on the large amounts of unstructured data that our claims adjusters produce. The ability to extract and analyze the important details within an adjuster's notes significantly improves our ability to identify and prioritize claim-related action items, and to create and compare optimal models for future concerns.

There is no limit to the number of triggers by which clients may wish to be notified or that may influence the trajectory of a claim — COVID-19 data is just one example. Certainly, the more robust the information contained in notes, the more informative the predictive models can be. Current initiatives in text mining will give us the capability for deeper analysis by classifying data by sentiment and topic. For example, sentiment analysis and natural language processing allow Sedgwick to approach the intent of data in new ways that could predict potential litigation or impact reserves.

## Tech track: What else is on the horizon for Sedgwick clients?

### GLOBAL INTAKE ENHANCEMENTS

Last year, Sedgwick launched the new global intake platform around the world, and that continues to develop. This application enables web-based claim reporting for clients, partners and consumers across all lines of business. A multi-lingual and web-deployed solution, global intake is designed to provide a consistent and user-friendly experience with Sedgwick's services around the globe.

From a technical standpoint, global intake includes multiple channels for intake of new claims, including mobile-responsive sites and a Restful API FNOL option. With its capabilities, we have the opportunity to build and expand channels for targeted customer service and brand protection.

Most recently, we've been able to use the global intake platform to build a simplified COVID-19 outbreak reporting solution for clients — a tool that's specifically been implemented to streamline the submission process for California employers that are required under new legislation (CA SB 1159) to report and determine COVID-19 workplace outbreaks. With this reporting solution in place, clients not only have tools to remain compliant, but they can now accomplish in a matter of seconds something that would typically take days, fostering a safer environment for their employees by minimizing COVID-19 risk and exposure.

Learn more about global intake in our recent news:

- [2020 Innovation Awards: Sedgwick global intake solutions](#)
- [Sedgwick introduces simplified COVID-19 outbreak reporting solution](#)

### MOBILE APP FOR FIELD ADJUSTING

Sedgwick continues to refine app technology to support field adjusting for property claims, allowing our adjusters to work directly with insureds by deploying a mobile application that initiates a secure video conference session. The adjuster works with the insured through this channel, utilizing best-practice field adjusting protocols to gather photographs of damage and any measurements that may be needed, adding relevant details directly to the claim file. All data from the video conference is stored and our adjuster completes the estimate and the report.

This has been important as COVID-19 impacts our ability to visit properties in person. By integrating mobile app technology, our field adjusters have the flexibility to provide their expertise while maintaining a completely digital claims experience when the need arises. This promotes safety, reduces risk and limits potential spread of diseases when facing public health concerns or restrictions.



Sedgwick's use of remote technology is not new; we have used these tools and tactics effectively for multiple property solutions and clients around the world. This expansion is a good fit not only for property claims adjusting, but also for those in need of building consulting services, forensic advisory or business interruption solutions.

[Learn more about our remote field adjusting capabilities.](#)

## **MYSEDGWICK EXPANSION**

As we move into 2021, our teams are working toward multiple enhancements to the mySedgwick self-service tool, which offers clients and consumers convenient, secure online access to real-time claims information, along with configurable features and communication options to meet their needs.

We are expanding mySedgwick in multiple ways, making the user experience more understandable and transparent.

In particular, we are expanding mySedgwick to include property and specialty lines of business on a global scale. The platform will provide policyholder/insured access to claim information through a user-friendly graphical interface in multiple languages.

We continue to upgrade our processes and service-oriented architecture to guide the user through actions and information needed to expedite the claim process. Clients and consumers can look for an enhanced user experience, access to real-time claim data, document upload capabilities and functionality for intake, notifications and payments.

[Learn more about our mySedgwick capabilities.](#)

## **ENHANCED DATA VISUALIZATION**

Clients have asked for our help in finding new, simpler ways to visualize and report on program data. Our suite of tools for clients, viaOne®, already offers robust data analytics capabilities, including the ability to create homepages with graphical dashboards and

key metrics, configure custom screens, run standard or ad hoc reports based on user-defined parameters, track and analyze claims and absence information, generate loss triangles to aid in program actuarial analysis, set system alerts and more. Soon, we will introduce upgrades to viaOne that will broadly expand its data visualization and enhance clients' experience with their data using Tableau dashboards.

With the upcoming integration of Tableau in viaOne, clients will be able to select from a catalog of tables, charts and graphs to build meaningful dashboards and enhance the experience with their data. Complementing viaOne's existing business intelligence reporting capabilities, Tableau will mean quicker access to key metrics and faster insights, more control for end users, interactive data discovery visualization and more.

[Learn more about our technology, including viaOne.](#)