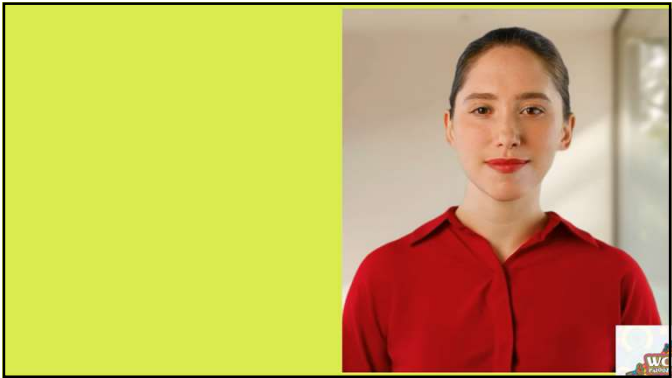
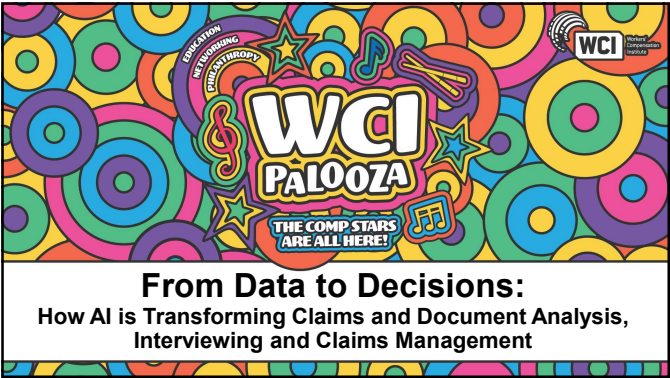




