THE VALUE OF HUMAN INVESTIGATORS IN THE AI AGE

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HAS AI ADVANCED TO PRESS THE BUTTON AND GET AN INVESTIGATION? NOT QUITE.

The steady progression of generative artificial intelligence models, such as ChatGPT, Co-Pilot, Apple Intelligence, and Gemini, have revolutionized many aspects of modern life for both work and play. These tools can organize massive amounts of data, perform intricate calculations, and even mimic human-like responses in communication. They can also organize your recipes by ingredient cost, manage your stock portfolio, and create a photo of an African elephant skiing in Aspen.

THE FUTURE IS HERE, FOLKS, AND IT IS TRULY ASTOUNDING.

However, when it comes to the realm of conducting accurate investigations, the role of human involvement can't be overstated. While AI has proven to be a valuable ally, it is no substitute for the nuanced understanding and experience that skilled human investigators bring to the table.

Fraudulent or suspicious claims are often embedded with interpersonal dynamics, emotionally charged decisions, and financial hardships due to medical or employment complications stemming from the loss. Unpacking these layers requires a level of understanding and interpretation that no AI can achieve at this time.

With all their amazing capabilities, it's important to remember that current AI models only operate based on the data

they are provided or "trained on." Simply put, they are only as effective as the algorithms and training info that underpin them. Have you ever heard of Garbage In, Garbage Out? Artificial Intelligence, in its current iteration, will never have the original thoughts or ideas that push an investigation further or generate new leads to follow. That only exists in the realm of Artificial General Intelligence or AGI, which does not currently exist. Most experts agree that functional AGI for the consumer is at least 30+ years away, and that is an ambitious estimate.

All AI models that are currently available perform exceptionally in situations with clear parameters and structured data, but struggle in environments that require adaptability or creativity. You may notice this when a written prompt that most elementary-aged humans would understand is misunderstood by the Copilot or GPT in your browser. This could be due to grammatical errors, typos, or the query is simply too abstract for the bot to understand. "Outside the box" thinking is not one of AI's strong suits.

We have all seen the AI investigative services out there on Google. A nominal fee and a click of a button are all it takes to get the whole claimant's internet presence or criminal history. Does it sound too good to be true? Then it probably is. Humans make errors. Pretty regularly, in fact. Whether it's a law enforcement officer (LEO) misspelling something on a crash report or a court clerk transposing the month and day for a date of birth, errors are all but guaranteed. If your AI bot is looking for criminal or civil records on a "John Smith" in "Lafayette, LA," it will not catch the "Jon Smith" or "Jhon Smith" that happen to share similar address history. A simple and forgivable typo by a clerk or LEO could result in your AI missing a key piece to the puzzle. Even if it could aggregate all associated records for John Smith, what it would produce for a client would be an unorganized and, more importantly, unconfirmed mess of records.

Now, don't get me wrong, I'm not here to denigrate this new technology. AI's utility in any sort of investigation is undeniable. The ability to sift through vast data sets at break-neck speed. Uncovering dozens of social media accounts under a specific username in seconds. Instantaneously locating one or two specific points of information in dense legal documents, which would take humans weeks or even months to uncover, those advantages are unparalleled. Take this specific example. You find 40 criminal, civil, and traffic cases for a subject in Decatur County, Georgia. After the due diligence to confirm each case belongs to

your subject, you now have the tedious task of moving all these cases into a document and formatting. We can now copy all these cases into an AI bot, prompt it to organize them by county in chronological order and output them directly into the desired format. Extremely easy to do if you know the correct prompts to input. The time that's saved just from that specific example can add up to be enormous over the course of a year.

When clients ask about the significance of human investigators in an AI-dominated world, the answer not only exists in the above scenarios but also in three key attributes: empathy, intuition, and critical thinking.

Empathy is the cornerstone of human interaction. Clients frequently do not have complete information, or the information they have may not make any sense, even to them. You need an empathetic and carefully crafted approach to those situations. A skilled investigator knows how to build trust with sources, ask the right questions, and obtain enough information to identify the missing pieces in the puzzle. AI lacks the emotional and social intelligence to adapt its approach, nor can it build the kind of rapport that encourages transparency between you and the client, or you and a potential source.

A critical element of successful investigations is knowing when to dig deeper and when to pivot to a new source or line of questioning. This "sixth sense" of intuition can only be developed through years of experience, careful observation, and repetition through casework. A skilled investigator reviewing a previously recorded interview might notice a minor inconsistency in a witness's statement or odd phrasing that an AI model would dismiss as inconsequential noise. Subtle cues such as tone of voice, body language, or hesitation while answering questions can provide valuable insights into a person's intentions. While AI can transcribe and analyze speech samples, it cannot interpret these physical signals and adjust its methods appropriately to the situation.

At its core, investigation is not merely about collecting data; it is about identifying patterns, contextualizing evidence, and unraveling truths within a web of complexity. AI can gather most types of data instantaneously, but what happens after it's compiled? A core belief of ours is that the essence of investigation extends far beyond data gathering. It requires critical thought, processed in real time, which can guide the direction of the investigation as it progresses. Critical thinking throughout each step of the gathering process not only

provides the greatest outcomes but also reduces waste and, in turn, cost to our clients. The crucial part is interpretation of the data as it applies to the specific case.

It should be understood that clients are not only looking for answers but also for explanations that make sense in the context of their unique circumstance. This ability to connect the dots and present findings in a way that is both logical and relatable is something that's uniquely human and demands the application of empathy, intuition and critical thought.

Beyond the technical aspects of casework, clients value the peace of mind that comes from knowing their case is in capable *human* hands. Human investigators will always offer the highest level of dedication, judgment, and accountability. They are not only problem-solvers but also advisors who guide clients through every step of the investigative process. Having a human on the other end provides an open line of dialogue, another aspect of service that AI can't yet match.

As AI continues to evolve, its role in fraud investigations will undoubtedly expand. Rather than replacing human investigators, AI should be viewed as a complementary tool that enhances their capabilities. This collaborative approach between human and artificial intelligence should be the platinum standard of the investigative industry. It maximizes the strengths of both the human investigators and AI models, creating a powerful discovery system that is greater than the sum of its parts. We leverage AI to complete repetitive tasks and quickly find a plethora of content while relying on our own expertise to interpret findings and interact with clients, witnesses, and subjects.

While these incredible new tools have transformed the way we process, gather, and analyze information for investigations, they cannot and should not replace the human being in the driver's seat. Reducing and eliminating fraud is as much about understanding human behavior and the "why?" as it is about analyzing data. It is the human element that ensures clarity, accuracy, and amazing outcomes for our clients.
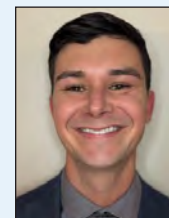
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