



Data is not neutral: ethics and AI

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Insurance

15 - 16 June 2023
Bayes Business School
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Data

Science

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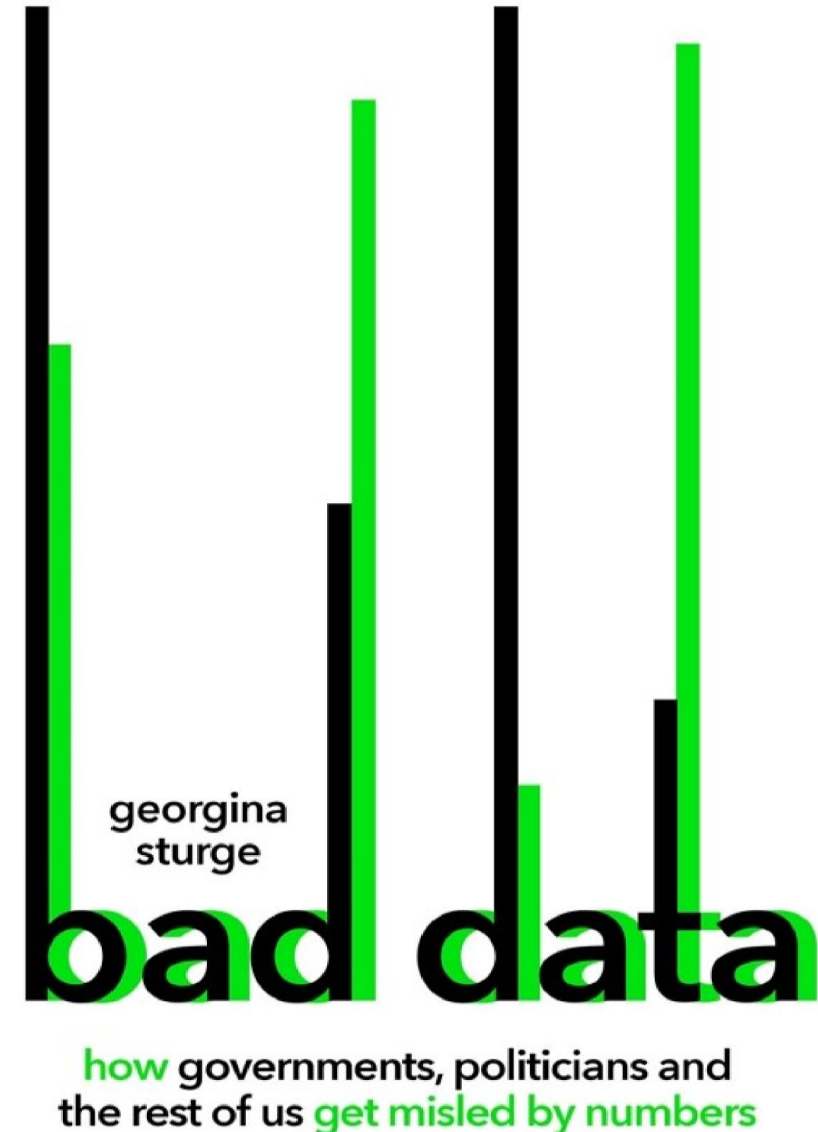
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“We make the mistake of thinking things that have been measured are what they say they are. But things don't count and measure themselves. Everything that we measure has some imprint on it of the person doing the measuring.”

Georgina Sturge



Is consumer car insurance racist?



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Race doesn't exist, but sadly racism does



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Black people were being charged on average 49% more than white people.

Discriminatory pricing

Exploring the 'ethnicity penalty' in the insurance market

Citizens Advice report 2022
Updated 2023



“We found that quotes in lower crime postcodes with large Black or South Asian populations are higher than quotes in higher crime postcodes with a largely White population.”
Citizens Advice

In my view this kind of bias applies to all the other “isms”, sexism and so on and is a problem across a variety of AI tools.



Large Language Models (LLM) are not an oracle



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£81,200.56

Figures based on hiring a full-time employee at the average total weekly salary in December 2022, as detailed by the Office for National Statistics, and the National Insurance and pension contribution rates for 2023/24.5

April 2023
[nerdwallet.com/uk](https://www.nerdwallet.com/uk)

<https://www.nerdwallet.com/uk/business/cost-of-hiring-someone-uk/#:~:text=%C2%A381%2C200.56,contribution%20rates%20for%202023%2F24.>



More trust = better products



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The regulators are coming to get you



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Reputational Risk
Ethical AI is a key factor for business resilience.