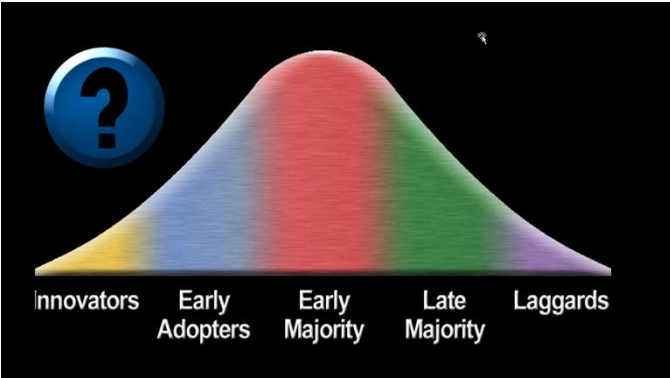
Plan

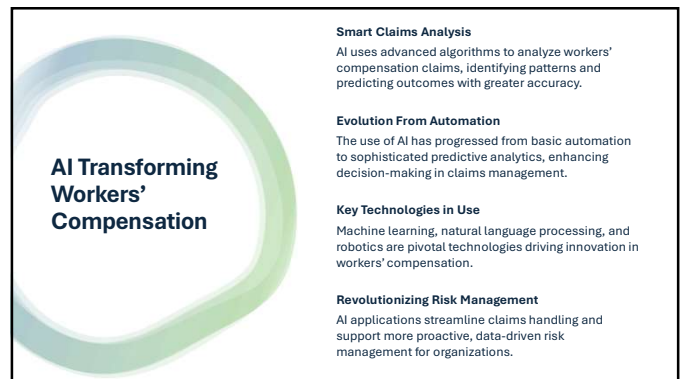
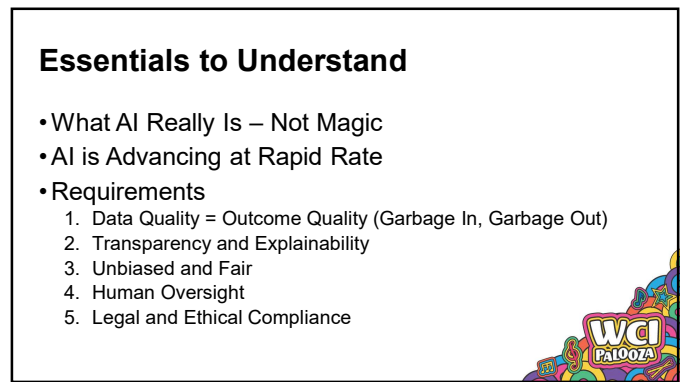
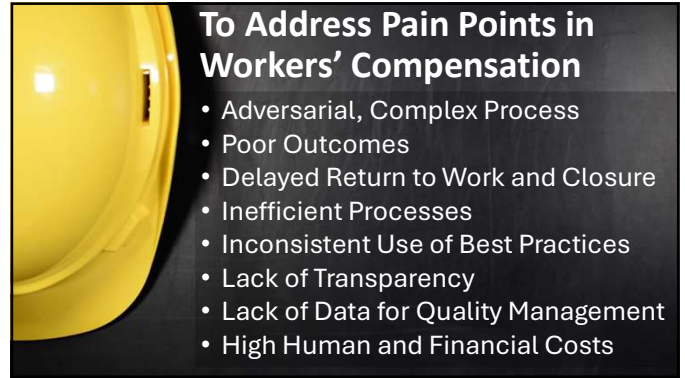
- 1. AI Fundamentals in Workers' Compensation
- 2. Data Analysis and Claims Management
- 3. Medical Record Analysis and Structure
- 4. AI-Driver Interviews and Communication
- 5. Questions and Answers

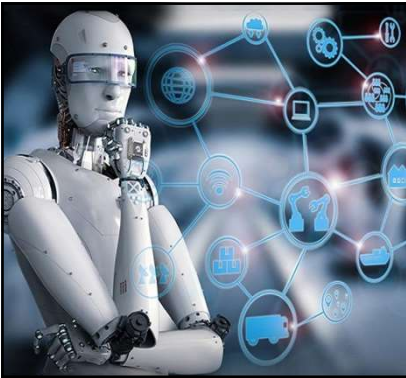
How do you envision AI transforming the workers' compensation arena?

If AI could solve one challenge in our field, what would it be?

What concerns keep you up at night when you think about AI?







Potential to revolutionize workers' compensation by:

- Defining and utilizing best practices,
- Streamlining processes,
- Optimizing decision-making, and
- Driving cost-effective outcomes.

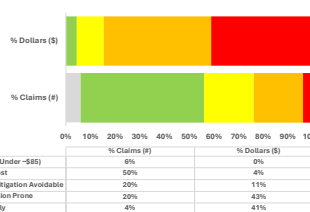


How is AI used for data analysis and claims management?

Predictive modeling for claim outcomes and reserve guidance

WC-IN severity predictions

- Analyzes and categorizes WC indemnity claims into 5-tiers based on the indication of severity as measured by Total Incurred
- Currently in development, data supports the following breakouts by category
- Likely will trigger within first 10-days of claims and then again at 30, 60, 90 days

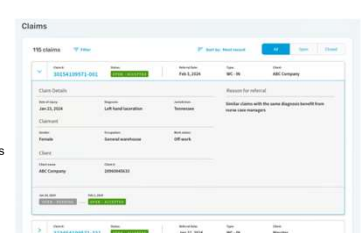


	% Claims (#)	% Dollars (\$)
Minimal Impact (Under \$85k)	6%	0%
Frequent Low-Cost	50%	4%
Moderate Risk, Litigation Avoidable	20%	1%
High-Risk, Litigation Prone	20%	43%
Critical and Costly	4%	41%

Real-time risk assessment capabilities

AI care guidance reviews data and identifies claims that benefit from early clinical intervention

- Identifying subtle patterns from unstructured claims data (notes)
- Detecting the warning signs of the benefits of clinical interaction early in the adjudication process
- Facilitates prompt referrals to the appropriate clinical resources



