Deep Dive into Data and AI

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Chief Digital Officer
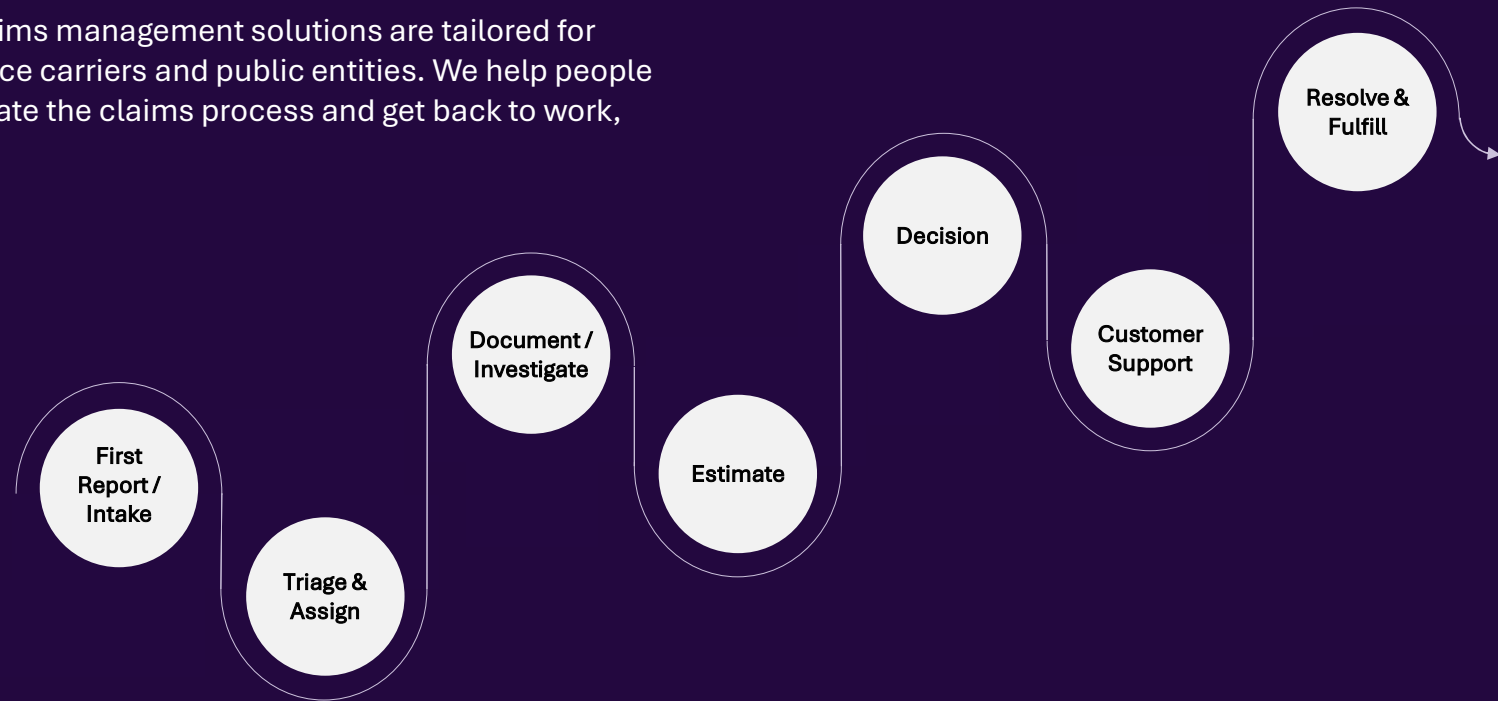Sedgwick

Sedgwick At A Glance

PRESENCE | Market leader in workers' compensation, liability, property, workforce absence, and specialty services

EXPERIENCE | 10,500+ clients in public and private sectors across a diverse range of industries with long-term relationships

SCALABILITY | 125 distinct and differentiated products and services with a global footprint of 33,000 colleagues spanning 80 countries

TECHNOLOGY | Proprietary digital suite streamlines and simplifies the claim process, leveraging RPA, Analytical AI, and GenAI to optimize human performance, accuracy, and efficiency

DATA | Unmatched depth and diversity of data with 150M claim data files across all risk categories; growing at an annual rate of 10M claims

