

[Insurers' values determine claims denials more than AI](#)

Digital Insurance

Using AI to deny property and casualty insurance claims or settle them for less may not be clear cut, and could be done by analyzing other aspects of a claim, like the claimant's personal finances.

“From the advent of things like data mining, AI, risk scoring and the C.L.U.E. database [Comprehensive Loss Underwriting Exchange auto and property reports from LexisNexis], the more data insurers have about consumers, the more we see the risk of them using that data to exploit consumers' vulnerability,” said Amy Bach, executive director of the United Policyholders consumer group.

[Read more](#)

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/insurers-values-determine-claims-denials-more-than-ai/> Date: May 31, 2026