



NAMIC[®]
ADVOCACY



ARTIFICIAL INTELLIGENCE & INSURANCE

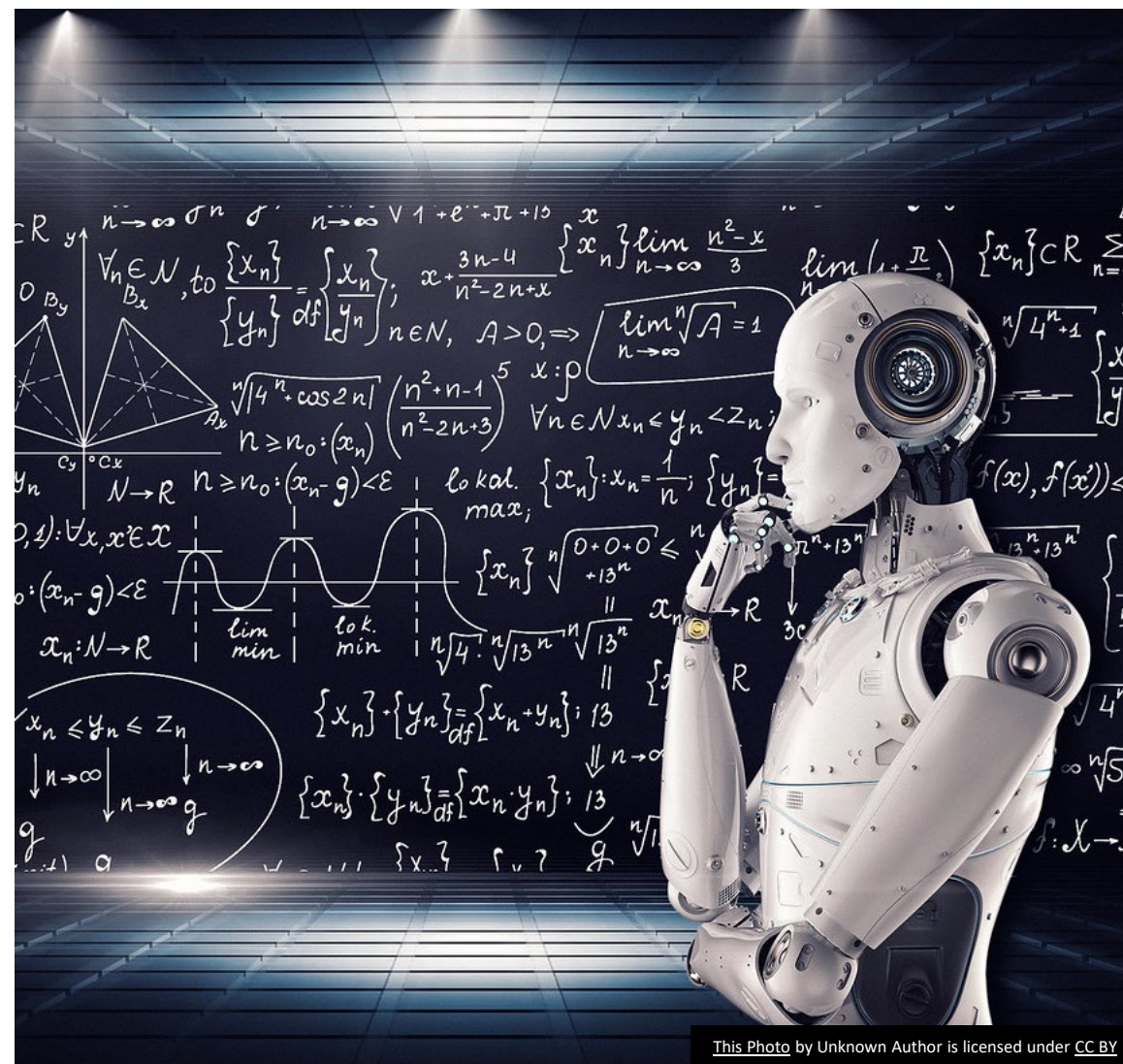
SPRING 2025 NCOIL GENERAL SESSION

Lindsey Klarkowski, NAMIC

