**Collaboration Forum on Algorithmic Bias Fly-In**

**Kansas City - July 18-19, 2022**

**Fly-In Goals and Learning Objectives:**

1. Provide foundational education to working group members and others in algorithmic bias, including what it is (and what it is not), what kinds of algorithms are of regulatory concern, where and how bias can occur, the tools that might be effective in minimizing bias and detecting bias, and varying regulatory frameworks for addressing algorithmic bias.
2. Leverage the foundational education from the first Learning Objective to develop a common vocabulary for describing algorithmic bias related concepts that can be used by all NAIC working groups to avoid confusion and promote consistency and identify and address other foundational issues that apply broadly to the regulation of processes that can lead to algorithmic bias in insurance and that are appropriately part of a common regulatory framework which will establish the base from which working groups will operate in addressing algorithmic bias in specific lines of business or activities.

## AGENDA

**Monday, July 18**

Welcome, Introductions – Commissioner Kathleen Birrane (MD), Chair, Director Evan Daniels (AZ), Co-Vice Chair and Director Dana Popish-Severinghaus (IL), Co-Vice Chair of the Innovation, Cybersecurity and Technology (H) Committee

**Session One: Algorithmic Bias - What it is and What it is Not**
Learning Objective: Understanding what algorithmic "bias" is (and is not).
**Presenters:** Dorothy Andrews/Commissioner Kathleen A. Birrane

**Session Two: How Does Bias Get into Data and Algorithms?**
Learning Objective: Understand how bias enters data and algorithms.
**Presenter:** Daniel Bauer (University of Wisconsin)

**Session Three: Algorithmic Bias and Unfair Discrimination**
Learning Objective: Understand how biased algorithms in automated decision-making systems can result in unfair discrimination.
**Presenters:** Brian Jackson (The Academy)/Dave Heppen (Risk and Regulatory Consulting)

**Session Four: Facilitated Discussion–Can We Effectively Regulate Algorithms?**
**Moderator:** Commissioner Doug Ommen
**Participants:** Tulsee Doshi (Google) and Daniel Schwarcz (University of Minnesota)

**Tuesday, July 19**

### Session One: Governance Frameworks Concepts
Learning Objective: Understand the role of a governance framework in mitigating algorithmic bias; the necessary elements of an effective governance framework, and the limits of such frameworks
**Presenter:** Scott Kosnoff (Faegre Drinker Biddle & Reath)

### Session Two: Bias Detection Methods and Principles
Learning Objective: Understand various tools, techniques, and methods for identifying bias in algorithms and in digital decisional systems, including their limits.
**Presenters:** Dorothy Andrews (NAIC)/Mike Woods (Allstate)

### Session Three: What Data is Necessary to Detect Unfair Discriminatory Treatment in the Application of AI/ML Driven Decisional Models and Systems?
Learning Objective: Identify what kind of data may be needed to determine whether decisions based on algorithms are unfairly discriminatory – and the practical, legal and policy limitations of obtaining and using such data.
**Presenter:** Eric Krafcheck (Milliman)

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**Goals and Learning Objectives of the Collaboration Forum on Algorithmic Bias Project:**

1. Identify all NAIC working groups that are actively engaged in addressing the existence and/or impact of bias in artificial intelligence/machine learning (AI/ML) driven algorithms and complex predictive models that may result in unfair discrimination by insurers at some point in the insurance transaction, from marketing to claims handling ("algorithmic bias").
2. Identify the work being done by each group on algorithmic bias to promote awareness by NAIC members, as well as efficiency in sharing information, ideas, and work product.
3. Provide foundational education to working group members and others in algorithmic bias, including what it is (and what it is not), what kinds of algorithms are of regulatory concern, where and how bias can occur, the tools that might be effective in minimizing bias and detecting bias, and varying regulatory frameworks for addressing algorithmic bias.
4. Develop a common vocabulary for describing algorithmic bias related concepts that can be used by all NAIC working groups to avoid confusion and promote consistency.
5. Identify and address other foundational issues that apply broadly to the regulation of processes that can lead to algorithmic bias in insurance and that are appropriately part of a common regulatory framework which will establish the base from which working groups will operate in addressing algorithmic bias in specific lines of business or activities. An example would be identifying the core elements of any acceptable accountability framework used by licensees or vendors in the development and use of digital decisional systems that are predicated on AI/ML driven algorithms.