

Shaping the future of insurance law

Creating accessible services: AI in CLCs

Žem Kuliukas (Associate, Wotton + Kearney)

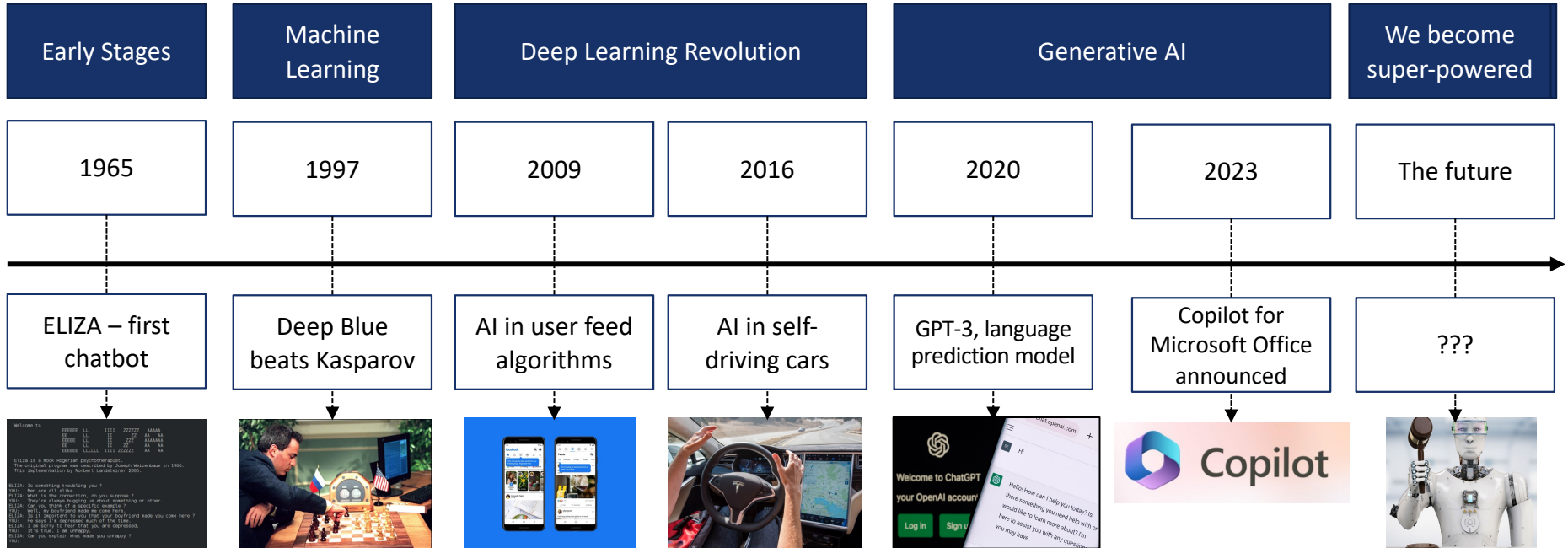


A founding member of **LEGALIGN**
GLOBAL

Today's objectives

- History and context of AI
- Tips and tricks
 - Drafts and Templates
 - Editing and Proofreading
 - Research
 - Troubleshooting and IT
 - Plug-ins and future-proofing
- AI Security Basics
- AI for Translation & Accessibility
- Conclusion & Questions

The story of Artificial Intelligence

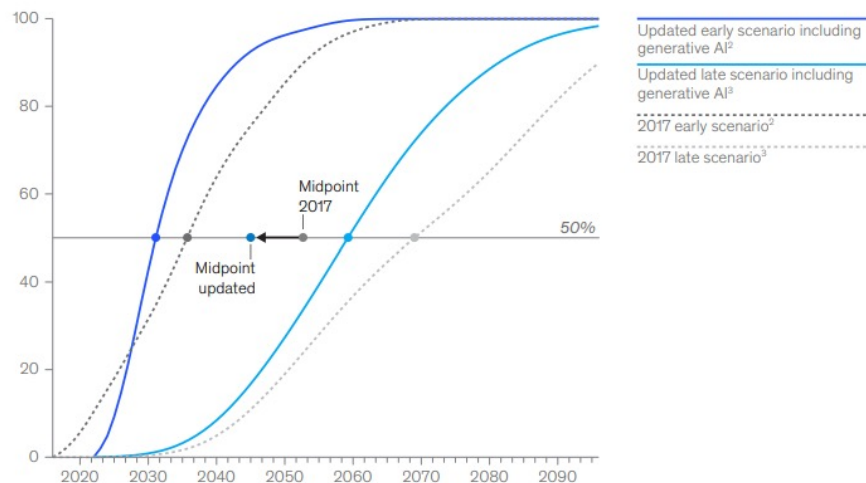


Why should I care?