How AI transforms claims data analysis and insights

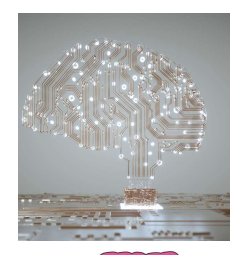
What is it:

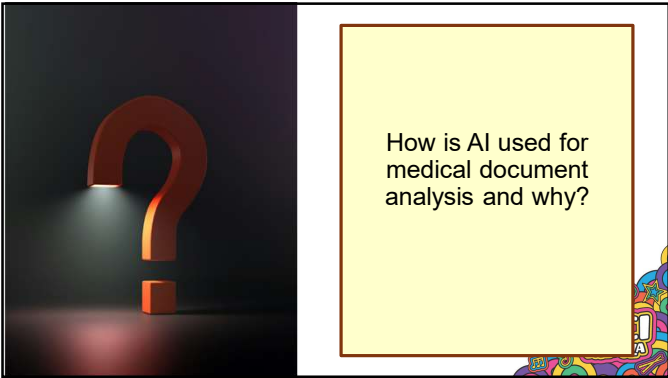
- Run a client's historical data going back to 2008 through Chainladder Python Package
- Able to adjust date ranges as well as the prior ultimate date for projections on demand.
- Drill down capability by various data fields (state, structure levels, etc.)
- Provides insight to various actuarial methods as well as provides actual triangles and development factors



Integrating AI with Human Expertise

- AI enhances, but does not replace, the role of claims professionals.
- Legal judgment is crucial in interpreting claims data.
- AI can detect patterns, but experts make final decisions.
- Data privacy regulations guide AI tool implementation.
- Bias mitigation is essential for fair AI outcomes.
- Future AI tools will revolutionize claims management.





THE PROBLEM

Why Manual Claims File Reviews Delay Workers' Comp Outcomes

Key industry challenges slowing claim resolution times

Manual reviews are slow, error-prone, and hard to scale — especially when key facts are buried in unstructured files.

01
Inconsistent & Unstructured Claims Files

Varied formats, scan quality, and jurisdictions slow review and increase errors.

02
Key Facts Get Lost

Important dates, diagnoses, and impairments hide in narrative notes.

03
Scale Needs People + Process

Technology can speed extraction — but accuracy and defensibility come from expert review.

Wisedocs

THE SOLUTION

How It Works: From Raw Records to Structured Insights

Pre-Processing
Claims document source
Input File Format
File conversion & validation
Image pre-processing
Optimization for Wisedocs platform
Configurable settings implemented

Extraction
Entity recognition
Document linking & classification
Summarization engine
Entity extraction

Data Validation
Consistency and accuracy checks
Flagged items identification
Facility naming standardization
Author naming standardization
Topic Check Validation
AI verification
Export to the Loop
Supervision in the Loop

Configurability
User input to identify key facts of interest and customize workflow
Automated workflows
Configurable organizational rules applied to claim files
Link of documents specific claim case symptoms & reports
Document level summarization
Claim document relevancy detection capabilities to filter merged records

Post-Processing
Document specific viewing capabilities
Advanced document highlight, document grouping, STAR text grouping
AI-Powered Q&A interface
Timeline view of claim history
Advanced search, keyword mapping, and data filtering
Collaborative analysis via secure teams role assignment

Under the Hood
• Human in-the-loop training AI models
• Security & Compliance: HIPAA-compliant infrastructure, encryption, audit logging
• Model Management: OCI/LLM/ML model governance, versioning, retraining
• Workflow Orchestration: Rules engines, SLA enforcement, error queues

Destination System
PDF, CSV, DOCX and structured API exports

CASE STUDY

Missing Records – From Complexity to Clarity

Industry approaches to quickly identify and resolve gaps in medical records

Manual Process vs. AI-Enhanced Workflow

Manual Process

- Read and search files line by line
- Cross-check providers and facilities
- Spot gaps in chronology and missing treatments
- Flag issues for further review

Smarter Workflow (tech + expertise)

