Computer Fraud and Security
ISSN (online): 1873-7056

Generative AI-Powered Fraud Detection in Workers' Compensation: A DevOps-Based Multi-Cloud Architecture Leveraging, Deep Learning, and Explainable AI

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***Abstract*—**Workers' compensation fraud is an increasingly widespread issue that creates substantial financial and social costs, significantly impacting vulnerable claimants who have legitimate claims and needs. The ongoing and persistent battle against these escalating costs necessitates the development and application of innovative new tools that can effectively address the complexities of fraud in a challenging environment characterized by diverse new and emerging delivery models. The multifaceted process of fraud detection has made notable advancements due to the strategic implementation of generative AI in various areas, thus greatly enhancing our ability to effectively combat these pressing issues. In this evolving context, fraud can be modeled with high efficacy as a generative problem, leveraging advanced deep learning techniques and explainable AI to create robust detection models that are not only efficient but also transpar- ent. To facilitate this important integration, an outline for a comprehensive DevOps-based multi-cloud workflow and architec- ture is provided, specifically aimed at incorporating Generative AI-Powered Fraud Detection strategies that are thoughtfully designed for Workers' Compensation systems. This forward- thinking approach not only aims to substantially increase the overall efficiency of fraud detection processes but also seeks to ensure that legitimate claims are processed fairly, equitably, and without unnecessary or unjustifiable delays.

***Index Terms*—**Workers' Compensation Fraud, Financial Costs, Social Costs, Vulnerable Claimants, Fraud Detection, Generative AI, Deep Learning, Explainable AI, Transparency, Robust Mod- els, Innovative Tools, Multi-Cloud Architecture, DevOps Work- flow, Fraud Prevention, Detection Efficiency, Claim Processing, Equity, Fairness, Emerging Delivery Models, Automated Systems.

I. INTRODUCTION

Generative AI now captures the imagination and interest of millions, from businesses and public-sector organizations to academia and, indeed, the community at large. Apart from the considerable threat to responsible research highlighted by the rapid capabilities of generative AI, there are also some considerable opportunities. One such area for exploration is the use of generative, deep, and explainable AI, within a DevOps and multi-cloud deployment environment, to the problem of fraud detection in the workers' compensation insurance sector. Fraud detection in workers' compensation is a particularly difficult task, due to the variety and complexity of the types of fraud, which range from individual inflated claims (e.g., faking or exaggerating an injury) through to organized crime (e.g., staging vehicle accidents to gain more claims) and fraud by employers or other organizations (e.g., underreporting the number of employees or their salaries, leading to inappropriate premium rates). These difficulties have led to the use of deep artificial neural networks in insurance fraud detection; similarly, the complexity and lack of transparency of deep models also highlight opportunities for the use and application of explainable artificial intelligence.

A. Overview of the Study

Generative AI has come a long way over the past decade, being able to identify patterns, predict future outcomes, or generate content for the use of individuals, companies, orga- nizations, and society as a whole. Fraud detection in workers' compensation has always been a suspicion for any injury compensation payout; therefore, the use of generative AI would potentially be applicable for fraud detection in workers' compensation. Workers' compensation insurance covers loss in income and medical benefits for injured employees. Fraud- ulent activities in workers' compensation cause unnecessary expenses and loss of Labor and Industries' revenue. The study proposes an architecture based on a DevOps multi-cloud model to build model pipelines that use deep learning and explainable AI for identifying fraudulent activities in workers' compensation. DevOps principles are employed in building pipelines for deep learning and the training of data in a Multi- Cloud environment, establishing an automated Continuous Integration/Continuous Development (CI/CD) model to build and deploy fraud-detection models. Deep learning is essential to train the data and identify patterns for detecting fraud; however, it needs to be explained using explainable AI. The next section elaborates the capabilities of generative AI, the complexity of workers' compensation fraud detection, and how deep learning and explainable AI can address these challenges, integrating a DevOps Multi-Cloud approach.

