

Editorial

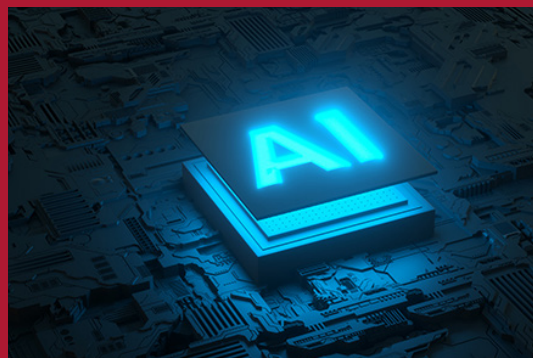
One of the most exciting topics of recent times is that of Artificial Intelligence (AI) and its applications and repercussions. In this 20th issue of Consorsegueros Digital we focus on AI, emphasizing their uses and implications for the insurance industry.

Having in mind the aim of adding the most panoramic possible view, we include a contribution of Lázaro Cuesta who, being part of the Spanish Insurers' Association, Unespa, writes from the viewpoint of insurance companies. Rubén Abadía Funes, from the motor car research institute Centro Zaragoza, reviews the possibilities of this technology in assessing motor car damages. Héctor González, from Tirea, adds deep knowledge from this technology company owned by the Spanish insurance sector. Marcos García and Iñaki Pérez del Notario, from the engineering consultancy company Tesicnor, write a contribution on the possible applications of AI in forecasting, warning and reducing disaster risks. And Pablo Yusta, from AI Consortium, adds a practical approach to integrating these technologies within the business procedures of an insurance company.

Celedonio Villamayor, who during the past 7 years has been Director of Systems and Information Technologies at Consorcio de Compensación de Seguros (CCS), and that during the process of writing this issue has been appointed Director of Operations, contributes also reviewing the potentialities and repercussions of AI within the industry. Eva Valentí, Head of the CCS Actuarial Review Department, reviews Michael Woodridge's book "The Road to Conscious Machines: the Story of AI", perfectly timed to add context about this matter.

Only time will say if widespread AI application marks a turning point for both humankind and the insurance industry, if it ends up being a disrupting technology adding new capacities with serious repercussions on work processes, or if it is just another continuous advance in this increasingly hi-tech world.

Rounds up this issue a case law contribution from José Antonio Badillo, adviser at the DG of Insurance and Pension Funds, reviewing a judgement exploring the limits between the role of the insured's own conduct and the motor car third party liability covers.



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