- Instantly parse all records for searchable text
- Auto-detect mentioned but missing providers/facilities
- Highlight unusual chronology gaps
- Predict likely missing records based on case patterns
- Link symptoms and legal correspondence to evidence gaps
- Surface likely gaps in minutes for human confirmation

SOLUTION

The Naive Solution – Just feed it to an LLM

Medical Records

FEED

OpenAI
Grok
Gemini
Claude

LLM Engines

CASE STUDY

Referral Detection – Success & Misses

Referral	Result
Right Wrist & C/L Spine MRIs	 Success
Hand/Wrist Surgeon	 Success
Neurology for Headaches (if worsen)	 Conditional
RTC after imaging for re-eval	 Missed

Before We *Fully* Trust It With Sensitive tasks...



The Reality of Human-in-the-Loop AI

Human-in-the-loop and AI orchestration are the most misunderstood concepts in B2B SaaS.

The Misconception

Most think "human-in-the-loop" means AI makes their work easier. **Wrong.**

It actually means humans handle the cases AI can't solve - all day long. The 30% of support tickets that are too complex. The sales conversations that need real judgment.

The Hard Truth

As AI gets better, the remaining human work gets **HARDER**, not easier.

Analytics teams can review more documents in less time, but the work becomes more complex - solving problems the AI couldn't figure out.

Real-World Challenges

Examples include:

- Determining if a record belongs to the claimant
- Choosing the correct document date from multiple options
- Feeding complex case solutions back into the model
- Deduplication
- Hand-written / poor quality scans



How is AI used to enhance the quality of patient/examinee interviews and provide comprehensive histories?

Challenges – “Pain Points”



Inadequate time to obtain a comprehensive, empathetic history compromise evaluations and care.



Nonverbal cues and ineffective interviewing techniques reduce quality of evaluations. Language barriers.



Patients frustrated unable to tell their stories.



Difficult to document the data.



Key Elements of a Medical History

• **History of Present Illness**
Detailed account of the current medical problem, including symptoms, duration, progression, and any associated factors.

• **Past Medical History**
Record of previous medical conditions, surgeries, hospitalizations, and any chronic illnesses the patient has experienced.

• **Review of Systems**
Comprehensive assessment of the patient's overall health, covering various body systems and identifying any additional symptoms or concerns.

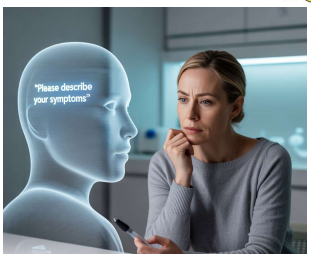
• **Family History**
Information about the health history of the patient's immediate and extended family members, including any hereditary or genetic conditions.

• **Personal/ Social/ Occupational History**
Details about the patient's lifestyle, including their personal habits, social activities, and occupational information, which may provide insights into their overall health and well-being.



AI Solution for Interviewing

• AI-driven solution streamlines the patient intake process by leveraging advanced natural language processing and machine learning algorithms to conduct thorough patient interviews, provide patient education and empowerment, generate detailed medical histories, and provide comprehensive analysis and reporting.





Steps

AI-powered Medical History Gathering

- Utilize natural language processing and machine learning algorithms to gather comprehensive medical history data from interviews.

Comprehensive Data Analysis

- Analyze the gathered medical data to identify medical issues, patterns, and other insights.
- Leverage advanced analytics and decision support tools to provide insights and recommendations.

Secure Storage and Report Management

- Collected data and generated insights are securely stored within a report management system.



Five Steps

1. Interview Scheduling
Health care provider easily requests interview by providing name, email address or text for recipient, and selecting type of interview and language.

