March 11, 2025,
40m 8s

Interviewer started transcription

Interviewer 0:03
…. as long as you consent to being interviewed and recorded. Because I'm gonna need the transcript. OK.

Stakeholder14_Insurance Adjuster 0:05
Yeah, of course.

Interviewer 0:15
So just I know you only have half an hour, so I'm gonna jump straight into it, but I wanted to give you a little bit of context, so I'm doing….

Stakeholder14_Insurance Adjuster 0:20
Of course.

Interviewer 0:26
Research into AI and the opacity, as in lack of transparency of a lot of these algorithms, OK.

Stakeholder14_Insurance Adjuster 0:33
Yeah.

Interviewer 0:33
So there's an initiative called explainable AI, which was started about 10 years ago to kind of break into these black boxes and find out why they're making the decisions they're making and actions they're taking or not. And part of that initiative is just trying to understand what an explanation is. So I'm looking at it from the perspective of humans on the subject of explanation 'cause, you know, we always ask, like, we're constantly asking why questions. Why do our friends get divorced?
Why did the aeroplane crash? Why did the economy tank ,et cetera and depending on the situation and the person, it's a different why question and it's different

information even for the same situation, different people will look at the same thing and ask a different kind of why question. So when you're looking into these black boxes, engineers are looking from their perspective.

Stakeholder14_Insurance Adjuster 1:07
Yeah.

Interviewer 1:28
But you're going. Wait a minute. The public that's using your AI model will have different questions. So, you know, so that's what I'm trying to do within this context to basically say, hey guys, different people have different views, perspectives, thoughts, opinions. So I'm gonna' go and take a scenario, a case study scenario, and I'm gonna' ask people what kind of explanation are you seeking? So remember, this isn't a test for you. OK. So this is basically about gathering your views, your perspectives, thoughts, questions, opinions. No bad answers about a real-life scenario. OK. No right or wrong answer, so you're not being tested. Just relax. Think about it and just tell me what comes to your mind, OK?

Stakeholder14_Insurance Adjuster 2:14
No problem. Yeah.

Interviewer 2:15
OK, so the case study scenario involves a real-life case within the AI application of automated vehicles, which I'll refer to as AVs, and it involves the occurrences of actual car crashes.
Stakeholder14_Insurance Adjuster 2:28
Right.

Interviewer 2:34
Of one particular AV brand called Tesla, and it's advanced driver assistance system. It's called autopilot. OK.

Stakeholder14_Insurance Adjuster 2:43
OK.

Interviewer 2:44
So Tesla's Autopilot system controls the steering, the braking and acceleration functions of the AV without any assistance from the human driver.
Furthermore, note that Autopilot could at any time disengage and hand over the controls to the human driver. OK, so according to USA's NHTSA National Highway Traffic Safety Administration, their office of Defects …Defects investigation looked at between January 2018 and January 2022 ---So that's a four year period, Tesla AVs, with Autopilot engaged were involved in 16 crashes where they struck highly visible stationary in road or roadside first responder vehicles that were attending to preexisting collision scenes. So these are ambulance fire trucks, you know, roadside maintenance vehicles, Police, lights flashing people with high visibility vests on. OK. And on average in these crashes,… on average, Autopilot aborted vehicle control less than one second prior to impact. OK, so I could give you the text of this in chat or you're OK with the verbal description.

Stakeholder14_Insurance Adjuster 4:02
No, that's good.

Interviewer 4:03
OK, I also have photographs if you want of the AV crashes, I created a website using news footage and news publicly available photographs. If you need visuals of them, but you know it's up to you, OK.
Stakeholder14_Insurance Adjuster 4:14
No, it sounds, yeah, yeah.

Interviewer 4:17
OK, so from your perspective, you're from the insurance industry, correct? So what is your role in the industry itself?
Stakeholder14_Insurance Adjuster 4:21
Right.
So I'm business development manager within the insurance base, so as well as I write policies. So I'm an underwriter that ensures the risk for our clientele. So any of our clients, yeah, exactly. So any of our clients that need insurance for auto, home, personal lines, recreational vehicles, anything like that, rental properties, they ..they

come to ourselves I work very closely with xxx, xxx, and team to bring in to for their ..them to ...to refer clients over to us. So that's... that's my key clientele. It's all referrals from the ... the Wealth space. So high net worth is what we... we specialise in.

Interviewer 5:16
You're an underwriter. That's your specialty, correct?

Stakeholder14_Insurance Adjuster
Yep.