Investment Value at Year end

339 970	373 967
56 969	804 029
817	1 296 731
58	1 859 317
	2 499 808
	3 227 076
	4 050 935
	R 28 331

Investment Value at Year end

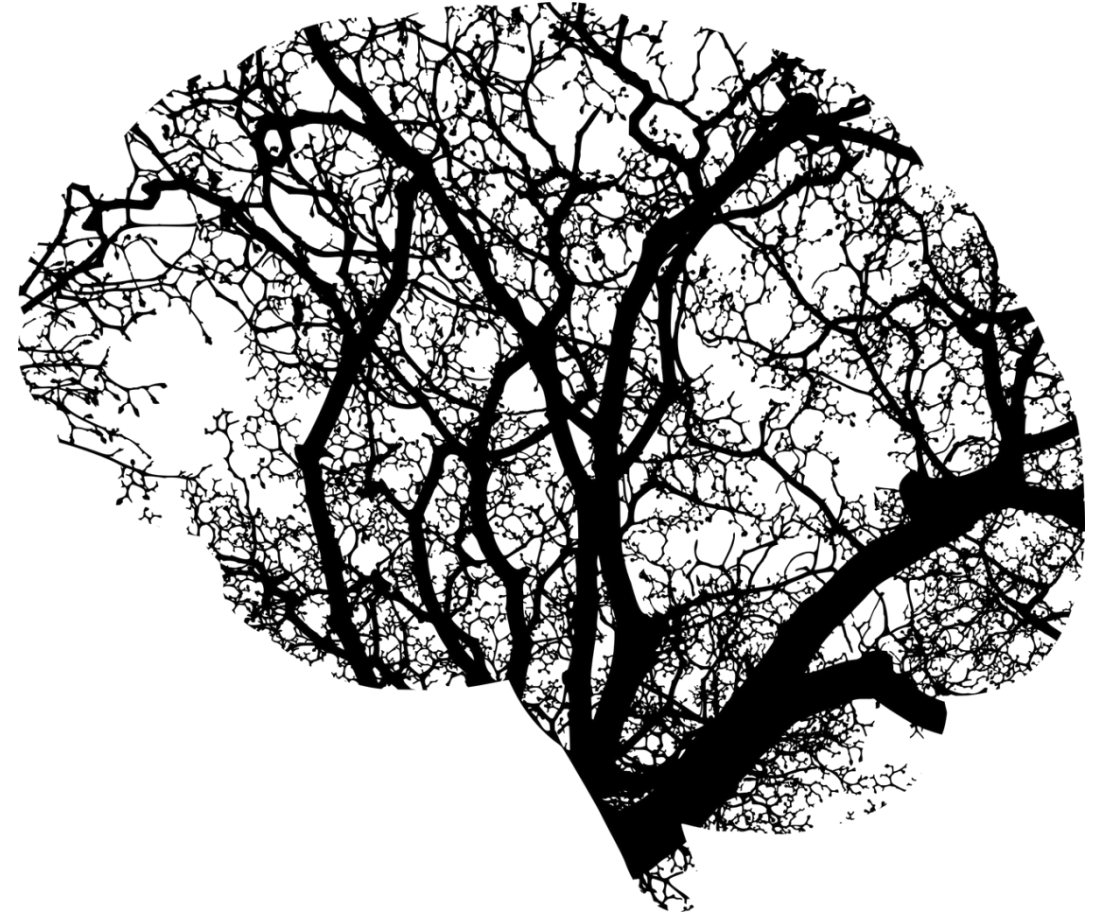
424 963	467 459
446 211	1 005 037
468 522	1 620 915
491 948	2 324 149
516 545	3 124 764
542 372	4 033 850
569 491	5 063 675
	R 35 414

Start at monthly
Can we do this?

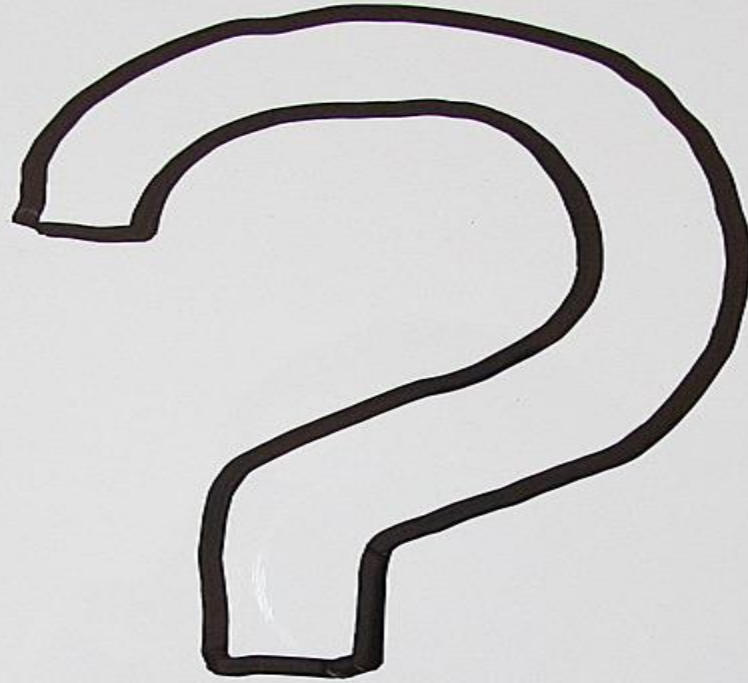
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What can we do to build more ethical AI/use better data sets?

1. Increase awareness
2. Ask better questions
3. Listen
4. Resampling techniques
5. AI on AI



Resampling techniques



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Recommended Reading

The logic of failure – Dietrich Dorner

Fugitive Feminism – Akwugo Emejulu

More time to think – Nancy Kline

Invisible Women - Criado Perez

Bad Data – Georgina Sturge



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