CENTER FOR INSURANCE POLICY AND RESEARCH

FIGHTING AI-Facilitated Fraud

Sunday, Nov. 15, 2026 | 2:15 – 3:45 p.m. CT

NAIC

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NAIC
NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Fighting AI-Facilitated Fraud

Moderated by Trinidad Navarro, Delaware Department of Insurance

Overview

Insurance fraud steals over $300 billion annually, adding $400 to $700 to family insurance costs per year. Generative AI has become a key tool in committing fraud by enhancing damages in photos submitted with claims, faking medical records, filing fraudulent medical billing forms, voice cloning, synthetic identities, and enhancing phishing emails. There are software tools that aid in the detection of AI-facilitated insurance fraud, but software alone is not sufficient to combat fraud.

A multi-layered approach with cross-company and cross DOI coordination is critical to effectively combat AI facilitated fraud, in addition to effective tools. Further, education in software and mitigation approaches is needed to aid regulatory efforts to reduce AI-facilitated fraud. This session is designed to increase regulatory awareness of AI-facilitated fraud, how it is being committed, and to inform regulators on tools and approaches that can aid in tackling it.

Introductory Remarks:

Dorothy L. Andrews, PhD, *Senior Behavioral Data Scientist and Actuary, NAIC*

Moderator:

Trinidad Navarro, *Delaware Department of Insurance*

Panelists:

Kimberly Semler
Division Chief, Nebraska Department of Insurance Fraud Prevention Division

Raun Bass
Intelligence Production Director, National Insurance Crime Bureau

Nancy Clark
Assistant Vice President of Regulatory Strategy, Verisk

Brent Walker
Director of Government Relations, Coalition Against Insurance Fraud

Shaun O'Neill
Senior Technical Analyst, Maryland Insurance Administration's Fraud and Enforcement Division

Learning Objectives:

- Understand how AI is impacting the landscape of insurance fraud.
- Identify software tools and mitigation approaches to combat AI-facilitated fraud.
- Discuss humans AI fraud detection methods as well as software detection methods
- Discuss the benefits of cross-state and industry collaboration to combat AI facilitated fraud.
- Identify key components of NAIC training on AI-facilitated fraud detection.

Agenda

Setting the Stage – Evolution of Fraud from Non-Tech to Tech

Introduction of Panel

Panel Discussion:

AI-Facilitated Fraud

Available Fraud Tools i. Verisk AFI Tool

- NICB Database

Regulatory Experiences

Current Industry Collaborations

Fraud Detection Landscape – Have & Have Nots

Consumer Impacts

NAIC Training



KIMBERLY SEMLER, SCLA, CIFI, AHFI

Division Chief - Insurance Fraud Prevention Division

Nebraska Department of Insurance

Kimberly Semler is a Certified Law Enforcement Officer for the State of Nebraska and serves as the Division Chief of the Insurance Fraud Prevention Division within the Nebraska Department of Insurance. She brings more than twenty years of combined experience in criminal justice, insurance fraud investigations, regulatory enforcement, leadership development, and ethics based professional training.

Kimberly began her career with the Lincoln Police Department, where she investigated a broad range of criminal offenses and developed specialized interest in financial and fraud related crime. She later advanced her expertise in the private sector working with a National Insurer in their Special Investigations Unit. In 2014, she returned to criminal investigations with the Nebraska Department of Insurance, merging her law enforcement background with insurance industry investigative practice. She was promoted to Division Chief in 2020.

Kimberly holds a Master of Arts in Management with an emphasis in leadership and project management from Doane University, and a Bachelor of Science in Criminal Justice with a concentration in forensic methods from Peru State College. Her professional designations include Senior Claims Law Associate (SCLA), Certified Insurance Fraud Investigator (CIFI), Accredited Healthcare Fraud Investigator (AHFI), Lean Six Sigma Executive Green Belt, and certifications in law enforcement management and project leadership.

Kimberly has provided training on both the state and national stage. Presenting to law enforcement agencies, regulatory bodies, insurance industry professionals, and leadership organizations. Her instructional background includes ethics based training, fraud prevention education, cultural intelligence development, and effective communication. She regularly participates in multi agency task forces and collaborative enforcement initiatives, contributing to statewide and federal efforts to combat insurance fraud.