- Current generative AI has the potential to automate work activities that absorb 60 to 70% of employees' time today (McKinsey & Company, 2023)
- Half of today's work activities could be automated between 2030 and 2060, a decade earlier than previous estimates (Ibid)
- In the next ten years, approximately 60% of lawyers' work will have the potential to be automated using AI (Ibid)

The midpoint scenario at which automation adoption could reach 50 percent of time spent on current work activities has accelerated by a decade.

Global automation of time spent on current work activities,¹ %



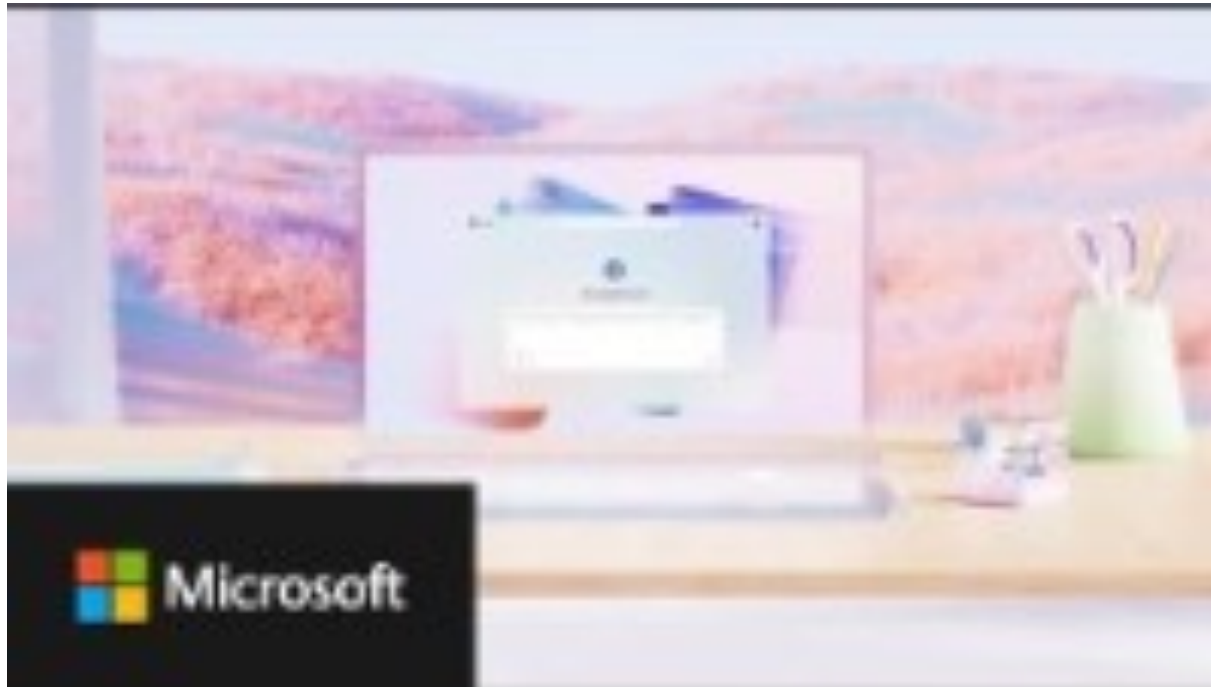
¹Includes data from 47 countries, representing about 80% of employment across the world. 2017 estimates are based on the activity and occupation mix from 2016. Scenarios including generative AI are based on the 2021 activity and occupation mix.

²Early scenario: aggressive scenario for all key model parameters (technical automation potential, integration timelines, economic feasibility, and technology diffusion rates).

³Late scenario: parameters are set for later adoption potential.

