

Insurance Sales Agents

AI fundamentally restructuring lead generation, policy matching, and client interaction for agents.

EXPOSURE	WINDOW	ADOPTION TODAY	READING
65 High exposure	1–4 yrs until change lands	High	Substantial automation of routine work. Exposure is the share of today's work AI can plausibly take on within the window.

§ 01WHAT IS HAPPENING

What is happening to insurance sales agents

Impact

AI tools are autonomously identifying hot leads, matching clients to policies, generating marketing content, and automating routine communications. This compels Insurance Sales Agents to radically pivot towards complex negotiation, nuanced client relationship building, ethical oversight of AI-driven insights, and high-touch, emotionally intelligent advisory services.

Risk

Radical role overhaul; pervasive automation leading to significant workflow redefinition and specialized human focus.

The Insurance Sales Agent role is undergoing a profound and accelerating redefinition by AI. AI will assume command of vast data synthesis, policy matching, and much of the transactional client interaction. Agents must immediately pivot to becoming masters of AI tools, intensely validating AI-generated insights for accuracy and ethical fairness, and dedicating their expertise to the irreplaceable human elements of insurance sales: deep empathy, nuanced understanding of client life goals, complex negotiation, and critical ethical decision-making regarding high-value, personalized policies.

Sector readiness

Rapid & Transformative Integration

The insurance sector is aggressively integrating AI, driven by client demand for personalization, efficiency, and data-driven insights, alongside competitive pressures from online platforms and Insurtech. AI is rapidly moving beyond pilot stages to widespread adoption for lead generation and policy matching, though regulatory and ethical frameworks are still striving to keep pace.

§ 02 POSITION

Where you stand

- i The Insurance Sales Agent role is undergoing a profound and accelerating transformation, with AI fundamentally restructuring lead generation, policy matching, and client interaction.
- ii AI will autonomously manage vast data, optimize policy recommendations, and streamline communication, compelling agents to pivot to complex negotiation and profound human connection.
- iii Survival and impact will hinge on Insurance Sales Agents mastering AI tools, critically validating AI outputs, championing ethical AI, and providing irreplaceable empathetic guidance and nuanced judgment in guiding clients through high-value policies.

§ 03 ACTIONS

15 POINTS

What this means for you

Concrete changes to how the work gets done, in the order you are likely to meet them.

- 01 **AI-Driven Autonomous Lead Generation & Qualification.** Insurance Sales Agents will oversee AI systems that autonomously identify and qualify hot leads based on their online behavior, demographic data, and stated needs (e.g., life events, search queries). This frees agents from cold calling, demanding focus on immediate engagement with high-intent prospects.
- 02 **Hyper-Personalized Policy Matching & Recommendations.** Insurance Sales Agents will orchestrate AI platforms that autonomously match clients to insurance policies based on a vast array of criteria—beyond basic filters—including lifestyle, risk profile, existing assets, and even inferred life goals. The agent will validate these matches and present the nuanced context.
- 03 **Predictive Analytics for Client Behavior & Churn.** Insurance Sales Agents will leverage AI models that autonomously analyze client activity, engagement, and communication patterns to predict potential disengagement or churn. This enables proactive outreach and personalized interventions to strengthen client relationships and enhance retention.

