

10. Customer Churn Prediction: AI identifies signs that customers might leave by analyzing their behavior patterns, complaints, and engagement levels. This helps companies take proactive steps to keep valuable customers happy and address issues before they lead to churn.

11. Third-Party Vendor Risk Evaluation: AI evaluates vendor reliability by analyzing their financial health, compliance records, and performance history. It continuously monitors news and updates about vendors to alert companies about potential risks in their partner network.

12. Employee Misconduct Detection: AI monitors workplace communications and activities to identify potential misconduct like insider trading or harassment. It can spot unusual patterns in emails, trades, or access logs that might indicate problematic behavior while respecting privacy guidelines.

How is AI in Risk Management Different from Traditional Software Risk?

AI models aren't just about the "code" behind them—they're equally shaped by the data they're trained on. In traditional software, developers rely on clearly defined rules and logic to transform inputs into outputs. AI, on the other hand, learns these rules directly from large datasets instead of requiring them to be manually programmed. This unique ability to "learn" introduces a challenge: since users can't directly see how the model arrives at decisions, testing becomes more complex. Checking a handful of examples or edge cases is no longer enough to guarantee that the model works correctly. Instead, it requires robust evaluation using comprehensive datasets to ensure it can handle a vast range of possible data scenarios.

Metrics for AI Are Different From Traditional Software Testing

Evaluating *adaptive* AI models calls for a completely different approach compared to testing regular software. Unlike traditional programs, which can often achieve near-perfect functionality, AI works with noisy, imperfect data, making 100% accuracy nearly impossible in most cases. For instance, classification models are typically assessed using metrics like accuracy, while traditional software might focus on usability or functionality. However, relying solely on top-level metrics can be misleading, as AI models can fail in unexpected ways across various dimensions.

The Many Modalities and Challenges of AI

AI spans a wide range of tasks and applications, from simple binary classifications in spreadsheets to complex, language-based outputs from generative AI tools. Each type of AI has its own set of unique challenges and potential points of failure. Moreover, since *Generative AI in Insurance* often automates critical decision-making processes, additional testing is required. These tests should examine bias and fairness within the model and ensure sensitive information is not improperly used or exposed.

Management A Programmed Approach With Cases And Applications

Yi-Tong Ma



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