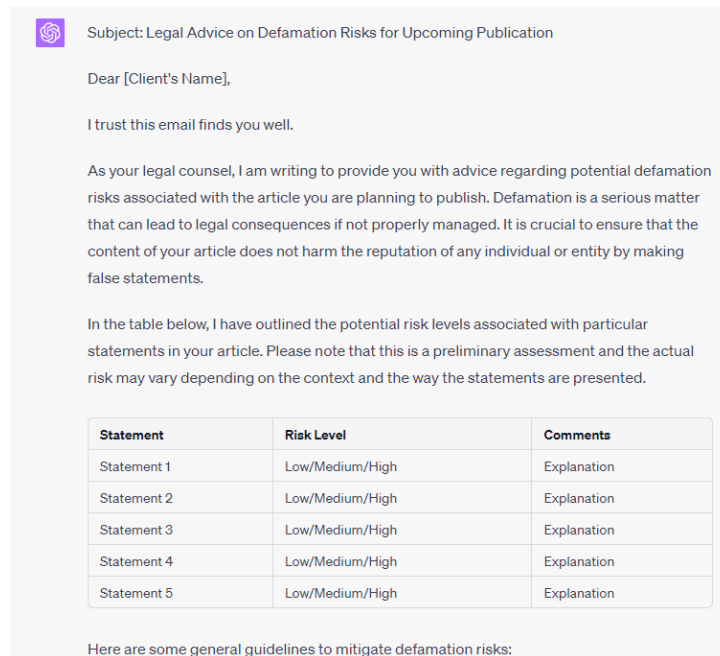
Source: McKinsey Global Institute analysis

Copilot: A glimpse into the very near future



Tips and Tricks – Drafts and Templates

- Emails and letters
- Tables



Subject: Legal Advice on Defamation Risks for Upcoming Publication

Dear [Client's Name],

I trust this email finds you well.

As your legal counsel, I am writing to provide you with advice regarding potential defamation risks associated with the article you are planning to publish. Defamation is a serious matter that can lead to legal consequences if not properly managed. It is crucial to ensure that the content of your article does not harm the reputation of any individual or entity by making false statements.

In the table below, I have outlined the potential risk levels associated with particular statements in your article. Please note that this is a preliminary assessment and the actual risk may vary depending on the context and the way the statements are presented.

Statement	Risk Level	Comments
Statement 1	Low/Medium/High	Explanation
Statement 2	Low/Medium/High	Explanation
Statement 3	Low/Medium/High	Explanation
Statement 4	Low/Medium/High	Explanation
Statement 5	Low/Medium/High	Explanation

Here are some general guidelines to mitigate defamation risks:

Tips and Tricks – Editing and Proofreading

- General proofreading and editing
- Change formality
- Change tone



please redraft "hey dude court's on where you at" to be more formal



Subject: Court Session Commencement Inquiry

Dear [Recipient's Name],

I hope this message finds you well. I am writing to inform you that the court session has commenced. Could you kindly update me on your current location and estimated time of arrival?

Thank you for your prompt attention to this matter.

Best regards,

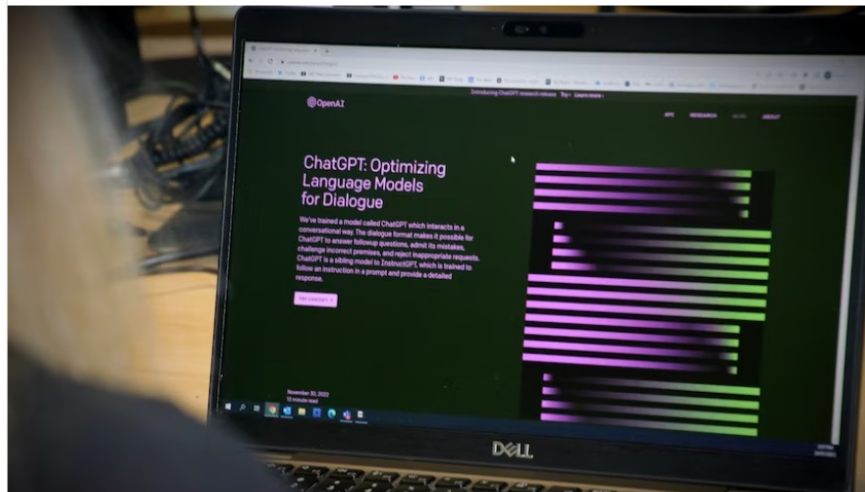
[Your Name]

Tips and Tricks - Research

- Beware hallucinations!
- Boolean search suggestions
- Brainstorming
- High-level summaries

Lawyers in the United States blame ChatGPT for tricking them into citing fake court cases

Posted Fri 9 Jun 2023 at 3:42pm



A lawyer that used ChatGPT cited several cases that were not real or involved airlines that did not exist. (ABC News: Gian De Poloni)

