Code, Claims, & Compliance: AI's Triple Threat to Environmental Risk

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Agenda

- What is AI?
- Why AI Matters in Environmental Claims Today
- Environmental Litigation Workflow
- Practical Use Cases
- Accuracy, Ethics & Legal Responsibility
- Insurance & Risk Management
- Data Privacy & Cybersecurity
- The Future of AI in Environmental Claims

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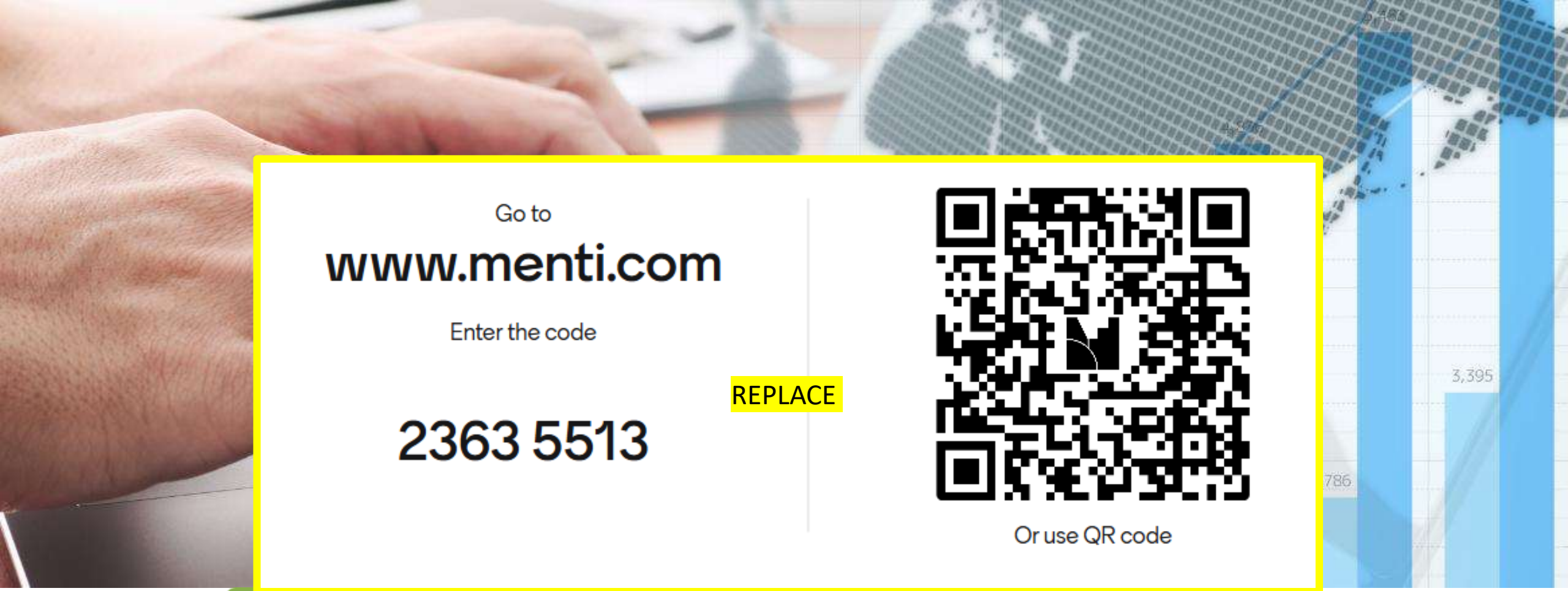
Icebreaker

For the Panel:

What was the first moment you realized AI tools like ChatGPT or Microsoft Copilot could actually be useful in environmental claims or litigation?”



