Ethical AI in Insurance Training Course

Professional Development Training Course Outline

Category	Insurance	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The growing integration of Artificial Intelligence (AI) in the insurance sector is transforming operations, underwriting, fraud detection, and customer experience. However, this transformation also brings significant ethical concerns such as data privacy, algorithmic bias, and accountability. Training Course on Ethical AI in Insurance equips professionals with a deep understanding of ethical AI applications, aligning innovations with compliance, transparency, and fairness.

By blending real-world case studies, trending AI applications, and regulatory frameworks, this course empowers participants to make informed, responsible decisions. The focus is on responsible AI deployment, data governance, bias mitigation, and ethical policy alignment—all essential to protect consumer trust and ensure regulatory compliance in a competitive insurance landscape.

Programme Curriculum

Ethical AI in Insurance Training Course

Introduction

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Course Objectives

1. Understand the fundamentals of ethical AI in the insurance industry.

2. Identify and mitigate algorithmic bias in underwriting and claims.
3. Analyze regulatory frameworks like GDPR and AI Act.
4. Develop transparency-driven AI models for consumer trust.
5. Apply data governance principles in insurance datasets.
6. Promote inclusive and fair algorithmic decision-making.
7. Audit AI systems for compliance and ethical risks.
8. Implement AI risk management strategies in operations.
9. Develop ethics-based customer communication protocols.
10. Foster cross-functional collaboration on AI ethics.
11. Examine ethical implications of automated claims processing.
12. Evaluate AI vendors for ethical alignment and transparency.
13. Create an ethical AI action plan tailored to insurance functions.

Target Audiences

1. Insurance Executives
2. Data Scientists in Insurance
3. Risk & Compliance Officers
4. Underwriters and Claims Analysts
5. AI Developers & Engineers
6. Legal and Ethics Teams
7. InsurTech Startups
8. Actuarial Professionals

Course Duration: 5 days

Course Modules

Module 1: Introduction to Ethical AI in Insurance

- Overview of AI applications in insurance
- Importance of ethics in AI systems
- Legal and regulatory landscape
- Role of AI in decision-making
- Key ethical principles in AI
- **Case Study: Lemonade's AI Claims Adjuster and Ethical Backlash**

Module 2: Understanding Bias in AI Models

- Types of algorithmic bias
- Sources of bias in insurance data
- Impact of bias on underwriting and pricing
- Methods for detecting and correcting bias
- Tools for fairness testing
- **Case Study: Racial Disparities in Predictive Policing Models in Insurance**

Module 3: AI Governance and Accountability

- Establishing ethical AI governance structures
- Roles and responsibilities in AI oversight
- Creating an AI ethics board
- Accountability frameworks
- Reporting and escalation procedures
- **Case Study: Allstate's Internal AI Ethics Committee Formation**

Module 4: Data Privacy and Security in Insurance AI

- Overview of data privacy regulations (GDPR, CCPA)
- Best practices for data anonymization
- Data minimization strategies
- Privacy-by-design principles
- Secure data storage protocols
- **Case Study: Aviva's Use of AI with GDPR Compliance**

Module 5: Transparent and Explainable AI Systems

- Importance of explainability in insurance
- Tools for explainable AI (LIME, SHAP)
- Designing user-friendly AI interfaces
- Communicating AI decisions to customers
- Enhancing trust through transparency
- **Case Study: Explainable AI in Prudential's Risk Scoring System**

Module 6: AI in Claims Processing and Underwriting

- Automating claims and underwriting
- Ethical pitfalls in automation
- Decision-making audit trails
- Training AI with ethical datasets
- Human-in-the-loop systems
- **Case Study: Zurich Insurance's AI Underwriting Approach**

Module 7: Ethical Vendor and Technology Assessment

- Evaluating AI tools and platforms
- Vendor compliance checklists
- Assessing ethical commitments of partners
- Contractual ethical clauses
- Risk rating systems for third parties
- **Case Study: AXA's Ethical Evaluation of Third-Party AI Tools**

Module 8: Implementing Ethical AI Action Plans

- Creating company-wide AI ethics policies
- Aligning business goals with AI ethics
- Building an ethical roadmap for AI adoption
- Stakeholder engagement strategies
- Monitoring and evaluation metrics
- **Case Study: MetLife's Enterprise-Wide AI Ethics Initiative**

Training Methodology

- Instructor-led virtual or in-person sessions
- Real-world case study discussions
- Group activities and brainstorming
- Hands-on ethical AI tools demonstrations
- Assessment quizzes and feedback sessions

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

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