II. Background and Motivation

Workers' compensation fraud is widespread and growing because the claim payment process depends on manual

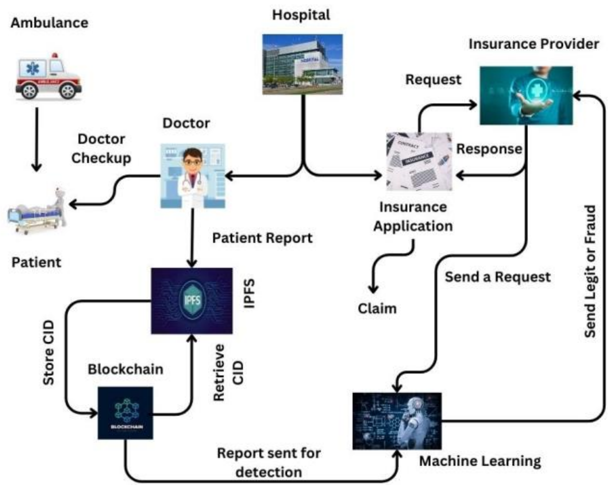

Fig. 1. Multi-Cloud DevOps Architecture for AI-Powered Fraud Detection

reviews and approval procedures. Digital transformation strategies for the insurance industry enable operators to automate claim and indemnity analysis in workers' compensation with generative AI and deep learning while ensuring responsible use of AI with explainable AI methods. Leveraging a multi-layer oriented multi-cloud DevOps architecture that orchestrates premium and indemnity fraud detection, a multi-grade workflow incorporates various input data domain filters, outlier mitigators, separability estimators, feature reducers, data generators, and compensable severity estimators. Enriching hidden Markov model-based conditional transition probabilities with workers' compensation-specific generative data synthesis facilitates the detection of premium and indemnity fraud.

Previous worker contexts encapsulated in transitional gra- dients are thus incorporated into these conditional transi- tion probabilities. The payoff matrix is subsequently cal- culated to weigh the cost of review against the downside risk of premium and indemnity fraud, thereby establishing strategic actions—accelerate, defer, or alert—for the optimal inspection of specific premium and indemnity claims. The DevOps-laden multi-cloud-oriented AutoAI continuous inte- gration/continuous deployment pipeline not only automates these sophisticated analytical capabilities but also renders them accessible to workers' compensation loss prevention specialists via software-asa-service delivery.

A. Rationale Behind the Study

Fraudulent manipulation of workers' compensation systems—such as falsifying injury reports or intentionally creating unsafe working conditions—can have a profound impact on injured workers, law enforcement agencies, and other insurance claimants. This has driven the recognition of workers' compensation fraud detection as an important research topic. The complex relationships involved in workers' compensation data, combined with fraud evolving over the years, demand intelligent detection methods capable of addressing multi-level, multi-scale, and time- varying characteristics in an effective manner. The workers' compensation fraud issue has not been fully investigated yet. Fraudulent actions can be broadly categorized into three types: concealment, defense, and assertion. Concealment fraud involves acts or accidents intentionally concealed from workers' compensation providers and employers to avoid liability and payment of claims and benefits. Defense fraud aims to deny payment of benefits or unjustly dismiss a claim for compensation. Assertion fraud entails filing false claims and excessive or unnecessary use of treatment services. Utilizing Generative AI for workers' compensation fraud detection in a multi-cloud DevOps setting is an underdeveloped research area. Generative AI models—such as large language models, diffusion models, and Transformer- based autoencoder-decoder sequences—integrate all training data in their model weights, enabling them to produce new content based on the underlying task. Lending generative AI- enabled workers' compensation fraud detection capabilities to experts builds trust by explaining the "reasoning" behind the model's outcomes and identifying potential contributing patterns within the decision-making process. Incorporating the continuous integration/continuous deployment (CI/CD) pipelines of multimodal deep learning and explainable AI models with highly regulated, sensitive environments in multi-cloud credits the solution's validity, governance, scalability, and flexibility.

