



BLM Innovations  
Foresight

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## The **smarter tool** for seeing where fault lies.

Do your claims handlers all take a consistent approach to assessing fault?  
Would you like to be able to make better decisions about liability, earlier in the claim?  
Would you like to guarantee consistently high decision quality, regardless of the  
experience of your claims handlers?

So much in claims comes down to establishing who is at fault. Foresight can make that decision a lot easier. Using a questionnaire approach, this Artificial Intelligence (AI) system takes account of the strength of evidence on either side to predict the fault in a claim. Supporting – but not replacing – claims handlers, it suggests what might happen in the future, whilst also potentially helping all parties reach a settlement sooner rather than later.

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Foresight is a statistical model co-developed with the London School of Economics, and is just one of the smart tools available from BLM Innovations. It delivers a number of key benefits to those managing large numbers of liability-driven claims to assess by:

- Providing better decisions about fault, earlier in the life of the claim
- Identifying split liability scenarios to enable earlier settlement
- Delivering consistently high decision quality, regardless of the experience and ability of the users
- Forming insight from years of experience to help junior colleagues to learn the best way to consider a claim.

Additionally, Foresight is of benefit to clients who want to use AI to help decision making but don't have much data, or are in a hurry or don't have IT resource to implement major solutions, or those who have identified challenges with cycle time or indemnity spend based on late decisions on fault.

### Unique, cutting edge features

Our BLM experts invented the Foresight methodology, with a number of unique features.

- It is not reliant on access to a large historic 'training' data set which would traditionally slow down development time
- It provides 'explainable' outputs, and we can understand why it makes its forecasts. Machine learnt AI cannot generally do this
- It simulates a claims handler subjectively weighing multiple different combinations of facts and evidence
- It incorporates subjective decisions that are still really important, such as whether a witness is reliable or not. Optical Character Recognition based AI cannot do this.

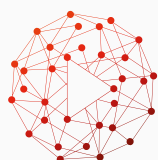
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### Smart new tools for experienced legal minds.

Now we can offer you the best of both worlds. The experience of an established law firm, and the smart solutions of BLM Innovations – our exclusive cutting-edge case management, communication and analytics tools.

For further information on BLM Innovations, please contact Adrian Spencer by email; [adrian.spencer@blmlaw.com](mailto:adrian.spencer@blmlaw.com) or phone 020 7865 3371, alternatively visit [blmlaw.com/innovations](http://blmlaw.com/innovations).

**BLM Innovations – A smarter way to work.**



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### Key features

- Fault predictability based on a simple questionnaire supporting, not replacing, the claims handler
- Innovative 'explainable artificial intelligence' simulates the complex thought process of a human taking this decision
- The 'Plug and Play' solution provides web-based access so no requirement for client software installation.

