

## Responsible AI/Big Data

A Dialogue Highlighting  
Educational Opportunities  
and Needs in an Insurance  
Regulatory Context





## Responsible AI/Big Data

A Dialog, e Highligh ing Ed, ca ional Oppor , ni ie  
and Need in an In , rance Reg, la or Con e

Ar , 15, 2023

12:30 2:00 pm (PT)

### Q. e . iew

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## Plan For Event

1. Introduction and Welcome (15 minutes)

- **Dorothy Andrews**

National Association of Insurance Commissioners

2. Panel Discussion: The Role of Insurance in a Changing World (25 minutes)

- **Kathleen Birrane**

Commissioner Maryland Insurance Administration

- **Kevin Gaffney**

Commissioner Vermont Department of Financial Regulation

3. Keynote Address: The Future of Insurance (30 minutes)

- **Stuart Klugman**

Society of Actuaries

- **Ken Williams**

Capital Actuarial Society

4. Q&A Session (20 minutes)

- **All event participants**



## **CIPR Insurance Topic pages**

<https://content.naic.org/cipr-topics/artificial-intelligence>

<https://content.naic.org/cipr-topics/big-data>

<https://content.naic.org/cipr-topics/data-use-privacy-and-technology>

## **CIPR Research Library Collection**

<https://naic.soutrnglobal.net/Portal/Public/en-US/Collections/Collection/28>

## **NAIC Activity**

[https://content.naic.org/cmte\\_h.htm](https://content.naic.org/cmte_h.htm)

[https://content.naic.org/cmte\\_h\\_bdwg.htm](https://content.naic.org/cmte_h_bdwg.htm)

<https://content.naic.org/sites/default/files/inline-files/NAIC%20Principles%20on%20AI.pdf>

[https://content.naic.org/sites/default/files/national\\_28s1\\_scn/p7sages](https://content.naic.org/sites/default/files/national_28s1_scn/p7sages)

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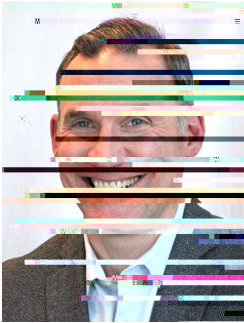
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## **JEFFREY CZAJKOWSKI (Moderator)**

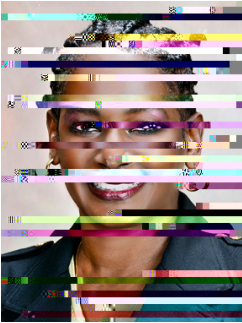
CIPR Director

Dr. Jeffrey Czajkowski is the Director of the Center for International Policy and Research (CIPR) for the National Association of International Commissioners (NAIC). The CIPR provides research and education on trade, globalization and advanced high technology leadership action on current and emerging international issues among international regulators, policymakers, industry, and academia. This is accomplished through CIPR's extensive research publications, newsletter and website, the Journal of International Regulation, and its extensive NAIC research library holding.

Prior to joining the CIPR, he served as the Managing Director for the Wharton Risk Management and Decision Process Center at the University of Pennsylvania, conducting research on macroeconomic and risk-related issues of national disaster and resilience, a global issue of environmental economic. His work has been published in leading risk management, international trade, and environmental economic journals. A significant amount of his research involves working collaboratively in cross-disciplinary research teams and applying research findings through various international policy maker and entrepreneur initiatives in international risk. This has included serving on the National Academy of Science committee, being an academic advisor board member for the World Economic Forum's Global Risk Report, a member of the Federal Alliance for Safe Home (FLASH) Resilience Policy Council, and a fellow for the Willis Research Network.

He holds a B.S. from Carnegie Mellon University, an M.S. in environmental and urban planning from Florida International University, and a Ph.D. in economics from Florida International University.

Preceding graduate school, he worked in New York City as a research associate for Cooper & Lybrand Consulting and as a vice-president for JP Morgan. He has a high economic score for over 15 years as a member of, nominee and a candidate in a research profession at the International Hurricane Research Center (IHRC) at FIU.



## **DOROTHY ANDREWS**

NAIC Senior Behavioral Data Scientist

Dorothy Andrews is the Senior Behavioral Data Scientist for the NAIC, where she focuses on analyzing insurance company rating models, reporting on rate and insurance regulatory developments, and providing related regulatory training. She has more than 25 years of actuarial and statistical modeling experience

in her life in insurance companies, property and casualty insurance companies, reinsurance companies, international consulting firms, and government agencies. She is an adjunct faculty at the University of North Carolina at Charlotte in the Mathematical and Statistical Department, teaching predictive analytics.

Dorothy is an Associate of the Society of Actuaries, a Member of the American Academy of Actuaries, and a Certified Specialist in Predictive Analytics (CSPA). She is currently finishing her work on a Ph.D. in Media Psychology (August 2023). Her research focuses on how big data and machine learning algorithms are altering our perception of risk and our ability to become self-determined. She believes that because of insurance is becoming media and more and more mobile, wearable, and AI technologies, automated decision-making algorithms require human oversight to ensure they are operating ethically and with human parenthood in mind to protect and impact across the insurance consumer population.





**KATHLEEN A. BIRRANE**



## **KEVIN GAFFNEY**

Vermont Insurance Commissioner

Commissioner Gaffney serves as a technical expert for the Vermont Insurance Division on a variety of insurance issues, including the development of departmental policies and proposed regulatory, billing, or rating requirements. He also authored bill analysis and recommendations on legislative action. He has been a key participant in several legislative committees, including the DFR committee, including one on consumer insurance and one on workers' compensation insurance. He also serves on Governor Phil Scott's Worker's Compensation Insurance and Logger Safety Task Force.

Commissioner Gaffney was previously appointed Deputy Commissioner of Insurance by Governor Scott in March 2019. Prior to his appointment, he worked as Director in the Rate & Formulation of the Vermont Insurance Division for more than 12 years. He has been responsible for rate and form analysis, as well as monitoring competition in the marketplace while leading the Rate & Form Analysis team. Additionally, he has served as Director of the Producer & Individual Licensing Section and as Director of Market Regulation.

Prior to working for Vermont, Commissioner Gaffney spent 23 years in various marketing, underwriting, and production management positions in Connecticut and Vermont. He began his insurance career in Connecticut as a multi-line (property/casualty [P/C] and life and health) insurance agent.

Commissioner Gaffney is a graduate of John Jay College (Manhattan, NY).



**KEN WILLIAMS**