Equation 01: Generative vs. Discriminative Modeling

From joint $P(x, y)$ to posterior $P(y \mid x)$

1. Factorize the joint: $P(x, y) = P(y)P(x \mid y)$
2. Bayes' rule:

$$P(y \mid x) = \sum y' P(x \mid y')P(y')P(x \mid y)P(y) \quad (1)$$

3. **Log-odds** for binary fraud label $y \in \{1, 0\}$:

$$logP(0 \mid x)P(1 \mid x) = logP(x \mid 0)P(x \mid 1) + logP(0)P(1)$$

(2)

If $P(x \mid y)$ is exponential-family, the right side becomes linear in features ⇒ logistic form:

$$P(1 \mid x) = \sigma(b + \theta^{\top}\phi(x)) \quad (3)$$

III. LITERATURE REVIEW

Modern fraud detection often capitalizes on generative AI and deep learning. Deep neural networks constitute a core foundation for building such models. These powerful com- putational paradigms emulate the workings of the biological human brain, reflected in models specifically inspired by brain

claim amount k	provider visits	days off	prior claims	injury severity	text redflag	provider risk	score p hat	label fraud
14.89	10	70	0	4.97	-0.75	1.3	0.1552	0
17.28	2	41	0	6.13	-0.98	1.47	0.1501	0
12.97	9	30	0	3.09	0.39	0.59	0.1546	0
9.53	15	56	5	4.16	-0.58	0.72	0.1909	0
11.85	24	87	1	3.91	0.36	2.16	0.2054	1
9.06	18	79	3	9.72	-0.23	0.16	0.1927	0
15.33	4	55	4	4.78	0.28	0.31	0.1851	0
29.08	3	35	4	0.61	0.8	0.36	0.1849	1
11.63	24	99	3	6.27	-0.02	0.44	0.1985	1
10.91	11	46	2	9.93	0.85	1.56	0.2195	0

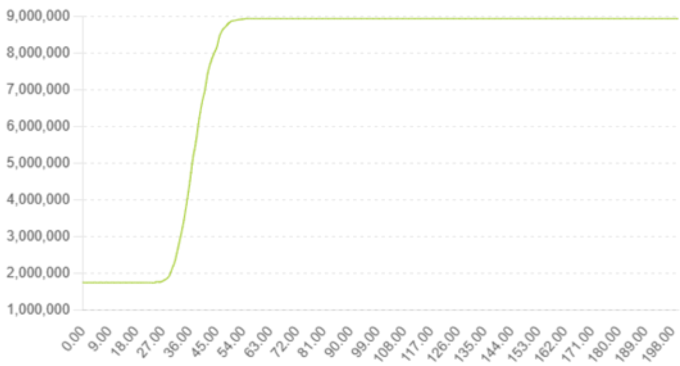

Fig. 2. Expected Cost vs Threshold (payoff-optimized)

functionality. They undergo training to independently deter- mine optimal features for classification, circumventing depen- dence on handcrafted features, thereby showcasing a superior capacity for pattern recognition. As a direct consequence, fraud detection methods predicated on deep learning surpass in performance those grounded in conventional machine learn- ing algorithms. The DevOps Development Model integrates development and operations teams across the entire service lifecycle, spanning design, development, testing, deployment, and infrastructure management. The adoption of recurring delivery cycles enables businesses to adapt swiftly to evolving market demands and customer preferences. Within the domain of AI, continuous development and deployment eradicate redundancy and accelerate the time to market. The contin- uous integration and continuous delivery (CI/CD) pipeline encompasses multiple stages, including version control, build, testing, release, deploy, operate, and monitor. Embedding AI development functionalities within these processes culminates in the establishment of the CI/CD AI pipeline.

A. Current Trends in Fraud Detection

Fraud detection frameworks face challenges resulting from bias in the underlying data, as well as model bias. Genera- tive AI techniques can address these challenges through the synthetic generation of training data. Generative AI consists of algorithms capable of generating new data or content by learning patterns and distributions from provided training data. When applied to fraud detection, generative AI can synthe- size artificial fraud samples, aiding in balancing datasets, thereby enhancing the fairness and performance of detection models. Conversely, deep learning methods can be employed

