

Code of Conduct for the Development, Implementation, and Use of Artificial Intelligence in Claims

Context

The signatories to this voluntary Code of Conduct, be they companies, individuals, or associations, are committing themselves to the highest standards of behaviours and a dedication to ethical responsibility when planning, designing, or using AI in the management and settlement of claims.

The content of this Code will guide our thoughts and intentions and help to ensure that AI is always used to deliver fair, equitable, and accountable outcomes.

Safety, Security, and Robustness:

AI systems in claims handling must be developed and applied with an unwavering focus on safety, security, and robustness. All information used to manage and conclude claims must be verifiable, auditable, and conform with rigorous standards of cybersecurity practices.

Transparency and Explainability:

There must be a decision-making logic in the application of AI in claims management and settlement that is transparent, explainable, and capable of scrutiny.

Settlement outcomes should be perceived to be trustworthy by all stakeholders and especially by the claimants themselves.

Fairness:

Claims systems that are driven or influenced by AI must operate impartially, without avoidable bias, ensuring decisions are equitable. We will regularly audit AI decision-making patterns and the training data used in claims to uphold fairness across all demographics and geographies.

Technical standards that address AI fairness will be integral to our approach.

Accountability and Governance:

We will establish governance mechanisms that define and manage compliance, accountability, and the subsequent design and implementation of AI-driven claims management systems and processes. We will ensure that all decisions and subsequent actions concerned with the use of AI in claims are recorded, auditable, and ethically justifiable.

Contestability and Redress:

Claimants must have the means to challenge AI decisions and seek redress. We will have and communicate clear procedures for claimants to dispute AI outcomes with skilled human input to the decision-making process and outcomes for all complaints received.