Interviewer
OK. All right. Perfect. 'cause. That's a perspective I haven't gotten yet. I'm looking at a cross section of society with respect to this particular scenario. So police obviously will have different, you know, expectations and explanation than Tesla drivers or non Tesla drivers or pedestrians or, you know, policy makers, etcetera. So.

Stakeholder14_Insurance Adjuster 5:33
Yeah.

Interviewer 5:41
So based on this scenario described that I just described to you, you're looking for explanatory information. So when you ask why did this car crash?
Or why did these set of car crashes happen when you're looking about... information, ... you're looking for information from autopilot, the system that controls the steering, braking and acceleration functions of the AV. So what specific questions are you looking for ...are you going to ask of autopilot? What kinds of information do you have in mind that autopilot, you know, can offer you as far as the why questions?

Stakeholder14_Insurance Adjuster 6:19
So my why questions would be. What was the cause of or why did they did it not pick up these ... these individuals or these vehicles as well as individuals that have high visibility in in front of them? Because most like I would, .. I would think any vehicle, any, any obstruction in front of them it should.... recognise as well as ... Immediately

stop, so that would be one of my whys as to what occurred? Was there … was there a technical issue that that caused the problem. Was there a human adjustment with settings that caused an issue? Or… or even error for that matter that …that, that caused an issue where the individual took control of the ..the vehicle and overrode the the AI? So I think that would be my …my first few questions regarding the …the why is really understanding what caused this this incident for that matter. And then from there, I would …I would look at other avenues.

Interviewer 7:51
OK. So with respect to the individual taking control, there is no evidence of the individual taking over. So there's no conflict between the human and individual other than the individual was not paying attention.

Stakeholder14_Insurance Adjuster 8:03
Being in that vehicle.

Interviewer 8:20
Yeah, the there was a driver in the driver's seat, but for whatever reason, did not intervene. And the system is designed that the driver can override the vehicle, but the vehicle can't override the driver. So that's…. You know that's and for the sake of this, yeah, assume.

Stakeholder14_Insurance Adjuster 8:21
That one's eliminated for that.

Interviewer 8:24
All the other functions and the car is working properly. The Acceleration's working and braking, steering everything. All functions assume that you know the hardware receives the input like the cameras and lighter et cetera, picked up everything around it. Just focus on… between that input and the car's decision to continue driving, not alter speed, direction or anything. And then release control less than a second so…. in that ….in that sequence, if you will, what other than the perception questions the recognition questions, what else do you have about its decisions or that it made or didn't make actions it took or didn't take about the driving functions?

Stakeholder14_Insurance Adjuster 9:00
Yeah. Obviously this this seems a little far fetched, but it almost seems like it's targeted at that point where it's designed to go and hit those particular vehicles. Because if everything is functioning correctly, any sort of obstruction should immediately like cause a breaking. So to me, at that point it's almost geared to target those particular vehicles or of like there's... there's no way of it of it recognising it or it shows basically not to so it just it just seems uUnlikely as well as unrealistic for it to not brake or behave correctly because if all ...all the metrics point to the fact that it's working correctly, then it's genuinely a matter of programming where it's geared to it. When it almost seems like it's geared to hit those those particular vehicles, when it's when, it's when, it's when it's in view.

Interviewer 10:19
So you think inside of it it's programmed to... when you see a flashing light drive towards it.

Stakeholder14_Insurance Adjuster 10:24
Just drive towards it. Those are the people we don't like it, so drive towards it. Right. And it as bad as it sounds it ..it, it almost seems like that's that's ...the the case, because otherwise it just doesn't make logical sense as to why it wouldn't. Wouldn't stop or wouldn't deviate or wouldn't break for that matter.
Interviewer 10:45
Yeah. Yeah. OK. That's a scary thought. But yeah, good. Good. OK. Any other questions you have for autopilot? Like, about what it was thinking like, if OK, if if it was a human being that drove around America over a four year period and crashed into 16 vehicle, you know, 16 crash sites like this, would you ask?

Stakeholder14_Insurance Adjuster 10:49
Yeah.

Interviewer 11:10
What? Why questions would you ask of the human driver?

Stakeholder14_Insurance Adjuster 11:10
We would ask what … It was the same questions as to like the whys. It's like understanding why they're targeting these particular individuals. Why is it targeting … targeting like what's the objective behind the target, right? And what's the motive behind …behind it? So for me, same way AI like or the autopilot should still have the same mandate as an individual because.

Interviewer 11:27
Mm hmm.