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Menti Warm-Up

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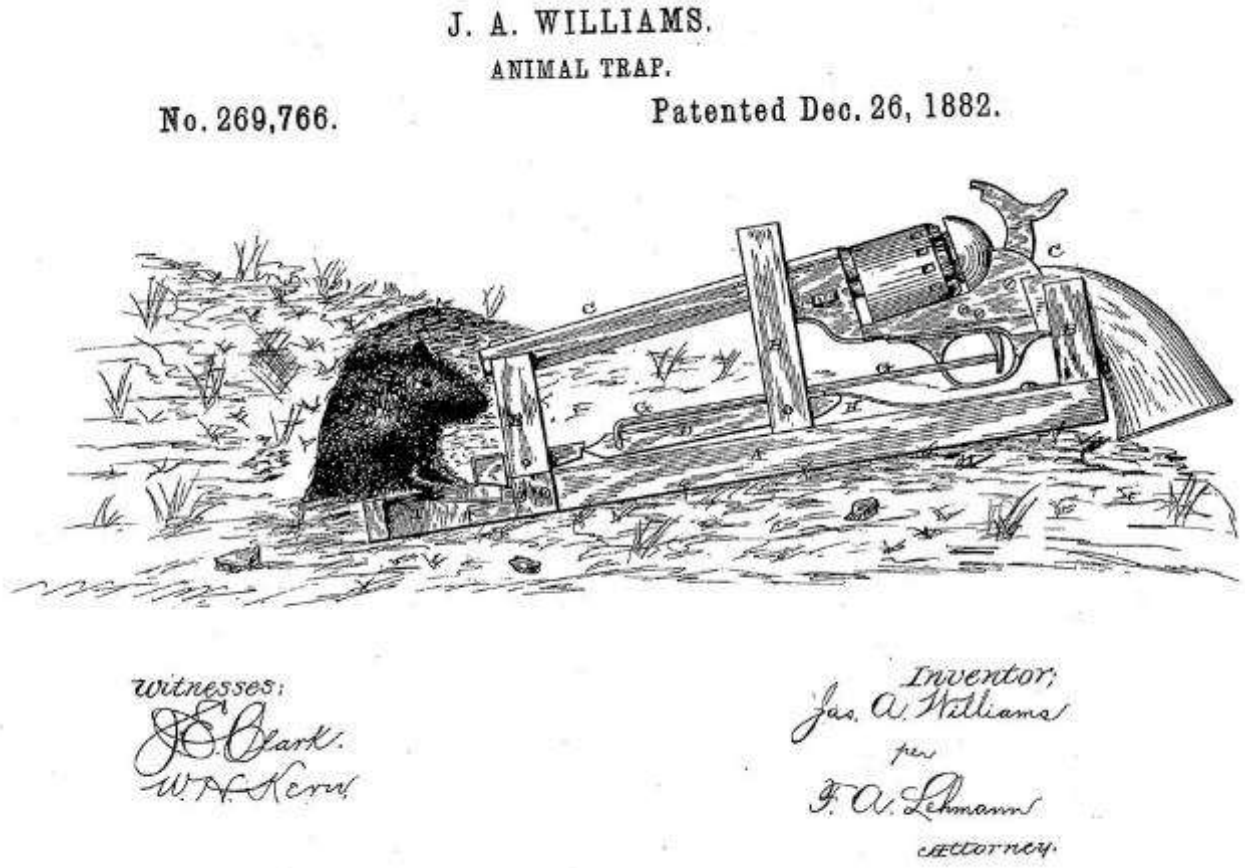
What is AI?
Untangling Common Jargon

When Someone Says “AI”…

- **Data Engineering**
  - Moving data from A to B
  - Extract relevant statistics in transformation
  - KPI dashboard from data collection
- **Traditional Machine Learning**
  - Classification or regression models
  - Make decisions based on past data
  - Amazon Product Recommendations
- **Large Language Models**
  - Generative AI
  - Text prediction engine
  - Chat GPT



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Digging Deeper Into AI

Why AI Matters in Environmental Claims Today

- Environmental claims often involve decades of documents and technical reports.
- From a claims standpoint, where do you see AI making the biggest difference?

Why AI Matters in Environmental Claims Today

- From the insurance side, do you think AI will fundamentally change how environmental risk is evaluated or underwritten?