Policy Vice President – Data Science, AI/ML, Cybersecurity

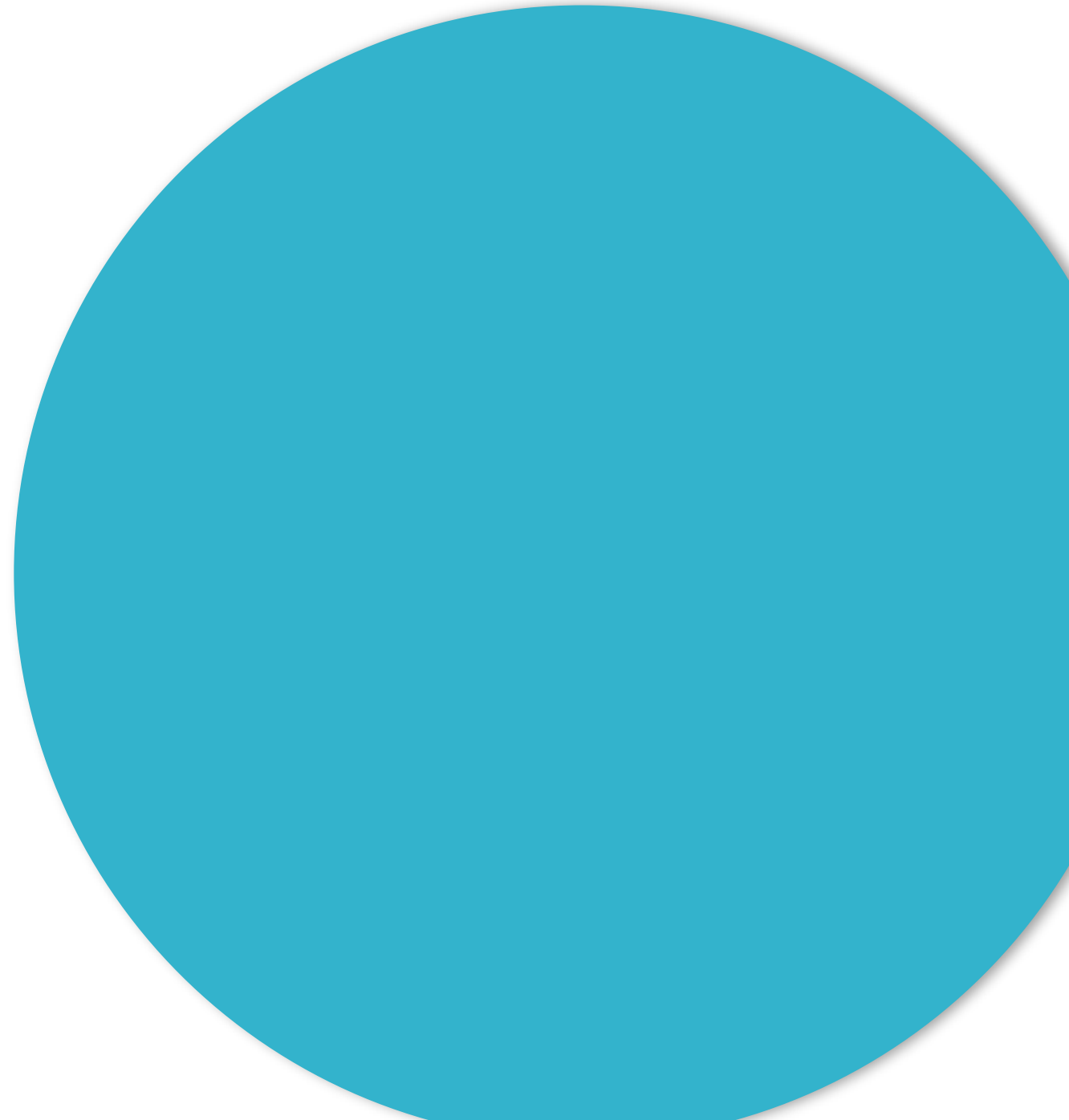
ARTIFICIAL INTELLIGENCE: A PRIMER

What is Artificial Intelligence?



