

# Insurance Commissioner Roundtable Executive Summary

TALHI Roundup | Jennifer Cawley, moderator | Amanda Crawford, Glenn Mulready and John King

The commissioners converged on a practical message: insurers should use new technology with accountable human oversight, improve the customer experience, and explain the value of insurance more clearly. The discussion also favored state led regulatory solutions and closer cooperation on fraud. The available recording has a missing middle portion; conclusions below cover only the captured remarks.

## Artificial intelligence and regulator capacity

Crawford said TDI wants to modernize its systems and use technology to speed and improve reviews, with people retained in the decision process. She characterized the Texas approach to insurer AI as allowing innovation within guardrails: accountability, ethical use, human involvement and audit records. She did not predict the Legislature's next steps. On a proposed NAIC survey tool, she was receptive if it helps regulators assess systems and ask better questions, while cautioning against a single approach for every state.

Mulready described an Oklahoma pilot for reviewing forms and plans for an AI assistant to help users navigate the department website. He said AI generated consumer complaints have become longer and sometimes cite nonexistent Oklahoma statutes, increasing staff work. King said Georgia holds licensed insurers responsible for their tools and their outcomes; he warned that overly prescriptive regulation could inhibit innovation and described the need to recruit staff with technical skills.

## Trust, agents and consumer education

Mulready drew on his earlier work selling life insurance and delivering death benefit checks. His question for insurers was how to preserve personal contact and awareness of changing family needs in a more digital market. Crawford and King agreed that agents and service staff can make the insurance promise tangible at claim time. The panel urged companies to explain products and coverage more directly instead of relying mainly on brand advertising.

Crawford described a possible TDI partnership with higher education institutions to build insurance education for students and adults. She invited stakeholder input and discussed seeking a way to fund such work with a portion of enforcement related proceeds. These were proposals she described, not established programs.

## Fraud, claims and state regulation

King described Georgia's use of fraud investigators, analysts and attorneys who can assist local prosecutors. Crawford said Texas planned to convene an insurance fraud task force and seek additional investigators and attorneys. She cited 27 investigators, more than 350 allegations reviewed in 2024 and over \$58 million in court restitution; the figures are transcript based and merit confirmation before citation. Mulready cited Oklahoma's life insurance policy locator as a successful way to connect families with unclaimed benefits.

All three valued exchanging ideas through the NAIC, while emphasizing that state regulators remain accountable for local markets. Crawford highlighted Texas expertise in technology and data security; King stressed state control of health insurance market decisions. In the closing exchange, King criticized poor claims service, and Crawford questioned why claim delays persist despite greater automation. She did not say whether the delay pattern principally involved property and casualty or life and health claims.

## Implications for life insurers

Life insurers can document human review, audit trails and vendor accountability for AI used in underwriting, service or claims. Measure their own claim turnaround and customer communication before applying the panel's broader complaint observations to life insurance. Agents and service teams can explain coverage clearly and guide beneficiaries through claims. Companies can contribute life insurance expertise to TDI discussions about consumer education and fraud.

## **Source and recording limits**

The supplied transcript stops mid response during the AI discussion and resumes mid remark in a later discussion involving Commissioner King. The missing interval cannot be reconstructed. Speaker attribution in rapid exchanges and several figures may be affected by speech recognition errors; verify quotations or statistics against an official source before public use.