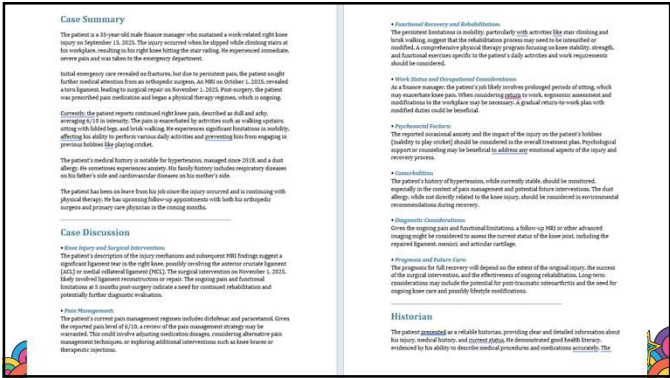
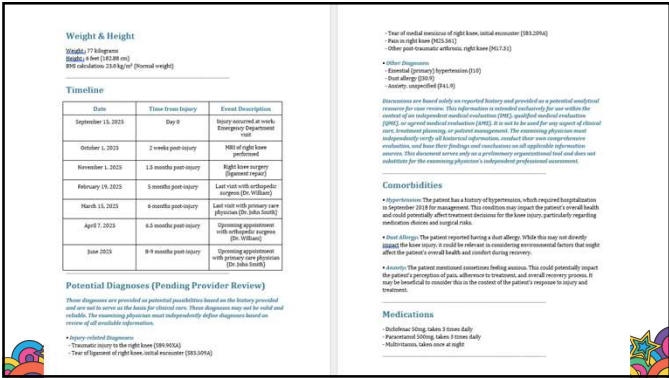
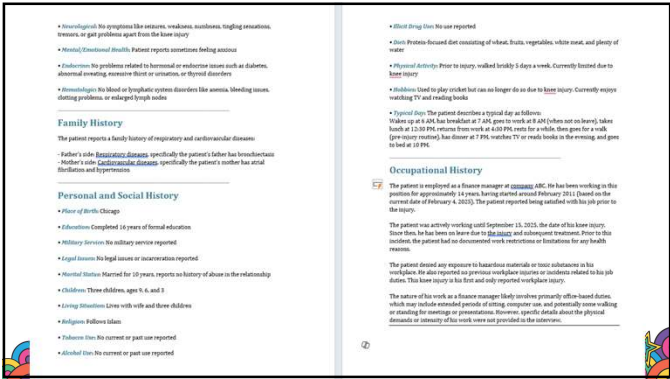
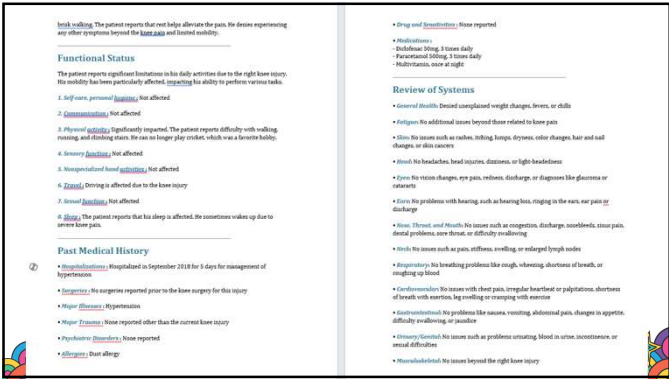
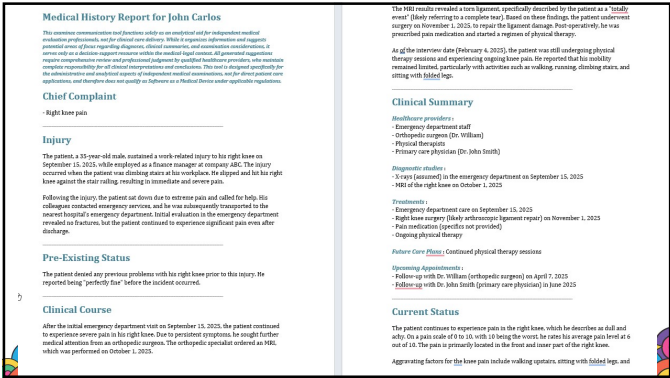
2. Patient Notification
Patient notified with email and video explaining the process.

