AI Ethics and Transparency Policy

Introduction We are committed to the ethical and transparent use of Artificial Intelligence (AI) technologies in all aspects of our professional development content, member services, data analysis, and communications. This policy outlines our approach to ensuring that AI technologies are used responsibly, fairly, and with full transparency to protect the interests of our members, partners, and other stakeholders.

Core Principles:

1. Transparency
   The Association is committed to providing clear and transparent information about when and how AI systems are being used in our operations. ⬚ We will disclose the use of AI in processes that affect our members, such as in content for professional development, member communications, and data analysis.

AI Disclosure Statement:

At the Independent Insurance Agents of North Carolina (IIANC), we utilize advanced AI tools, including but not limited to ChatGPT, Microsoft Copilot, Grammarly, and HubSpot's AI tool, to enhance the development of products, services, and marketing materials. AI assists in content creation, but it is never used to fully automate the process. All AI-generated content is carefully reviewed and verified by our experienced professionals to ensure accuracy, quality, and relevance to the independent insurance industry. We guarantee that we will promote transparency, maintain data security, and avoid biases, ensuring that AI is a tool for support, not replacement. Our commitment to ethical marketing and content practices ensures that you receive reliable, up-to-date information tailored to your needs.

2. Data Privacy and Security

   The privacy and confidentiality of our members' data are paramount. Any data used in AI systems will be anonymized where possible, and stringent security measures will be in place to prevent unauthorized access.

IIANC will ensure that AI systems comply with all relevant data protection laws and that personal information is only used for its intended purposes.
3. Fairness and Non-Discrimination ⬚ IIANC is committed to preventing any discrimination based on race, gender, age, or other protected characteristics in AI-generated outcomes. ⬚ IIANC respects the intellectual property and copyright of others and will never knowingly use tools or content that infringes on the rights of others.

Accountability

IIANC takes full responsibility to review AI systems to ensure ethical use.
While AI can enhance efficiency, IIANC will ensure that there is always appropriate human oversight, particularly in processes that directly affect member experiences or critical decision making. ⬚ AI tools will be used to support, rather than replace, human judgment in key areas of our operations.

4. Continuous Monitoring and Improvement

IIANC will continuously monitor the performance of AI systems and regularly update them to ensure they remain aligned with our ethical standards. ⬚ Feedback from employees, members, and stakeholders will be welcomed, and we will adapt our AI systems based on input to meet evolving ethical and transparency expectations.

AI Use Cases at IIANC

1. Marketing and Communications
   AI may be used to tailor communications and marketing efforts to better meet the needs of our members. All AI-driven marketing will comply with our ethical and transparency standards.

Member Services/Professional Development

AI may be used to improve member experience, such as through personalized recommendations, automated responses to inquiries, or enhanced data analysis for member insights.

IIANC will always notify members when they are interacting with an AI system, ensuring transparency in all AI-driven communications.

Notice of AI assistance in content development: IIANC will provide a disclosure about using AI when developing materials for professional development programs. 3. Risk Management and Decision-Making

AI may assist in analyzing risk factors, coverage analysis, and policy comparisons to help IIANC/NCAIA provide better insights to clients. However, all work will be reviewed by a licensed professional to ensure accuracy and compliance.

Final decisions will always be made by human agents, not automated systems. IV. Ethical Concerns and Reporting If any employee, member, or stakeholder believes that AI is being used unethically or has concerns about the transparency of our AI systems, they are encouraged to report these issues to the IIANC management team. IIANC will provide clear channels for reporting, and all concerns will be investigated promptly and thoroughly.

V. Conclusion

IIANC is dedicated to using AI technologies to improve member experience and operational efficiencies, in alignment with our values of trust, transparency, and ethical business practices. By adhering to these core principles, we aim to enhance our services responsibly and transparently while maintaining the highest ethical standards:

We respect the intellectual property and copyright of others and will never knowingly use tools or content that infringes on the rights of others. ☐ We respect the privacy of our stakeholders. We never share personally identifiable information with AI engines.

We protect IIANC intellectual property and do not share information that is confidential or proprietary with AI engines.

We take responsibility for our work. Whether aided by AI or not, our staff are accountable for the quality of their work. ☐ We are transparent in our use of AI. We disclose when AI was used to create a substantial portion of content or output. ☐ We believe human oversight is crucial to successful governance and use of AI. ☐ We are committed to learning more about AI and acquiring the necessary training and resources to use AI tools effectively and ethically.