Stakeholder14_Insurance Adjuster 11:39
If we're giving that trust behind that computer to… to accomplish these goals, or…. or set the set these criterias of it to …to abide, then there should be parameters in place to also make sure that this would never ….never occur.
Right. And… and I think or there's ….there's something in the technology like I mentioned before which is faulting it or …or?
Interviewer 11:55
Mm hmm.
Stakeholder14_Insurance Adjuster 12:04
Or …or causing an influx where it's the flashes or it's the… the reflectors with the with the technology or the sensors that has caused the issue.

{General Discussion and Secondary Questions}

Interviewer 15:08
And this explanatory information from this algorithm that's doing human tasks without a human in the loop, right? Why would you want this explanatory information we talked about in that main first question? Was it for trust? Transparency? What are the reason? Would you have?

Stakeholder14_Insurance Adjuster 15:26
I would say trust transparency just just to get an understanding of the the space.

Interviewer 15:31
Mm hmm mm hmm.

Stakeholder14_Insurance Adjuster 15:32
As well as the the reasoning behind it.

Interviewer 15:35
OK so.
You're in the insurance industry. You're an underwriter. Do you view, I guess, responsibility? For the actions of this AI system differently than for, say, a human driver.

Stakeholder14_Insurance Adjuster 15:56
Well, for our purposes, we have to determine the fault rating of a client at the time of a loss. So that in that situation, yes, we would determine whether or not it was at like our... our client's fault because at the end of the day, even though there's autopilot, the owners ownership still falls on the client. So because they should have been the one operating the vehicle and if they caused the accident at that point, they're they're still....on risk same way I had a ...a client where he was in his picking pickup truck and a client in a in a Tesla vehicle had had basically merged into his own lane and caused an accident. Whereas that individual had fallen asleep at the wheel. But the test like that basically the vehicle didn't... didn't auto correct or... or.... Nothing happened in in that situation. So we .... we still have to deem the person that was driving the Tesla as at fault, even though there's there could have been an autopilot that could have overridden and prevented the ....the incident ...At the... the same time our client was not at fault due to those reasons.

Interviewer 17:08
OK, So what makes you say that?
It's the human driver or owner of the Tesla that's at fault. Is it because of the law? Is it because you and the insurance industry view? Is it like, why aren't you guys holding autopilot accountable for its actions?

Stakeholder14_Insurance Adjuster 17:27
Because at the end of the day, we're not ensuring the… the …the autopilot, we're ensuring the owner of the …the vehicle, so whoever's liable at that point is is the one that's gonna have to… to take ownership.

Interviewer 17:34
Yeah. So the so doesn't that conflict with your understanding of the word autopilot, where you assume fully automated?

Stakeholder14_Insurance Adjuster 17:47
Yes, but that's where I say it's falsely marketed in what it's providing.
Right. And that's… that's my… my understanding is yes, they're advertising it as autopilot. However the… the reality of it is it's not, nor can it be held to …to… to… that standard.

{General Discussion and Secondary Questions}

Interviewer 27:41
Yeah, yeah, yeah. OK. So I'm gonna double back to the first question. So based on the scenario and everything we've talked about it, are there any other questions you want to ask of this entity that's performing the human tasks, OK. Like, you know, I know they're not responsible right now. And the law says this and the insurance, but let's face it there. It's performing human tasks. Right. So do you have any other questions about it? What were it… What was it thinking?

Stakeholder14_Insurance Adjuster 28:04
Yeah. One: What was it thinking? Two: How are we holding it accountable?
Is probably my biggest thing because just like we are being held accountable for not stopping for… for three seconds at a stop sign or we're …we're …we're doing any of these things. Are … is the manufacturer or the individuals that are portraying or …or the opinion of …. this picture of it being autopilot. If you, if you will, are they being held liable for that? Are they? Are they being? Or are they being regulated based off of that? Are they mandated to change their …their… their marketing's marketing

piece? I like again. There's ….there's a lot of whys as well as a lot of what, … what, … what next or what, how else are or what are? How are we basically holding them accountable? Because if I were to make that same mistake, I.. I… I… I'm almost certain that either there's a monetary piece involved. There's a legal liability piece involved there could be …time involved. There's multiple different avenues where we would be held accountable, so same with… with the AI piece they would it would. It needs to be. There needs to be some sort of regulatory body that that governs the …the mistakes that it has as well as an …an autocorrect if… if you will to …to …to modify its its errors.

End Transcription for analysis …. secondary questions and general discussion continued until 40:08 when Interviewer stopped recording and transcription