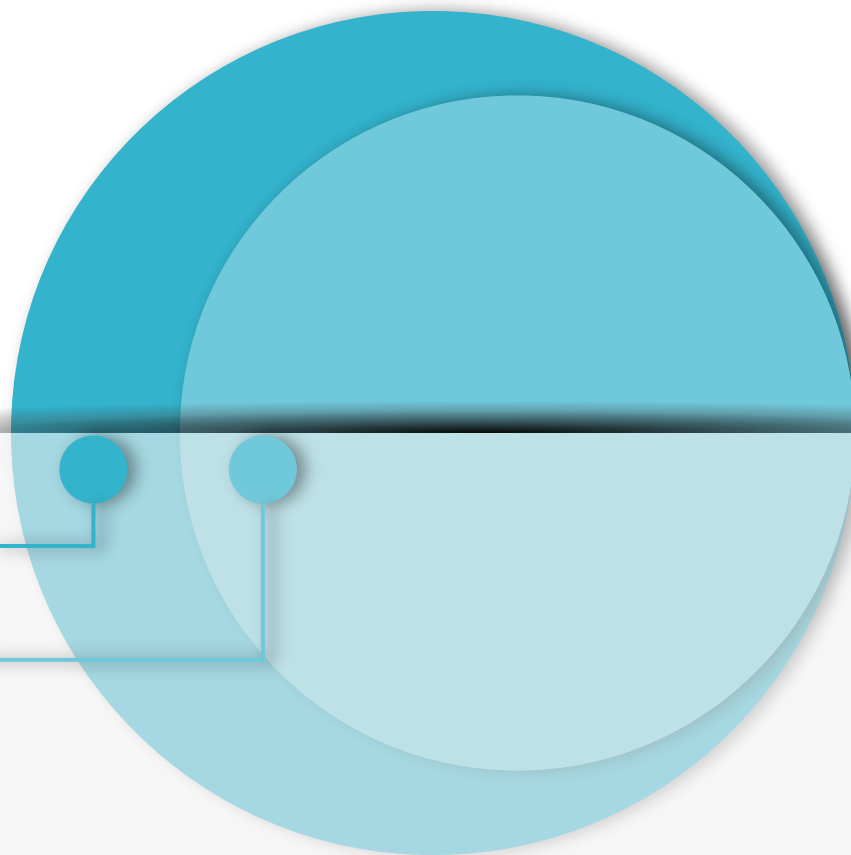
ARTIFICIAL INTELLIGENCE

“Branch of computer science devoted to developing data processing systems that performs functions normally associated with human intelligence, such as reasoning, learning, and self-improvement.”