Her training approach emphasizes professionalism, evidence based practice, and practical application, supporting the development of informed, ethical, and effective enforcement professionals.



RAUN A. BASS

Intelligence Production Director

National Insurance Crime Bureau (NICB

Raun A. Bass is the Intelligence Production Director at the National Insurance Crime Bureau (NICB), following 14 years as a Field Analyst for the NICB Houston Major Medical Fraud Task Force. He began his NICB career in 2006 as a Field Analyst for the Gulf Coast Task Force (GCTF) in Baton Rouge, Louisiana, established after Hurricanes Katrina and Rita. He later transitioned to a headquarters analyst role embedded with the Louisiana State Police before relocating to Texas in 2007 to join the Houston Medical Fraud Task Force.

Raun has been recognized for his contributions, receiving NICB's President's Award for Analyst of the Year in 2013 and being selected for the NICB Emerging Leaders Program in 2016. In 2017, he served as an embedded asset within the Texas State Emergency Operations Center during Hurricane Harvey, supporting the launch of the NICB Geospatial Intelligence Consortium. That same year, he conceptualized QCNET, a business intelligence program deployed in 2019.

From 2021 to 2023, Raun was a member of the NICB Data Science Team. He is a course instructor for NICB and holds the Certified Insurance Fraud Analyst (CIFA) designation. Raun holds a Bachelor of Business Administration from Loyola University New Orleans and a Master of Business Administration (MBA) with a concentration in Data Analytics from Texas A&M University-Corpus Christi.



Nancy Clark
CPCU, AIDA, AIAI, ACRR, CGFM

Assistant Vice President, Regulatory Strategy

Verisk

As Assistant Vice President, Regulatory Strategy, Nancy focuses on engaging with stakeholders with the goal to reduce the overall regulatory burden. She is doing this with an emphasis on education and technology. Before joining Verisk, Nancy spent fourteen years in Texas state government, most notably as the Chief of Staff for the Texas Department of Insurance (TDI).

While at TDI, Nancy helped the department modernize its operations. She oversaw significant improvements in internal administration, call center, licensing, consumer complaints, and form filings. Before joining the state, Nancy was an actuarial assistant and the financial manager for an actuarial consulting firm for thirteen years, where she specialized in asset adequacy analysis and reserve reporting.

Nancy also performed quality assurance and programming for the software development section of the actuarial firm. She holds a Bachelor of Arts in Computer Information Science and a Master of Science in Organizational Leadership and Ethics from St. Edward's University. She is a Chartered Property Casualty Underwriter, an Associate in Insurance Data Analytics, Associate in Insurance AI, Associate in Catastrophe Risk and Resiliency, Certified Government Financial Manager, and a Lean Six Sigma Green Belt.



BRENT J. WALKER

Director of Government Relations

Coalition Against Insurance Fraud

Brent Walker serves as the Director of Government Relations for the Coalition Against Insurance Fraud, where he leads the organization's advocacy efforts nationwide. In this role, Brent also serves as the staff liaison for the Coalition's Government Affairs, Legal Affairs, and Amicus Review Committees, along with the Property & Casualty Task Force. He also serves as the organization's primary liaison to state and federal policymaking bodies, and regulatory associations, including having been appointed as a Consumer Representative to the National Association of Insurance Commissioners (NAIC).

Brent brings nearly 30 years of combined experience in law enforcement, insurance fraud investigations, and nonprofit leadership. His career began as a police detective and evolved into senior roles within special investigation units (SIUs) at two major insurance carriers. He has served as a major case investigator, regional SIU manager, and anti-fraud compliance director. In addition, Brent believes in the value of collaboration in the fight against insurance fraud and has been very active in the larger antifraud community for over two decades. He has had the opportunity to serve on the board of the International Association of Special Investigation Units (IASIU), lead a local Texas chapter, chair numerous committees, get involved with advocacy in both regulatory and legislative arenas, plan antifraud educational events, manage a global publication, and participate in many other initiatives. Prior to joining the Coalition Against Insurance Fraud, Brent co-chaired its Government Affairs Committee. Brent received a bachelor's degree from East Texas A&M University in organizational leadership and holds the Senior Claim Law Associate designation from the American Educational Institute. He has been married for over 30 years, has three children, and is a veteran of the United States Marine Corps.



