

# Predictive Modeling Technology

## ATHENSPredict™



ATHENSPredict is a predictive modeling program which utilizes the most up-to-date technology. It is fully integrated into our claim process and is an essential component to our proprietary claim handling methodology.

### BENEFITS

- **FREE to all customers**
- **Earlier detection** of the small segment of claims that ultimately drive **80% of cost**
- **6-10%** in estimated overall **reduction** of loss and expense costs
- Estimated **50%+ increase** in the **quality** and **timeliness** of referrals to the WC Special Investigation Unit
- **Significant reduction** in open claim duration
- **Faster** return to work for claimants and **decreased** overall claim cycle times
- **Removes human bias** that can lead to misdirected focus
- **Improved** time management for staff – **greater** dedication of time and resources to claims that show higher severity propensity
- **Flexible** model output with **outstanding** dashboards and reporting capabilities

### EARLIER RISK DETECTION

ATHENSPredict consistently identifies and segments claims with the greatest potential for severity – helping examiners take early action on claims that, on the surface appear to be inconspicuous.

### BEST-IN-CLASS TECHNOLOGY

ATHENSPredict leverages an advanced model that continuously enhances and evaluates each claim daily by analyzing notes and processing words to grasp the context and sentiment in which they are used.

### HOW IT WORKS

As new information is added, the model continuously analyzes and scores the data, identifying connections between all relevant points. These advanced connections may lead to score adjustments, helping to focus attention on claims that present the highest risk. By removing potential bias from claims staff, the model draws conclusions based on data patterns that have been proven to correlate with increased severity over time.

### REAL-TIME ACCURACY

ATHENSPredict leverages machine learning to continuously adapt and improve as it processes new data. Over time, its predictive accuracy evolves and expands with increased input. The model draws on both traditional and non-traditional data sources, including injured worker-specific details, external public databases, medical information, policy history, employer demographics, and claim coding, to predict claim outcomes in real-time. This data is then transformed into a Claim Severity Score (CSS), which helps assess the claim's potential exposure and ensures the appropriate resources are allocated.

The model scores open claims daily, allowing Athens staff to quickly respond and mitigate risks when a claim shifts to a higher severity category. Additionally, ATHENSPredict enhances staff time management by enabling them to focus on claims with a higher likelihood of severity.