ARTIFICIAL INTELLIGENCE

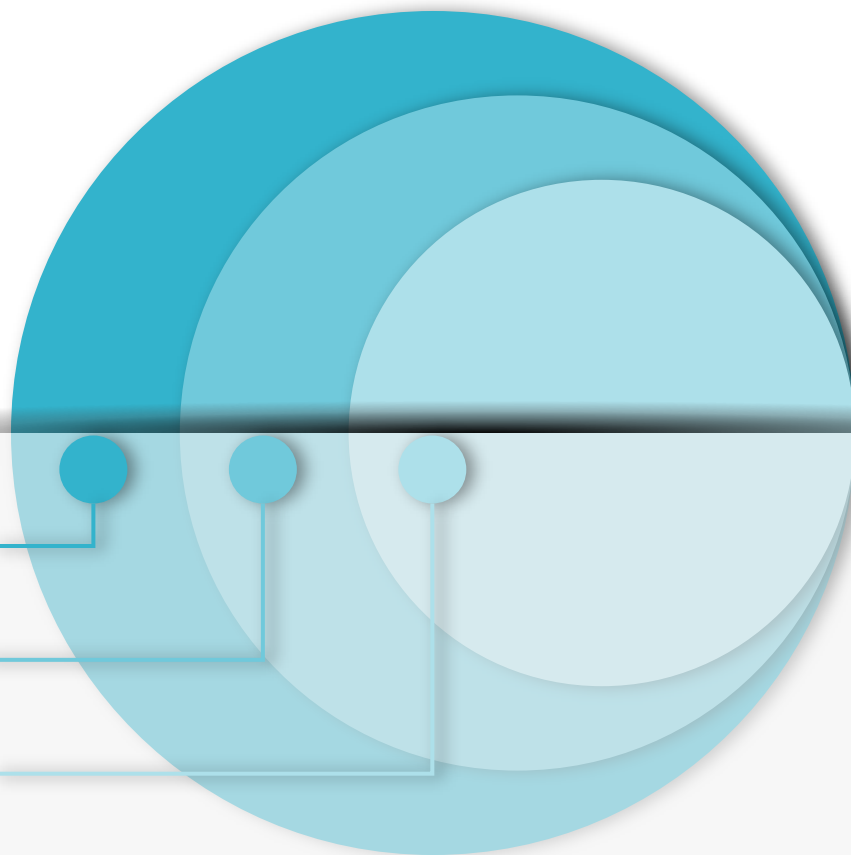
MACHINE LEARNING



ARTIFICIAL INTELLIGENCE

MACHINE LEARNING

DEEP LEARNING

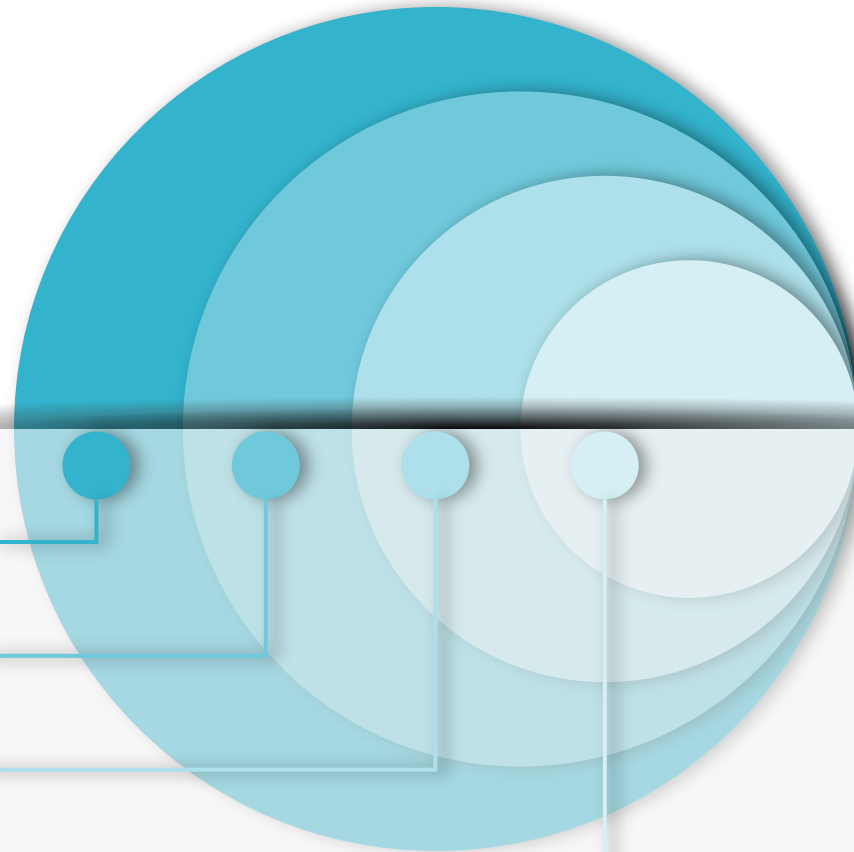


ARTIFICIAL INTELLIGENCE

MACHINE LEARNING

DEEP LEARNING

GENERATIVE AI



A pair of black-rimmed glasses is positioned at the top of the frame. Below them, a smartphone is shown at an angle, displaying the ChatGPT web interface. The background is a light-colored surface with a repeating geometric pattern of dark lines. A semi-transparent grey rectangle is overlaid on the left side of the image, containing the text 'Remember November 2022?'.

Remember November 2022?

ARTIFICIAL INTELLIGENCE: USE CASES IN INSURANCE

WHAT'S HAPPENING IN THE P/C INDUSTRY TODAY?