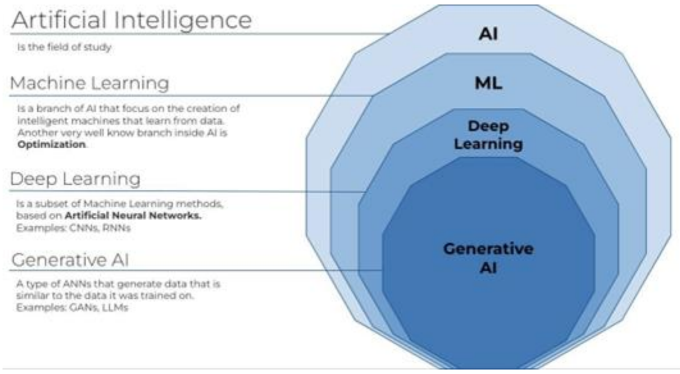

Fig. 3. Generative artificial intelligence (AI) conceptual diagram

to detect fraudulent workers' compensation claims based on labeled data. Both bias issues can be mitigated by employing explainable AI techniques that shed light on the decision- making processes of the underlying detection models. Incorpo- rating DevOps principles enables a comprehensive and holistic approach to model governance by integrating development and security activities into revisions of the deployed fraud detection models.

By deploying an AI-based multi-cloud fraud detection frame- work capable of identifying fraudulent workers' compensation claims in advance, an insurer can avert substantial future losses. The continuous cycles of fraud detection can provide meaningful feedback to update the DevOps pipelines that gov- ern the fraud detection models. This in turn drives appropriate remediation efforts, thereby maintaining the continuity and efficacy of the fraud detection capability. The implementation of DevOps fosters systematic model governance by addressing continuous integration and delivery, continuous testing, and ongoing monitoring. A diverse set of underlying detection models and datasets can be exploited by the multi-cloud architecture.

B. Generative AI in Fraud Prevention

Unlike other AI branches concentrating on classification and regression, generative AI strives to approximate a model's joint probability distribution P(y, x), where y represents the label's category and x denotes the data features. In a fraud detection scenario, this corresponds to modeling legitimate and fraud- ulent activities via P(y=fraud, x) and P(y=legitimate, x). The generative model then assesses the likelihood of any legitimate or fraudulent activity, aiding in the detection of questionable

feature	type	source	note
claim amount k	float	billing	Amount in $ thousands
provider visits	int	billing	Unique visit count
days off	int	HR	Lost work days
text redflag	float	NLP	Narrative anomaly score
provider risk	float	network	Provider anomaly index

behaviors requiring further analysis. While various approaches have emerged to address workers' compensation fraud detec- tion utilizing generative AI, many confront challenges related to model comprehensibility. Given the complexity of models like large language models or Transformers, explainability becomes crucial for stakeholder trust. Hence, the model under discussion employs a systematic DevOps methodology for development and deployment within a multi-cloud framework encompassing AWS SageMaker, Azure Machine Learning, and GCP Vertex AI.

C. Deep Learning Applications in Workers' Compensation

The analysis of Workers' Compensation fraud is conventionally conducted using historical data derived from previous claims. Deep learning models leverage this data, along with supplementary sources such as weather information and claim narratives, to discern between fraudulent and legitimate claims. It is essential to tailor the training data for deep learning models to the specific Workers' Compensation claim type under scrutiny, for example, manufacturing, healthcare, retail, or transportation, given that each category exhibits distinct claim fraud characteristics. Workers' Compensation fraud encompasses several types. One prevalent form involves the intentional infliction of an injury upon oneself to illicitly obtain compensation. Another frequent variety occurs when employees conceal consequential injuries, thereby enabling perpetrators to submit legitimate workers' compensation claims. Additionally, fraudulent claims may arise from deliberate misrepresentation of the injury's severity and extent. Workers' Compensation related data exhibits a highly skewed distribution, presenting challenges for existing analytic methodologies in the classification of Workers' Compensation fraud. Consequently, many prior studies address the classification problem for specific types of Workers' Compensation claims rather than the spectrum as a whole.

Equation 02: Variational Autoencoder (VAE) ELBO For generative synthesis / augmentation of minority fraud cases.

