



Date: 10/11/22

**JOINT MEETING OF THE INNOVATION, CYBERSECURITY, AND TECHNOLOGY (H) COMMITTEE AND THE NAIC/CONSUMER LIAISON COMMITTEE**

Friday, October 14, 2022

2:00 – 4:00 p.m. ET / 1:00 – 3:00 p.m. CT / 12:00 – 2:00 p.m. MT / 11:00 a.m. – 1:00 p.m. PT

**ROLL CALL**

**INNOVATION, CYBERSECURITY, AND TECHNOLOGY (H) COMMITTEE**

Kathleen A. Birrane, Chair	Maryland	Troy Downing	Montana
Evan G. Daniels, Co-Vice Chair	Arizona	Adrienne A. Harris	New York
Dana Popish Severinghaus, Co-Vice Chair	Illinois	Jon Godfread	North Dakota
Karima M. Woods	District of Columbia	Judith L. French	Ohio
John F. King	Georgia	Elizabeth Kelleher Dwyer	Rhode Island
Amy L. Beard	Indiana	Carter Lawrence	Tennessee
Chlora Lindley-Myers	Missouri	Kevin Gaffney	Vermont
		Mike Kreidler	Washington

NAIC Support Staff: Denise Matthews/Scott Morris

**NAIC/CONSUMER LIAISON COMMITTEE**

Andrew R. Stolfi, Chair	Oregon	Anita G. Fox	Michigan
Grace Arnold, Vice Chair	Minnesota	Mike Chaney	Mississippi
Mark Fowler	Alabama	Chlora Lindley-Myers	Missouri
Lori K. Wing-Heier	Alaska	Eric Dunning	Nebraska
Peni Itula Sapini Teo	American Samoa	Barbara D. Richardson	Nevada
Evan G. Daniels	Arizona	Chris Nicolopoulos	New Hampshire
Alan McClain	Arkansas	Adrienne A. Harris	New York
Ricardo Lara	California	Mike Causey	North Carolina
Andrew N. Mais	Connecticut	Jon Godfread	North Dakota
Trinidad Navarro	Delaware	Judith L. French	Ohio
Karima M. Woods	District of Columbia	Michael Humphreys	Pennsylvania
David Altmaier	Florida	Cassie Brown	Texas
Colin M. Hayashida	Hawaii	Jon Pike	Utah
Dean L. Cameron	Idaho	Scott A. White	Virginia
Vicki Schmidt	Kansas	Mike Kreidler	Washington
James J. Donelon	Louisiana	Allan L. McVey	West Virginia
Kathleen A. Birrane	Maryland	Nathan Houdek	Wisconsin

NAIC Support Staff: Lois E. Alexander

**AGENDA**

1. Hear Presentations on Algorithmic Bias and Approaches Insurance Companies Are or Can Implement to Manage and Mitigate the Risk of Unintended Bias and Illegal Discrimination When Developing and Using Artificial Intelligence (AI)/Machine Learning (ML)—*Tony Cotto (National Association of Mutual Insurance Companies—NAMIC), Karen Melchert (American Council of Life Insurers—ACLI), and David F. Snyder (American Property Casualty Insurance Association—APCIA)*
2. Hear Presentations on Algorithmic Bias and a Holistic Approach to Confronting Structural Racism in Insurance—*Birny Birnbaum (Center for Economic Justice—CEJ), Dr. Michael Akinwumi (National Fair Housing Alliance—NFHA), Peter Kochenburger (Southern University Law Center and University of Connecticut School of Law), Morgan Williams (NFHA)*
3. Receive Comments from Interested Parties—*Commissioner Kathleen A. Birrane (MD)*
4. Discuss Any Other Matters Brought Before the Committees—*Commissioner Kathleen A. Birrane (MD)*
5. Adjournment