- **Unprecedented Times**

- 1) Navigating the new era of risk;
- 2) Grappling with how to utilize and leverage rapid technological advancements



- **Changing Consumer Mindset**

- Immediacy, convenience, personalization

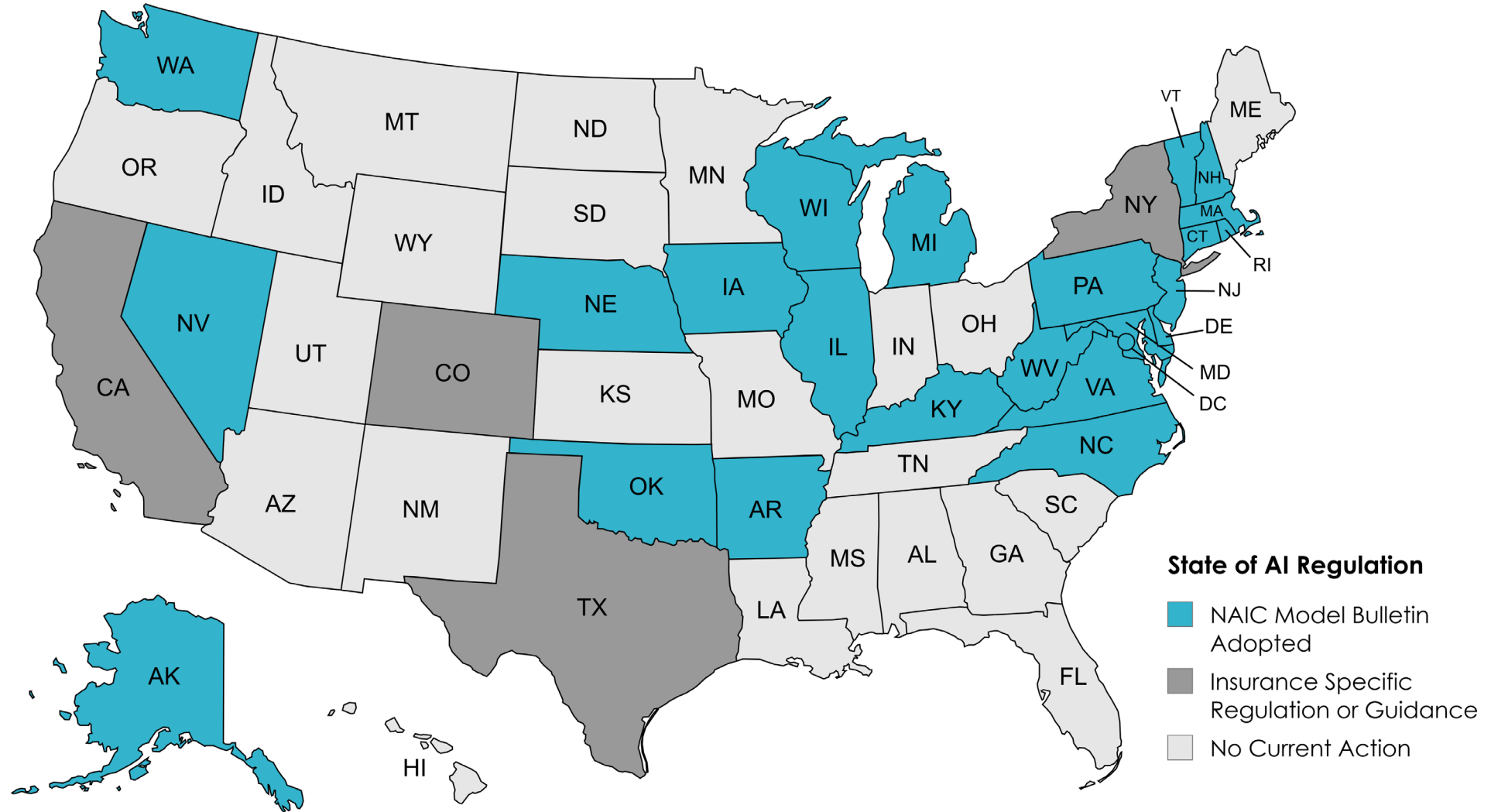


- **Light on the Horizon →**
New Technological Applications



AI AND INSURANCE: REGULATORY ENVIRONMENT

A VIEW OF AI REGULATION BY STATE



AI AND INSURANCE: AI IS A TOOL

- Underlying AI use cases are often already governed by existing tech-neutral law
- “There is no law on knives.”
- Danger of dual/conflicting standards



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