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- 04 **AI-Assisted Behavioral Coaching for Clients.** AI tools will autonomously identify client behavioral biases (e.g., loss aversion, procrastination) in real-time, providing Insurance Sales Agents with prompts or strategies for effective coaching. This empowers agents to help clients make more rational financial decisions regarding insurance.
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- 05 **Automated Client Communication & Follow-Up.** AI will autonomously handle a significant portion of client communication, including personalized policy alerts, follow-up messages after quotes, and reminders for renewals. Insurance Sales Agents will focus on the most critical client interactions and complex, empathetic conversations.
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- 06 **Generative AI for Marketing Content & Pitches.** Insurance Sales Agents will use generative AI to draft compelling policy explanations, personalized quotes, social media updates, and sales pitches. This streamlines marketing efforts, allowing agents to focus on creative storytelling and client-specific value propositions.
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- 07 **Intelligent Risk Assessment for Complex Cases.** While AI automates standard risk assessment for underwriting, Insurance Sales Agents will utilize AI to rapidly gather and synthesize data for complex or unique client risk profiles, assisting in crafting bespoke insurance solutions that may require custom underwriting.
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- 08 **Focus on Complex Negotiation & Client Advocacy.** As AI assumes command of data-driven tasks, the paramount value of Insurance Sales Agents will be the irreplaceable human ability to navigate complex negotiations, advocate fiercely for client interests, and overcome unforeseen obstacles in high-value, personalized policy sales.
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- 09 **Ethical AI in Insurance Sales & Fair Practices.** Insurance Sales Agents will bear profound responsibility for auditing AI systems for algorithmic bias (e.g., in policy recommendations, pricing, client targeting), ensuring fair practices, and upholding ethical standards. This requires deep understanding of AI's limitations and societal impact.
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- 10 **AI-Driven Customer Relationship Management (CRM).** Insurance Sales Agents will leverage AI within their CRM to track client interactions, analyze communication patterns, predict client needs, and identify opportunities for proactive engagement. This ensures a highly personalized and efficient client management approach.
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- 11 **Voice & Conversation Intelligence for Sales Calls.** AI tools will autonomously analyze sales call recordings for key phrases, sentiment, and adherence to sales scripts. Insurance Sales Agents will use these insights for self-improvement and coaching, understanding successful sales tactics and client objections.
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- 12 **Human-AI Teaming for Sales Cycle Management.** Insurance Sales Agents will operate in seamless human-AI teams, where AI processes vast documentation and automates routine steps in the sales cycle (e.g., sending reminders, tracking milestones). The human agent leads client interaction and resolves complex issues.
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- 13 **Specialization in Niche Markets & High-Value Clients.** The field will see a rise in Insurance Sales Agents specializing in highly complex or niche markets (e.g., commercial specialty lines, ultra-high-net-worth life insurance, international investors) that demand intricate human judgment and bespoke solutions beyond AI's capabilities.
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- 14 **Continuous Learning & Insurtech Literacy.** The rapid advancements in AI and Insurtech (insurance technology) will necessitate continuous, aggressive learning of new AI-powered tools, their insurance capabilities, and ethical implications. Insurance Sales Agents must proactively re-skill to remain competitive and effective.
- 15 **Strategic Client Acquisition & Personal Branding.** As AI automates many operational tasks, Insurance Sales Agents will dedicate more time to crafting compelling value propositions, strategically acquiring high-value clients, and building a strong personal brand based on trust and expertise.

What is pushing this change

- 01 **Explosive Growth of Customer & Risk Data.** Vast amounts of data from customer interactions, policy details, claims, and external sources provide rich input for AI models.
- 02 **Advancements in AI/ML (Predictive Analytics, Generative AI, NLP).** Breakthroughs in AI fields enable sophisticated analysis, autonomous prediction, and intelligent decision support for insurance sales.
- 03 **Urgent Demand for Speed & Efficiency in Sales Cycle.** Clients and agents alike demand faster quoting, policy issuance, and claims processing.
- 04 **Rising Client Expectations for Digital Experiences.** Clients expect seamless online experiences, personalized policy recommendations, and instant information.
- 05 **Intense Competition from Online Insurers & Insurtech.** AI-powered online insurers and Insurtech startups increase competition, forcing agents to leverage technology for differentiation.
- 06 **Critical Need for Cost Optimization in Operations.** AI automation of lead generation, marketing, and administrative tasks can significantly reduce operational costs for agents.
- 07 **Complexity of Policy Matching & Risk Dynamics.** Matching unique client risk profiles with complex policy characteristics and dynamic pricing is challenging; AI assists.
- 08 **Growth of Online Insurance Platforms & Ecosystems.** Online insurance aggregators and direct-to-consumer platforms are driving AI adoption for agents to remain competitive.
- 09 **Shortage of Skilled Agents for Complex Needs.** While AI handles routine tasks, complex negotiations and unique client situations still require highly skilled human agents.
- 10 **Regulatory & Compliance Demands.** Insurance is highly regulated (e.g., fair pricing, privacy); AI tools must comply, and agents must oversee their ethical use.

Impact by sector

The headline figure is an average. Where you work changes the picture.