1. Introduce $q_\phi(z \mid x)$ and apply Jensen:

$$\log p_\theta(x) \geq \mathrm{E}_{q\phi} [\log p_\theta(x|z)] - \mathrm{KL}(q_\phi(z|x) \| p(z)) \equiv \mathrm{L}_{\mathrm{ELBO}}$$

(4)

2. Optimize $\max_{\theta,\phi} \mathrm{L}_{\mathrm{ELBO}}$ with reparameterization $z = \mu + \sigma \odot \epsilon$

IV. Generative AI Fundamentals

Generative AI is a category of artificial intelligence algorithms that enable machines to create new content

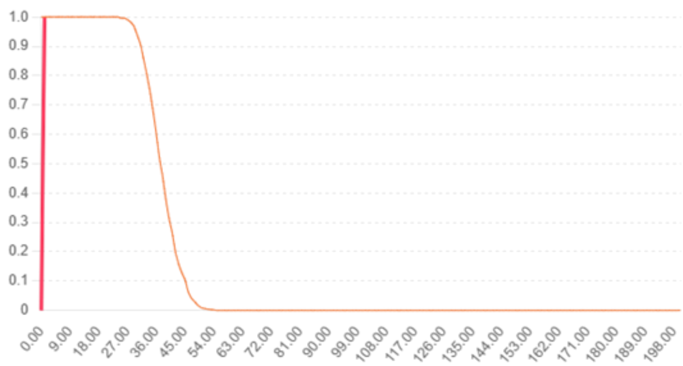

Fig. 4. ROC Curve (synthetic model)

given a training set. Generative AI encompasses several categories—including generative adversarial networks, variational autoencoders, transformers, and diffusion models—all designed to generate novel, original content. The development of generative models begins with defining a prior probability distribution for the latent variables associated with the data. Next, a likelihood function for the data corresponding to these latent variables is established. The encoding process for the latent variables, which form the generative model, can be either a deterministic or a stochastic function of the distributed latent space.

The ultimate goal is to construct a joint probability dis- tribution, capable of generating data that closely resembles the training data. This enables the model to produce entirely new datasets with properties akin to the original training data, allowing subsequent models to be trained on this generated data. Supervised training sets feature labeled training data, where known patterns are discernible, whereas unsupervised datasets lack predefined analysis or clustering labels. Once trained, deep neural networks effectively identify patterns and relationships within high-dimensional, non-linear data, identifying optimal weights to map inputs to outputs through nonlinear transformations via multiple hidden layers. Such net- works excel at learning multidimensional libraries of common features, facilitating recognition of similarly styled content.

A. Overview of Generative AI

Generative artificial intelligence (AI) is a collection of models trained to generate new content in various modalities, including image generation, text generation, video genera- tion, 3D shape generation, software code generation, speech synthesis, and music composition. The generative AI field has witnessed rapid progress in recent years, particularly in response to tasks such as generating college admission essays, coding, novel drug molecules, and artworks. These models are not only employed for creating content but also play crucial roles in decision-making tasks, encompassing recommendation systems and fraud detection. Among the popular methods used in generative AI are Generative Adversarial Networks (GANs), Variational Autoencoders (VAEs), Transformer Networks, and