Tips and Tricks – Troubleshooting and IT

- How to get things done in Microsoft Office programs
- Ideas for making tasks more efficient

Detailed Steps:

1. Creating Rules to Sort Emails:

- **Go to Rules:** Click on the 'Rules' button in the 'Home' tab.
- **Create New Rule:** Select 'Manage Rules & Alerts' > 'New Rule...'.
 - **Choose Criteria:** Select the conditions (e.g., sender's address, subject keywords).
 - **Select Actions:** Choose what to do with the email (e.g., move to a specific folder).
 - **Apply to Existing Emails:** You can apply the rule to existing emails in the inbox.
 - **Finish:** Name the rule and click 'Finish'.

2. Utilise Quick Steps for Common Actions:

- **Create Quick Step:** In the 'Home' tab, click 'Quick Steps' > 'New Quick Step'.
- **Choose Action:** Select the desired action (e.g., moving to a folder, forwarding).
- **Add Shortcut:** Assign a shortcut for quicker access.

3. Implement Focused Inbox:

- **Enable Focused Inbox:** Go to the 'View' tab and click 'Show Focused Inbox'.
- **Train the System:** Move emails between 'Focused' and 'Other' to teach Outlook your preferences.

4. Explore Third-Party Add-Ins:

- **Visit Add-Ins Store:** Click 'Get Add-Ins' on the 'Home' tab.
- **Search for Automation Tools:** Look for tools that offer automation features tailored to your needs.

Tips and Tricks – Extras

- Custom Instructions
- Plug-ins (read PDFs)

Insurance law is a branch of law that governs the contractual relationship between insurers (insurance companies) and insured parties (policyholders or beneficiaries). It encompasses the legal principles and regulations that define the rights, responsibilities, and obligations of both parties involved in an insurance contract. The primary goal of insurance law is to provide protection to individuals and businesses against financial losses by spreading the risk among a large number of policyholders.

Here are some basics of insurance law:

1. **Insurance Policy:** The insurance contract is a legal agreement between the insurer and the insured, known as the insurance policy. It outlines the terms and conditions of the insurance coverage, including the scope of coverage, exclusions, premium payments, policy limits, and the procedure for filing claims.
2. **Premium:** The policyholder pays a premium, which is the consideration for the insurance coverage. The premium amount varies based on the type and extent of coverage, the risk involved, and other factors.
3. **Insurable Interest:** To purchase an insurance policy, the insured must have an insurable interest in the subject matter of the policy. This means that the policyholder must have a financial interest in the property or person being insured, such as ownership or a close relationship.
4. **Utmost Good Faith (Uberrimae Fides):** Both parties to the insurance contract are required to act in utmost good faith during the formation and performance of the contract. This means that they must disclose all relevant information honestly and accurately to each other.
5. **Duty of Disclosure:** The insured has a duty to disclose all material facts that could influence the insurer's decision to provide coverage or determine the premium rate. Failure to provide such information may lead to the policy being voided or claims being denied.

Standard Chat GPT

Summary:

Insurance law encompasses the rules and practices that govern insurance contracts, claims, and disputes. It involves principles such as insurable interest, utmost good faith, indemnity, and subrogation. Understanding these principles is essential for both insurers and insured parties.

Key Concepts:

1. **Insurable Interest:**
 - **Definition:** The insured must have a legitimate interest in the preservation of the insured subject.
 - **Application:** A person has an insurable interest in their own property but not in a stranger's property.
2. **Utmost Good Faith (Uberrimae Fidei):**
 - **Definition:** Both parties must disclose all relevant facts and not misrepresent information.
 - **Application:** Failure to disclose a pre-existing medical condition could lead to a policy being voided.
3. **Indemnity:**
 - **Definition:** Insurance is meant to compensate the insured for the actual loss suffered, not to provide profit.
 - **Application:** If a car worth \$10,000 is stolen, the insurer pays \$10,000, not more.
4. **Subrogation:**
 - **Definition:** After compensating the insured, the insurer may step into their shoes to recover from a third party responsible for the loss.
 - **Application:** If an insured's property is damaged by a neighbour, the insurer may sue the neighbour after compensating the insured.

