

Tech forward

Updates on the latest technology developments at Sedgwick and throughout the industry

EMPOWERING PERFORMANCE THROUGH EVOLVING TECHNOLOGY

BY Leah Cooper

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There are more digital tools out there than ever before. We're constantly hearing from vendors and insurtech providers about how their offerings are going to change our industry. At Sedgwick, our bottom line is: Will the technology help us take care of people? Will it empower our claimants to understand how they can engage with us? Will it support our clients in knowing what's going on with their programs? And will it help our examiners do their job more easily and with better information at their fingertips?

None of us can ignore the profound influence of transformative technologies like artificial intelligence (AI) and ChatGPT across all industries. That will certainly continue to grow in 2024. Generative AI is still under review to ensure that people use it securely, ethically and responsibly. However, this tech will become more trusted over time. Through iterative prompt engineering, technology teams will successfully collaborate with their business partners to design solutions that work and are accepted by operational teams. This sets the stage for companies that leverage GenAI to figure out how to chain together solutions with other AI-based tools — such as predictive models (data science) and decision engines — to get to impactful process transformation. As generative AI evolves, its integration will reshape work dynamics, interpersonal interactions and cognitive processes.

One key facet of any good AI program is keeping critical judgment calls in the hands of humans. In the claims space, it's one thing to automate approvals of the easy stuff; it's a different story to use AI in a way that supports our examiners as they are making decisions on complex claims. Any company leveraging AI needs to understand how it assists people in their roles — helping to alleviate administrative burdens but never overtaking the judgment of a real person. We like to say to our colleagues: AI is not coming *for* their jobs, it's coming *to* their jobs.

With all the talk about GenAI, we may lose sight of an equally important area of technology that has been underway for years, and that's data science. In the continued transformation of quality initiatives, claims professionals are getting more support through the integration of live data and instant feedback. Data is what guides decisions and provides greater transparency, but it can also help identify trends and drive improvement in outcomes. Watch this year as automated auditing, real-time monitoring and risk-based analysis become part of the quality conversation.

At the most basic level, we all must remember that we can't take humans out of the equation. In the face of talent shortages and calls for greater operational efficiency, everyone is looking for a silver bullet to apply digital solutions to create low-touch/no-touch solutions. Those who figure out when and where that's most appropriate will be most successful in implementing their digital strategies. We will never get away from the need for human connection in complex claims. In many scenarios, the people who turn to us for help are scared. They need a partner, an advocate, to let them know they'll be taken care of. It's our job to figure out how to meet our claimants where they are. Maybe that's with improved digital platforms, communication channels and a prompt resolution — or it might be with a better and more informed way to engage with them one-on-one.

There are some incredibly exciting things coming in the tech space in 2024 and beyond. A year from now, we will all know so much more than we do right now. Our industry and technology tools are continually changing, and all of us have a chance to make life better for our customers. That's the most important thing we can set out to do.

MYSEDGWICK: ENHANCING OUR VIRTUAL GUIDE THROUGH THE CLAIMS PROCESS

BY Lori Bonavolante

SVP, Client Facing Technology, Sedgwick

At Sedgwick, our caring counts philosophy is backed by our people first, tech forward, data driven approach to claims. We're proud to lead the industry in developing and investing in innovative technologies that help us take care of people when it matters most.

A key piece of that digital strategy is [mySedgwick](#), our customer-centric self-service tool. Offering convenient and secure online access to real-time information, mySedgwick serves as a virtual guide through the process for our claimants. I am pleased to share that we recently refreshed mySedgwick to provide a simplified user experience for our U.S. casualty and workforce absence clients and their employees/customers.

The refreshed instance of mySedgwick makes it easier than ever to access important claim information, track claim progress, and communicate with the team assigned to a claim. Key enhancements and new features include:

- Simplified landing page
- Dashboard summaries, highlighting important reminders and action items
- Terminology that's easy to understand
- Collapsible menus that minimize clicks to find actions and claim details
- Key action buttons with easily identifiable graphics
- Badges to call attention to new items, such as an examiner's response to a communication
- Claim progress tracker
- Quick search to make finding claims easier
- Watchlist so users can flag claims important to them
- History for easy navigation back to a previously viewed claim
- High-level, interactive graphical summary view for users accessing high volumes of claims

The new mySedgwick experience is currently being rolled out to our U.S. casualty and workforce absence clients in waves.

Our integrated digital solutions — driven by platforms like mySedgwick — are designed to promote efficiency, keep stakeholders informed and processes moving, and provide a personalized service experience. Improvements like the refresh of mySedgwick are among the many ways we continue to transform how people interact with and leverage technology to drive the best outcomes.

For more on the U.S. version of mySedgwick for casualty and workforce absence, refer to our [flyer](#) and [video](#).

TECH-DRIVEN APPROACHES TO STRATA BUILDING MANAGEMENT

BY Edwina Feilen

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About 1 in 6 Australians lives in a strata (multi-level apartment or townhouse) building. As the population continues to grow, the demand for strata-titled properties is raising concerns about building-related defects. Australia's 356,000 strata schemes are valued at approximately AU\$1.3 trillion; maintaining and protecting these buildings, along with ensuring their safety for residents, is a pressing need for Australian property owners and managers. To address the challenges of today and tomorrow, many are turning to innovative approaches and applying new technologies to forensic building inspections, condition surveys and the management of remedial projects.

One such innovation is digital twin technology, which creates 3D replicas of buildings or spaces within structures. Combining the use of drones and platforms that transform real-life spaces into immersive models, the digital twin inspection method allows data recorded electronically at a site to be viewed at any time in 2D and 3D virtual reality. This technique can be used in preparing scopes of work, 2D and 3D floor plans, detailed cost estimates, building condition reports, defect assessments, insurance assessments, maintenance management, measurement of building components and more. Utilisation of digital twin technology offers many benefits, including

provision of a permanent digital property record, efficient capture of information, preventing the need for multi-party inspections, excellent precision and ease of shareability with various stakeholders to help them understand building issues and make informed decisions.

Another cutting-edge application of technology for strata buildings is defect detection powered AI. Specialised drones equipped with cameras and sensors are able to capture aerial images and videos of buildings, providing valuable data for assessment without the need to step onto a roof. The images and videos can then be uploaded into an AI engine trained to identify defects and anomalies. The technology can produce a detailed defect report – shared and distributed via a secure and encrypted data cloud storage platform – to support offsite assessments and rectification.

Australia recently saw the introduction of digitised building façade surveys and assessments. This new approach can reveal previously unseen flaws, pinpoint their location, detect more than 50 types of defects (including cracks, corrosion and peeling paint), and determine remedial repairs, maintenance and capital works plans. Using sophisticated imaging, positional technology and an autonomous electro-mechanical device, the process works on surfaces like concrete, cladding, glass and metallic composites. External building façade assessments provide accurate image modelling due to geo-tagging, as well as interactive data displays. They're also safe, low impact and produce cost savings for the owners and managers of strata buildings.

These and other advancements in technology are producing outstanding benefits for the owners and managers of strata properties. Visit our [website](#) to learn more about how Sedgwick is using tech-driven solutions to help the strata community navigate their building concerns.



Clients interested in the industry's latest tech developments are encouraged to join our technology circle. Contact your designated Sedgwick client services director for details on how you can participate.