3. Interview
The patient clicks on link, chooses voice or text, views a video and instructions, and engages in the interview. Depending on the interview type, patient education and empowerment provided.

4. AI-Powered Medical History Analysis
Artificial intelligence can assist healthcare providers in extracting key insights from patient interviews, identifying patterns, and generating comprehensive reports.

5. Provider and Patient Review
Provider securely downloads report and reviews this with patient, making any needed revisions.





[illegible]

A large 3D orange question mark stands on a dark stage, illuminated by a spotlight from below. To the right, a yellow rectangular box with a brown border contains the text "Can you discuss use of AI in assessing medicolegal issues?". In the bottom right corner, there is a colorful logo for "WCI PALOOZA" featuring various cartoonish elements.

[illegible]

The screenshot shows the WCI PALOOZA interface. On the left is a colorful, abstract border. The main content area is titled 'Report Critique'. It features a 'Report Critique' section for 'MR. CritiqueQuest'. This section includes a 'Learning goal' (Analyze a report from the perspective of a client), an 'Assessment' (This technology analyzes AMT reports from the perspective of a client), and a 'Feedback' section. The 'Feedback' section contains a 'New chat' button and a 'Welcome' message: 'Welcome! Using exploratory AI technologies and best practices for independent medical evaluations and impairment ratings you are provided with a critique of an evaluation report. Please adjust the report.' The interface is clean and modern, with a focus on providing a clear and concise report.

Guidance Using AI in Medico-Legal Analysis

- **Integrate Tools**
 - Identify and utilize other technologies and applications, e.g., use a document analysis system to extract data from documents and provide a summary, then analyze summary
 - Integrate with API
- **Develop Effective Prompts**
 - High-quality outputs depend on precise inputs:
 - Learn to craft **sophisticated prompts** that specify the legal/clinical context, structure, and tone.
 - Consider **prompt engineering as an iterative process**: start broad, refine, and test.
 - Use the AI itself to assist in generating, refining, and stress-testing your prompts.

A decorative border at the bottom of the slide featuring a colorful, wavy pattern. It includes various musical symbols like a treble clef, a double bass clef, and a musical note. On the right side, there is a sign that says 'WU! FALOOZA' in a stylized font, with a star and a musical note next to it.

Guidance Using AI in Medico-Legal Analysis

- **Enhance Accuracy with Knowledge Integration**
 - Medico-legal reports require contextual precision:
 - Incorporate **local knowledge bases** (e.g., articles, books, resource materials, your prior reports, jurisdictional case law summaries, AMA Guides editions).
 - Employ **Retrieval Augmented Generation (RAG)**, which allows the AI to reference your curated documents for higher factual reliability.
 - Always **review and fact-check** outputs—AI can accelerate your work, but accountability remains with the physician.
- **5. Maintain Professional Judgment**
 - AI is a powerful drafting assistant but **not an expert witness**. Its role is to support efficiency, clarity, and organization; your role is to ensure medical accuracy, adherence to evidence-based medicine and **AMA Guides**, and compliance with legal standards. Always document your independent reasoning and decision-making process.





What are the potential benefits and risks?



Benefits

- Improved Quality and Outcomes
- Increased Efficiency
- Enhanced Accessibility

Risks (Manageable)

- **Factual Inaccuracies or “Hallucinations”**
- **Lack of Transparency**
- **Privacy and Confidentiality (Security)**
- **Professional Responsibility – Who is responsible?**
- **Ethics (bias, transparency, and accountability)**
- **Over-reliance and erosion of judgement**





What are your questions?





What guidance do you have for our attendees?



Questions

Contact Information

- Chris Brigham chris@cbrigham.com
- Adam Fisher adam.fisher@sedgwick.com
- Itay Mishan itay@wisedocs.com



Thank you for attending.

Contact Information

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WCI

FALLOOZA