Chat GPT-4 with Custom Instructions

Group Activity

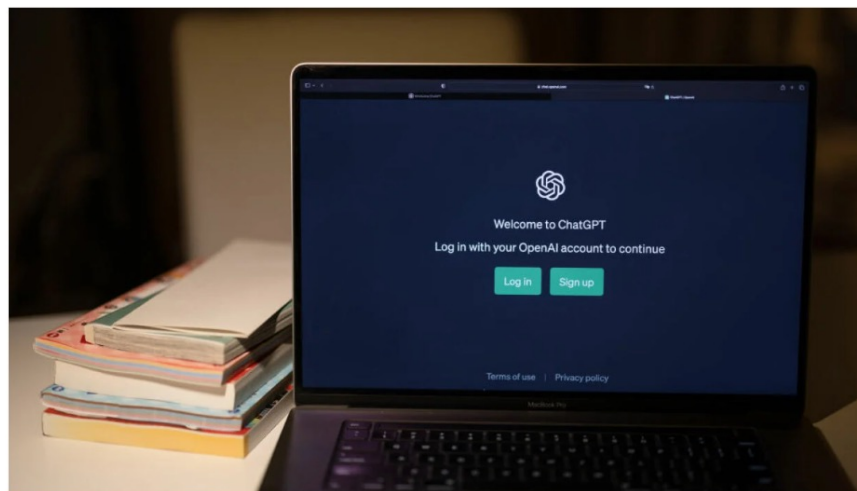
- Split into groups and login to ChatGPT at chat.openai.com (create an account if you haven't previously)
- In groups, determine a task which could be made more effective or efficient using AI
- Try to solve the problem using ChatGPT, experimenting with different types of instructions to see how the outcome differs
- Nominate one person to discuss your findings

Security Risks: Sensitive Data

Samsung bans ChatGPT, AI chatbots after data leak blunder

Incognito mode is not an option.

By [Cecily Mauran](#) on May 2, 2023 [f](#) [t](#) [v](#)



Samsung joins other companies that have banned or restricted ChatGPT because of data breach risks. Credit: Getty Images

Security Risks: AI Policy and Training

AI Policy

Prohibit entering sensitive or personal information and provide examples

Require disclosure of AI use

Specify authorised AI tools

Consider requiring use through one account for monitoring purposes

AI Training

Roll out training at the same time as the AI Policy

Outline the key features of AI

Provide specific examples of suitable applications at your CLC

Teach secure de-sensitised use

Encourage innovation whilst highlighting serious risks

Security Risks: Group Discussion

- Split into groups
- Discuss how the roll-out of an AI Policy and Training might work in practice, including risks and opportunities specific to your CLC
- Nominate one person from your group to summarise your thoughts

AI for Translation & Accessibility

- A new era in interpreting services?
- ChatGPT can currently translate between over 25 languages, including Spanish, French, German, Chinese (Simplified), Japanese, Russian, Italian, Dutch, Portuguese, Arabic, Swedish, Norwegian, Danish, Korean, Finnish, Hindi, Greek, Polish, Turkish, Czech, Ukrainian, Hungarian, Romanian, Thai and Hebrew
- Google Translate is available in 133 languages

AI for Translation & Accessibility

- PC Mag asked bilingual speakers of seven languages to do a blind test of two phrases translated by Google Translate, Google Bard, ChatGPT and Microsoft Bing



Translation Ranking

	Translator Name	Google Translate	Google Bard	ChatGPT	Microsoft Bing
Polish	Barbara	3	--	1	2
French (1)	Tony	3	--	2	1
French (2)	Tony	4	1	2	3
Spanish	Ana	3	--	1	2
Spanish (1)	Fernanda	2	1	4	3
Spanish (2)	Fernanda	3	1	2	4
Tagalog	Colin	1	--	2	3
Arabic (1)	Emile	3	--	1	2
Arabic (2)	Emile	3	--	1	2
Korean	Daniel	4	2	1	3
Amharic (1)	Sam	1	--	2	3
Amharic (2)	Sam	1	--	2	3
Total 1st Ranks		3	3	5	1

AI for Translation & Accessibility

- Simple English
- “Please rewrite the following paragraph to be in simple English”
- “Please rewrite the following so that it could be easily understood by someone who speaks English as a second language”

AI for Translation & Accessibility

- Split into groups
- Open ChatGPT on your phones and try out translations or simple English summaries
- Discuss how this could be used in your CLC

Conclusion

- AI is the future – get on board or be left behind!
- The only limit is your imagination
- Remember:
 - Never post sensitive or confidential information into ChatGPT
 - Always double check ChatGPT's work
 - Implement an AI Policy and Training sooner rather than later