10,500+
clients in public and private sectors

125
distinct products and services

33,000
colleagues spanning 80 countries

150M
claim data files

10M
new claims handled annually

Claim Process Overview

Sedgwick's global claims management solutions are tailored for corporations, insurance carriers and public entities. We help people & organizations navigate the claims process and get back to work, life and business.
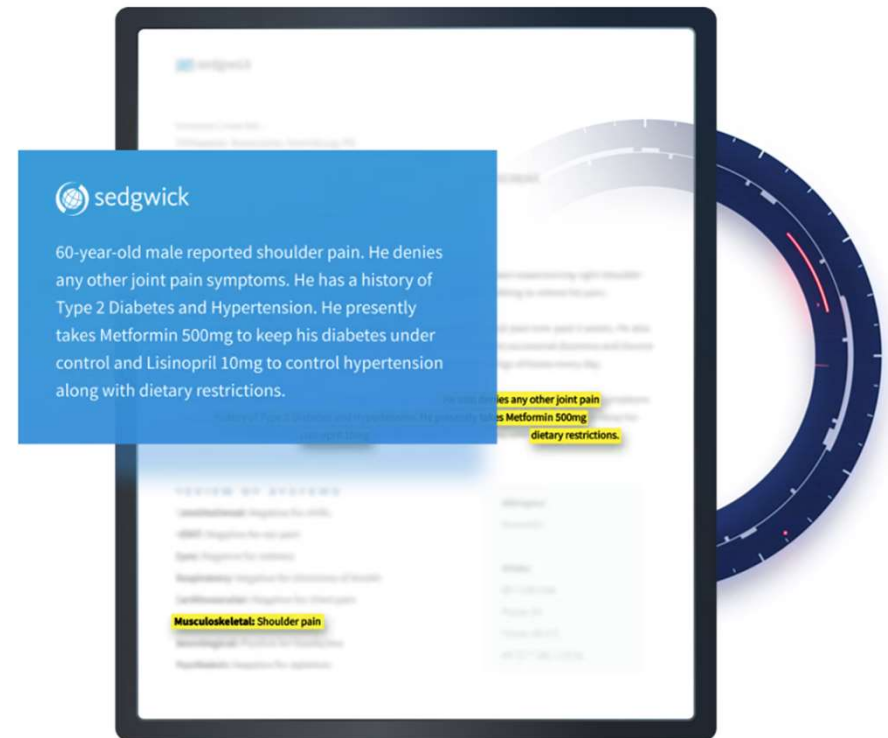
First Report / Intake

Triage & Assign

Document / Investigate

Estimate

Decision

Customer Support

Resolve & Fulfill

The Sidekick Initiative

In April 2023, Sedgwick launched the Sidekick Prototype that leverages ChatGPT.

- Application provides UI to drag & drop files that are digitized then uploaded
- Initial use case designed for medical document summarization on Workers' Comp claims
- Simultaneously conducted internal market research for optimal programs

Business drivers for all AI initiatives

- Workflow and cost structure efficiencies
- Quality and outcomes
- Client and claimant experience

60-year-old male reported shoulder pain. He denies any other joint pain symptoms. He has a history of Type 2 Diabetes and Hypertension. He presently takes Metformin 500mg to keep his diabetes under control and Lisinopril 10mg to control hypertension along with dietary restrictions.

Sidekick Phased Evolution

1. On demand | Sidekick+ model generates predefined content

2. Integration | Off-the-shelf API integration with Sidekick+ and claim system to use/display content

3. Process transformation | Bundling Sidekick+ with predictive models to prescribe optimal workflow

Potential Use Categories

- Productivity / Efficiency Gains
- Improving Experience:
  - White Glove Virtual Assistants
  - Customer Service Center "data at your fingertips"

Functional Patterns

- Summarization
- Synthesis of data
- Answering Questions
- Translation (both document language & code)

Security Principles

Locked Down: Direct access to any GenAI tool is blocked for all Sedgwick users at network and machine level.

"Just the facts": ChatGPT configured to only use data relevant/necessary for the specific conversation and does not access or use data not related to the current topic or context.

Leverage Microsoft's **private instance of ChatGPT**: ensures that all data resides within Sedgwick's Microsoft Azure environment and our security controls are inherited by all services.