Environmental Litigation Workflow

- Environmental cases often involve massive records—regulatory filings, sampling data, expert reports.
- Where do you see AI fitting into the litigation workflow without compromising legal judgment?

Environmental Litigation Workflow

- Environmental consultants generate incredibly technical reports.
- How could AI help translate technical findings into information that insurers and lawyers can use more quickly?

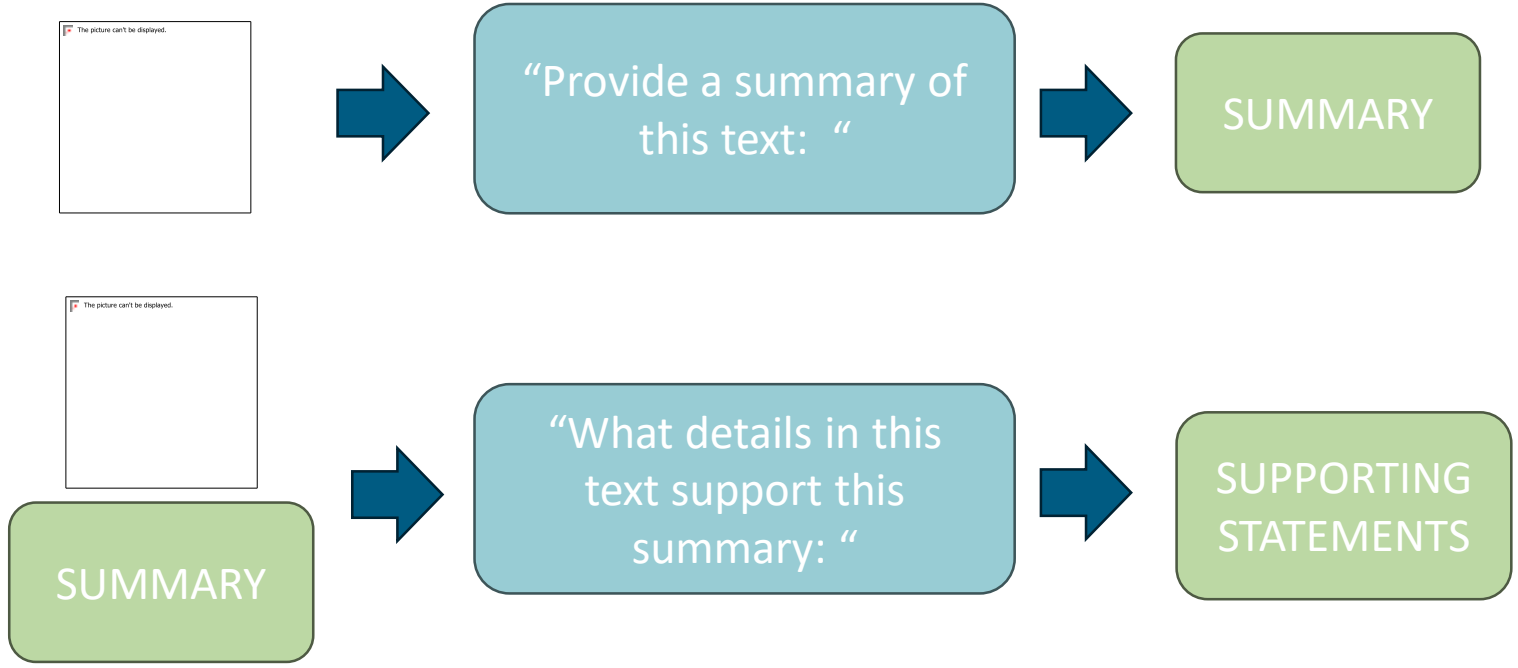
Practical AI Use Cases

If Your Team Seeks…

- … Better reporting and analytics
  - Data Engineering solution
  - Data Pipelines and dashboards
- … Predictions based on historical data
  - Machine Learning modeling
  - Classification or regression modeling
- … Understanding and summarizing large text-based datasets
  - Generative AI
  - Improve models with data that is not publicly available

Example: Litigation Discovery - LLMs

- You just received 100s of documents for litigation case
- How do we prioritize which documents should be read first?
- The team can use LLM results to prioritize which documents to read first



Other Ways We Can Use AI?