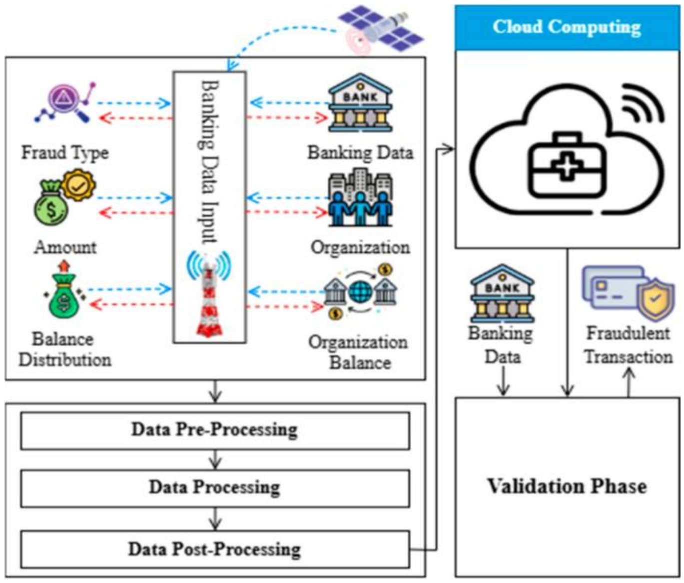

Fig. 5. The Role of Explainable AI in Fraud Detection

Diffusion Models. Many foundational generative AI methods are built upon the development of the Transformer architec- ture, which has significantly influenced recent R&D. Generative AI models can be classified along several di- mensions: 1) the presence or absence of a separate en- coder module, 2) the mode of generation—standing alone or conditional—where conditional models generate elements conditioned on a given context such as textual input, 3) the direction of generation, be it uni-directional (left-to-right) or bi-directional, and 4) the intended downstream task, distin- guishing between causal or natural language understanding (NLU) tasks. Within the natural language processing (NLP) domain, main categories include: (1) Encoder-Decoder models designed for sequence-to-sequence tasks like machine trans- lation (for example, T5, mBART); (2) Decoder-Only models employed mainly for causal language modeling and generation tasks (for example, OPT, GPT-3, PaLM); and (3) Encoder- Only models targeting natural language understanding tasks such as classification, sentence-pair classification, named en- tity recognition, and sentiment analysis (for example, BERT, RoBERTa).

V. FRAUD DETECTION IN WORKERS' COMPENSATION

Fraud manifests in many forms in workers' compensation. Accurate fraud detection is crucial to safeguard employees and protect companies from financial losses and reputation damage. Historically, fraud was mainly related to claims, but the rapid growth and advancements of AI have expanded fraud concerns to other areas as well. A comprehensive review of fraud detection techniques implemented across the five types of workers' compensation fraud is necessary to advance the domain. These techniques are examined in light of the natural progression and complexity of each fraud type. The risks asso- ciated with the emergence of fraudulent activities in workers' compensation have intensified due to the growing complexity of claims. Although various fraud detection methods have been applied, they primarily focus on claims fraud. To date, no technique has been proposed to assist with detection across the other four fraud categories. Additionally, the challenges arising from the evolution of these techniques have received limited consideration.

A. Types of Fraud in Workers' Compensation

Fraud in workers' compensation spans various participants, including claimants, service providers, attorneys, and employers. Claimant fraud manifests as exaggeration of injury extent or duration, failure to disclose preexisting conditions, incorrect reporting of incapacity, claiming compensation for self-inflicted injuries, and submission of false wage data to elevate benefits. Service providers may commit fraud by billing for unrendered services or inflating treatment duration. Attorney fraud involves client solicitation, filing questionable claims, and improper relationships with claimants. Employers might underreport employee numbers or misclassify employees to reduce premiums.

The increasing volume and complexity of fraudulent claims strain traditional manual detection resources, leading to signifi- cant financial losses. These methods are often time-consuming and lack scalability, underscoring the need for data-driven approaches that can effectively model the intricate relation- ships within claims information. Implementing intelligent al- gorithms capable of capturing these complex dynamics is crucial to countering the evolving sophistication of fraudulent schemes.

VI. Deep Learning Techniques for Fraud Detection

Fraud detection in the Workers' Compensation domain has emerged as one of the most complex and heavily investi-gated areas over the last decade. Utilities that employ large numbers of workers deploying sophisticated cross domain supervised learning and data-envelopment-analyses techniques can prevent and reduce fraud losses that have reached hundreds of million dollars. The DeLone and McLean Information Systems Success model has also been deployed to analyze the performance of an anomaly fraudulent data detection system in the Workers' Compensation domain. Using the sample of the user's responses from the selected Workers' Compensation systems, survey data were collected and PLS-SEM approach was used to link certain predictors (or information quality, use, system use and service quality) with certain outcomes (or trust and net benefit); the taxonomy of the fraud enabled the development of synthetic insurance data characterizing people, vehicles, communications, and claims. An investigation of a shipping company's cargo claim data revealed significant areas of concern and possible fraudulent patterns that require closer scrutiny. Workers' compensation insurance weekly health care data show, for the most part, consistent patterns over time, that

Fig. 6. Precision–Recall Curve (class-imbalanced)

TP	FP	TN	FN	threshold
744	3247	9	0	0.12

could be related to the factors believed to be causal of fraud in the workers' compensation system.