In-Network: All data and documents processed by Sidekick+, and results from Sedgwick's ChatGPT installation, remain inside Sedgwick's network and proprietary applications.

Business Involvement: ChatGPT behavior & results monitored / audited regularly by security and quality assurance teams.

End-to-End Encryption: All data is encrypted at rest using Sedgwick managed private keys. Data encrypted during transmission via TLS protocols.
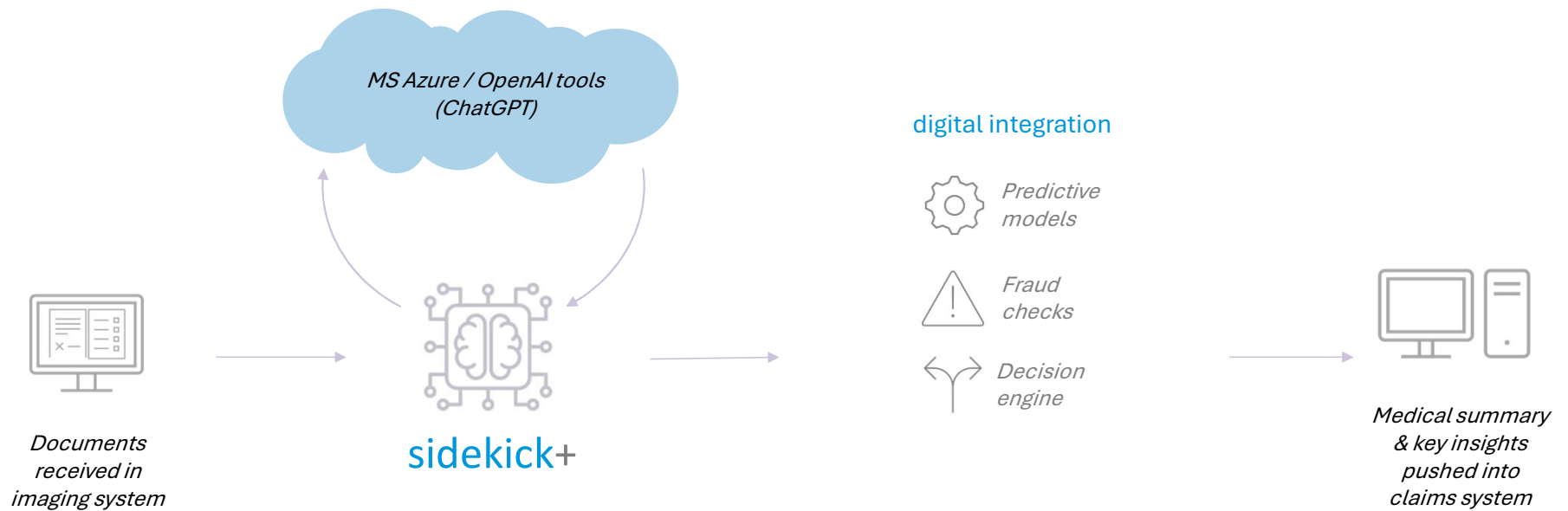
Digital Triage of Claims

Sedgwick is uniquely positioned to introduce *intelligent programs* that enable digital triage of claims.

Eligibility — Estimation — Validation — Decisioning
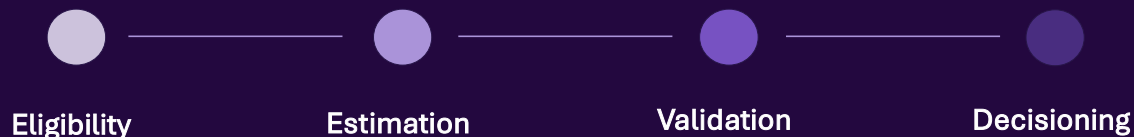
During the intake process, technology components will be leveraged to automate each step of a digital triage process.

Goal: Determine complexity & expense estimate, classifying via red/yellow/green methodology.

End result: Intelligence is applied on front of a claim to identify level of human engagement needed, if any. Automated processes remove desk work and expedite resolution for claimants.

Challenge: Change management across well-established lines of business & processes

Components Today:

✓ Guided user intake

✓ Dynamic API data gathering

✓ AI-based document / photo reading (Sidekick+)

✓ Predictive modeling

✓ Decision engines