Accuracy, Ethics & Legal Responsibility

Hallucinations and Ethical Duties

- Lawyers are hearing a lot about AI hallucinations and ethical duties.
- What are the biggest risks that we should be thinking about when using AI in environmental litigation or to review claims?

Insurance & Risk Management

Identifying Risk

- Do you see AI helping insurers identify environmental risk earlier—before a claim even arises?

Identifying Risk

- Could AI eventually help predict which environmental claims are likely to turn into litigation?

A Hypothetical Case Study

- Let’s imagine a hypothetical environmental claim: a manufacturing facility with suspected groundwater contamination and 25 years of regulatory files.
- Questions to panel:
  - What would AI analyze first?
  - What would still require human expertise?

Data Privacy & Cybersecurity

Putting Guardrails In Place

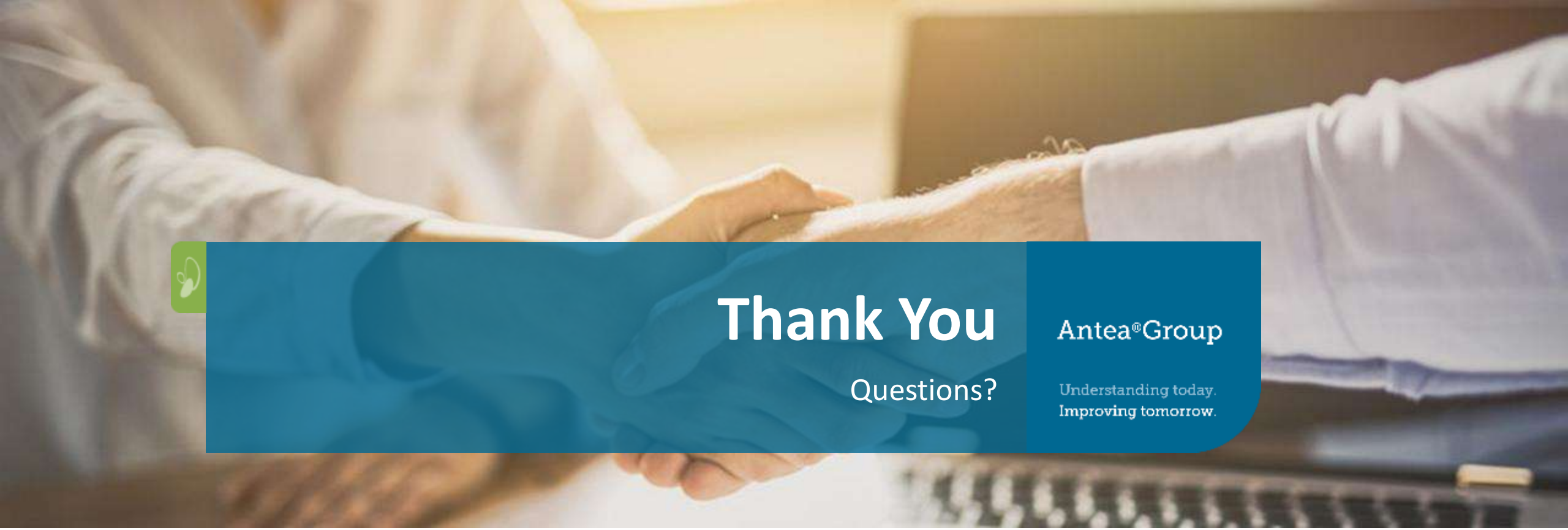
- Environmental claims often involve sensitive environmental and corporate data. What guardrails should organizations have in place before using AI tools?

The Future of AI in Environmental Claims

Looking Ahead

- Looking five years ahead, what will AI be doing in environmental litigation that feels impossible today?

- What about predicting future standards and regulations?



Thank You

Questions?

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