VII. Explainable AI in Fraud Detection

The implementation of an operational framework in a DevOps-based multi-cloud environment for detecting fraudulent workers' compensation insurance claims is considered. The framework integrates generative AI with deep learning and explainable AI to deliver a solution with well-structured phases executed by dedicated DevOps teams. Generative AI methods are applied to the unstructured workers' compensation fraudulent claims dataset to generate an enhanced dataset, which is then transformed into a fraud detection model through deep learning techniques. To incorporate explanations into the pipeline, explainable AI techniques are deployed to interpret the outcomes of the fraud detection model. A continuous integration and continuous delivery pipeline automates all four activities—data engineering and insights, data science and AI, model operations, and model interpretability—within the multi-cloud ecosystem. This setup enables automation from raw data transformation to model hosting and interpretation. Future directions include the integration of synthetic data generation, transformer architectures, large language models, foundation models, and reinforcement learning.

Equation 03: GAN Minimax

To generate hard negative/positive claim narratives: team requirements, DevOps harnesses automation tools and cloud technologies to enable secure, timely, and top-quality releases aligned with stakeholders' expectations and industry benchmarks. DevOps is now embraced across industries, un- derpinning deployments on private, public, and hybrid clouds, as well as on-premises infrastructures, thereby optimizing cost- effectiveness, resource utilization, and operational efficiency. In the realm of artificial intelligence, DevOps practices realize the artificial intelligence lifecycle by significantly reducing development time through automated pipelines for continuous integration and delivery within multi-cloud environments.

IX. FUTURE DIRECTIONS

A DevOps-based, multi-cloud architecture for workers' compensation fraud detection—combining generative AI with deep learning and explainable AI—has been presented. It highlights the benefits of integrating explainable AI, generative AI, and continuous integration and deployment pipeline concepts in a multi-cloud environment. Workers' compensation insurance safeguards wages, medical costs, and rehabilitation expenses after workplace injuries or illnesses. Fraudulent claims impose heavy burdens and can jeopardize governmental and commercial programs. Traditional methods have proven inadequate against increasingly sophisticated schemes, prompting a shift toward deep learning approaches and generative AI.

Future directions involve exploring advanced techniques and their applications. The DevOps philosophy facilitates trans- formation and automation by organizing people, processes, and tools, with Continuous Integration/Continuous Deploy- ment tools enabling seamless deployment of deep learning models within a multi-cloud infrastructure. Future research may examine techniques supporting workers' compensation fraud detection internally with generative AI and externally through multi-cloud deployment. Fraud in other governmental and commercial domains also warrants investigation.

X. CONCLUSION

Generative AI is used to create new data from training data that has the same properties and characteristics as the training data using various generative models. Workers' compensation insurance fraud involves activities committed by employers, employees, or vendors with the purpose of obtaining benefits or other compensation to which they are not entitled. Similar to other types of insurance, workers' compensation fraud is

$$\min D \max E_{x\sim p}$$

$$data$$

$$[\log D(x)] + E_{z\sim p(z)}[\log(1 - D(G(z)))] \tag{5}$$

common and detrimental to the entire insurance industry. The advanced persistent nature of these frauds makes detection and prosecution very difficult, especially in the healthcare area where treatment procedures often require subjective

VIII. DEVOPS PRINCIPLES IN AI DEVELOPMENT

DevOps embodies a collaborative and iterative approach where development and operations teams join forces to facili- tate continuous integration, development, testing, deployment, and infrastructure maintenance. By bridging gaps between dependencies, diverse development environments, and varying medical judgment.

Deep learning is one of the latest developments in the field of machine learning and artificial neural networks. The rapid advances in deep learning technology in recent years have made it possible to harness the large amounts of data

routinely collected around the world for the purpose of in- telligent prediction and decision making. However, as deep learning techniques have become more and more complex, it has become harder to understand the reasoning behind the decisions they make. Fraud detection is one of the most important areas where explainable AI is needed. Traditional deep-learning-based fraud-detection methods generally lack interpretability. The incorporation of DevOps principles, prac- tices, and tooling is presented, along with a cloud-agnostic continuous integration/continuous delivery pipeline for deep- learning-driven fraud detection services deployed in multi- cloud environments.

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