SHAUN O'NEILL

Senior Technical Analyst

Maryland Insurance Administration Fraud and Enforcement Division

Shaun serves as Senior Technical Analyst at the Maryland Insurance Administration Fraud and Enforcement Division, where he analyzes complex fraud schemes, supports investigative and enforcement strategies, and helps strengthen the organization's fraud detection capabilities. Prior to his current role, Shaun spent over 23 years with the FBI investigating white collar crime, narcotics, public corruption, and organized crime, including five years supervising a squad focused on health care fraud, human trafficking, public corruption, and civil rights. He is the co-founder of the Greater Palm Beach Health Care Fraud Task Force.

Shaun holds a bachelor's degree in economics and is a Certified Public Accountant (CPA). He holds the designations of Certified Fraud Examiner (CFE) and is Certified in Financial Forensics (CFF) by the American Institute of Certified Public Accountants. Shaun is a frequent speaker at national health care fraud, human trafficking, and insurance industry conferences.



TRINIDAD NAVARRO

Insurance Commissioner

Delaware Department of Insurance

Trinidad Navarro was elected in 2016 as the State of Delaware's 26th Insurance Commissioner. He was re-elected in 2020. In this role, he works to ensure insurance affordability and availability for residents as well as the accountability of insurance companies. As Commissioner, he leads the office charged with protecting, educating, and advocating for Delaware residents.

The Department offers free Medicare counseling services and works on the Health Insurance Marketplace, provides arbitration services to residents, and fights and prevents fraud. The Department also works to ensure insurance companies are financially sound, licenses more than 220,000 individuals in related professions, proposes the state's workers' compensation rates, helps more than a thousand companies create safer workplaces to lower their insurance rates by over $7 million, and so much more.

During the Commissioner's term in office, the Department has made great strides. He has increased department diversity and internal promotions. In 2017, the Commissioner worked with the General Assembly to pass House Substitute 1 to House Bill 80, a signature piece of legislation that ends discrimination in auto insurance policies. The law ensures that neither race, age, gender, economic status, nor other personal characteristics impact the cost of auto policies.

In 2020, the office reduced Health Insurance Marketplace rates for the second time in the state's history, leading to a 5% increase in enrollment, and returned $21.5 million in premiums to individuals and small businesses. The department completed two of the state's first Mental Health Parity examinations, assessing $597,000 in penalties. Businesses saved $4 million in workers' compensation premiums due to a double digit decrease in rates, and another decrease was approved for 2021.

A lifelong Delawarean, Commissioner Navarro has an extensive record of public

service. He served for 20 years with the New Castle County Police and was elected New Castle County Sheriff in 2010. While a police officer, he received the department's distinguished Medal of Valor.

Additionally, Commissioner Navarro serves on many state boards such as the Delaware Health Care Commission, the State Employees Benefits Committee (SEBC), the Plans Management Board, the Council on Health Promotion and Disease Prevention, and the Primary Care Reform Collaborative.
Commissioner Navarro has two daughters, Kylie and Hannah, and one son, Jordan. He resides in Bear, DE with his wife Melissa and youngest daughter Hannah.



DOROTHY ANDREWS

Senior Behavioral Data Scientist and Actuary

National Association of Insurance Commissioners

Dorothy Andrews is the Senior Behavioral Data Scientist and Actuary for the National Association of Insurance Commissioners. She has more than 25 years of actuarial and statistical modeling experience with life insurance companies, property and casualty insurance companies, reinsurance companies, international consulting firms, and government agencies. She serves as adjunct faculty at the University of North Carolina at Charlotte in the Mathematics and Statistics 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 holds a Ph.D. in Media Psychology. Her research focus is on how big data and algorithms are altering our perceptions of risk, differentially and adversely impacting communities of color, and undermining human autonomy with automated decision-making systems. Dorothy believes that because insurance is becoming mediated more and more by mobile, wearable, and AI technologies, human oversight is critical to ensuring these technologies are operating ethically and with transparency to prevent disparate impacts on those segments of society who lack the privilege and resources to avert their ill effects.

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The National Association of Insurance Commissioners (NAIC) is the U.S. standardsetting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

For more information, visit **www.naic.org**.