



# IAPP Privacy. Security. Risk. 2025

Training 28-29 October

Workshops 29 October

**Conference 30-31 October**

**SAN DIEGO**

**#PSR25**

# Insuring Compliance

Managing Insurance Industry AI and  
Privacy Compliance



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# WELCOME AND INTRODUCTIONS



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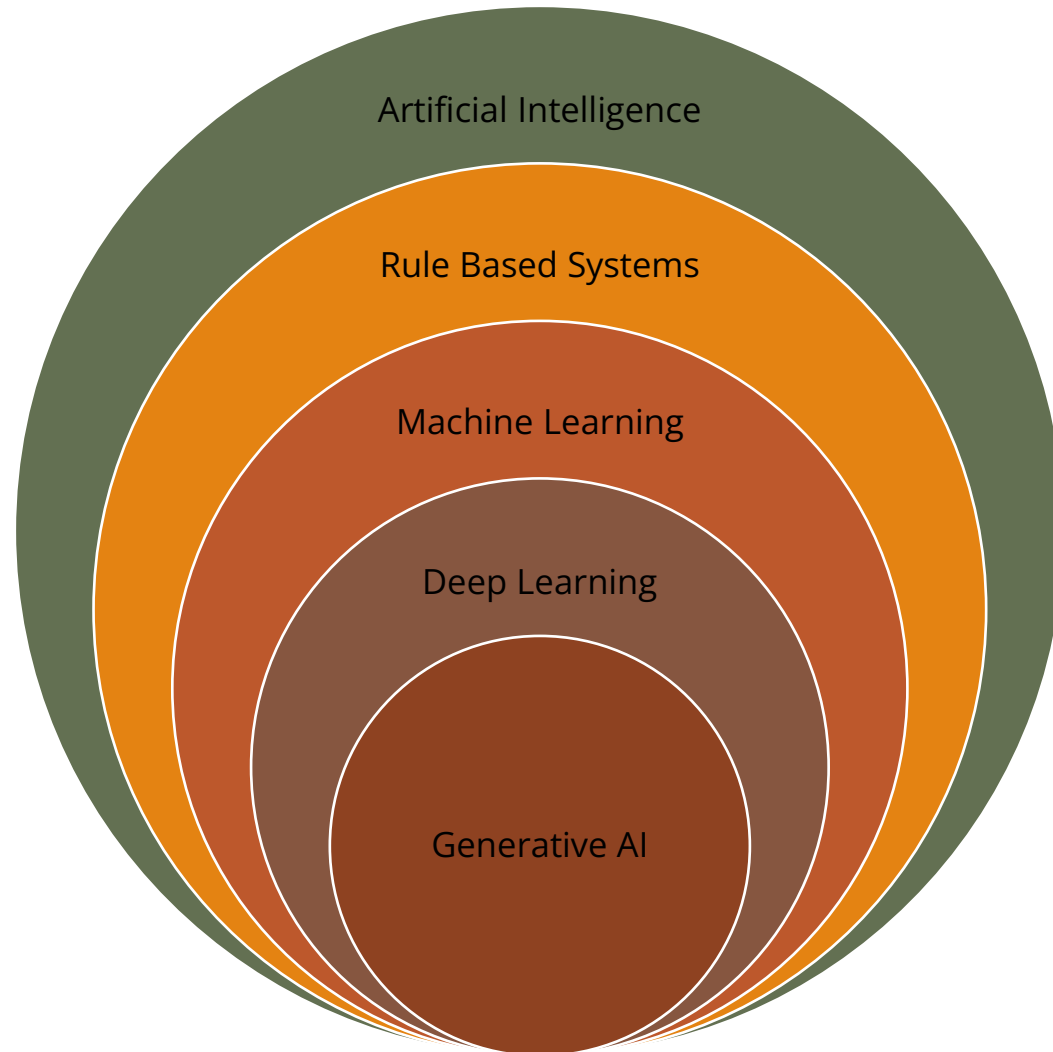


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**Disclaimer:** All presenters' opinions are purely their own.

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# What do we mean by AI?



**Artificial Intelligence** enables machines to mimic human intelligence, performing tasks like reasoning, learning, and problem-solving through algorithms and software.

**Machine Learning**, a subset of AI, allows systems to learn and improve from experience without being explicitly programmed.

**Generative AI**, the building of AI models that can generate new data similar to training data it has already seen.

# The Regulatory Landscape

- State-level governance and what that means
- Privacy and AI regulation to date
- The latest developments

# Industry-Specific Use Cases

- Claims management (e.g., fraud detection)
- Underwriting decisions and coverage
- Hiring
- Vendor relationships
- Targeted advertising
- Customer service
- Marketing content generation
- Back-office efficiencies

# Key Legal and Business Risks

- Bias & Discrimination
- Privacy & IP
- Cybersecurity
- Transparency/Explainability
- Model Drift
- Ethical Concerns
- Enhanced Scrutiny
- Team Culture Concerns
- Regulatory and Class Action Risks

# Addressing the Risks: Pre-Implementation

- Risk-Based Governance
- Vendor Due Diligence
- Testing
- Risk Assessments
- Compliance
  - Notices, disclosures, consents
  - Opt-out and/or appeal rights
- Contractual Terms
- Worst Case Preparations

# Addressing the Risks: Post-Implementation

- Audits and Ongoing Monitoring
- Ongoing Vendor Monitoring
- Governance Updates
- Required Filings/Disclosures
- Addressing Errors
- Ongoing Worst Case Preparations
- Adjusting to Change

# Key Resources

- NAIC Model Bulletin (risk-based)
- NAIC AIS Evaluation Tool (being revised)
- NIST AI Risk Management Framework
- ISO/IEC 42001
- EU AI Act

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Thank you!

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