Personal Lines Agents (Auto, Home)	AI for lead generation, personalized policy recommendations for standard products, and automated renewal reminders. Focus on client relationships and high-volume sales.
Commercial Lines Agents (SME, Large Corporate)	AI for commercial risk assessment data synthesis, market analysis, and identifying cross-sell opportunities for businesses. Focus on complex business needs and deal structuring.
Life & Health Insurance Agents	AI for personalized health/life policy recommendations, predictive health risk assessment, and automated policy servicing. Focus on long-term financial planning and client well-being.
Specialty Lines Agents (e.g., Cyber, Marine)	AI for analyzing unique risk data (e.g., cyber risk profiles, marine routes), assisting in bespoke policy creation, and market intelligence for niche risks. Focus on highly specialized advice.
Captive Agents (Single Company)	AI for lead generation from company data, personalized customer outreach within company products, and automated compliance checks. Focus on efficient, brand-aligned sales.

Skills to build

The skills that keep the human part of this work valuable as the routine part is automated.

- 01 **Client Relationship Management & Empathy.** The core ability to build profound trust and rapport with clients, actively listen to their needs, and guide them through purchasing complex, high-stakes financial products.
- 02 **AI/Insurtech Literacy & Automation.** Proficiency in using AI-powered lead generation, CRM, policy matching, and marketing tools within the insurance sector.
- 03 **Negotiation & Closing Skills.** Mastery of complex negotiation strategies, objection handling, and the ability to close deals while advocating for client interests.
- 04 **Ethical AI & Fair Practices.** Understanding potential biases in AI tools (e.g., in pricing, policy recommendations) and ensuring compliance with fair housing laws and ethical guidelines.

- 05

Data Analysis & Market Interpretation. Ability to interpret vast insurance data (AI-generated insights, market trends, risk profiles) to provide accurate advice and strategic recommendations.
- 06

Communication & Advisory Skills. Clearly articulating complex policy details, risk assessments, and financial benefits to clients, underwriters, and claims adjusters.
- 07

Legal & Regulatory Acumen (Insurance). Deep knowledge of state and federal insurance laws, privacy regulations (e.g., HIPAA), and fair housing practices.
- 08

Adaptability & Continuous Learning. Willingness to rapidly learn new Insurtech, adapt sales methodologies, and stay updated on evolving market dynamics and client expectations.

§ 07 INSTRUMENTS

12 ENTRIES

Tools in use

KINDS OF TOOL WORTH KNOWING

- 01

AI-Powered Lead Generation & CRM. Platforms that use AI to identify and qualify potential insurance buyers, and integrate with CRM for client management.
- 02

AI for Policy Matching & Recommendation. Software that uses AI to analyze client risk profiles and needs, then automatically matches them to suitable insurance policies and coverages.
- 03

Generative AI for Sales & Marketing Content. Large Language Models (LLMs) used to draft compelling policy explanations, personalized pitches, social media updates, and sales emails.
- 04

AI for Automated Client Communication. AI tools that autonomously handle routine client communication, appointment reminders, policy alerts, and renewal follow-ups.
- 05

Predictive Analytics for Client Churn. AI models that autonomously analyze client activity, engagement, and claims history to predict potential disengagement or policy cancellation.
- 06

AI for Compliance Monitoring. AI tools that continuously monitor client accounts and transactions for compliance with insurance regulations (e.g., suitability, AML).

NAMED TOOLS ALREADY IN USE

BoldLeads (AI Lead Gen) / Follow Up Boss (CRM with AI)

VISIT

Leading AI-powered lead generation tools that integrate with CRM systems to identify and manage high-intent insurance prospects.

AgentSync (Compliance/Ops, integrates with AI) / Indio (AI for commercial applications)

VISIT

Platforms that streamline insurance operations and compliance, increasingly integrating AI for policy matching and application processing.

ChatGPT / Jasper / Copy.ai (for insurance content)

VISIT

Generative AI models that can assist insurance agents in drafting policy explanations, marketing copy, and client communications.

Intercom / Drift (AI chatbots for engagement)

VISIT

Leading platforms for automated client engagement, integrating AI chatbots for initial queries and personalized outreach.

Proprietary AI models (developed by large insurers for sales insights)

VISIT

AI/ML models developed by large insurance carriers for internal use to predict client churn and optimize sales strategies.

Compliance.ai / MyComplianceOffice (RegTech with AI features)

VISIT

RegTech platforms that leverage AI for automated compliance monitoring, risk assessment, and regulatory intelligence in financial services.

§ 08 EXAMPLES

5 EXAMPLES

In practice

Ways people in this role are already using AI, and what they get from it.

Automate Lead Qualification & Nurturing

EXAMPLE 1

HOW

Insurance Sales Agents will oversee an AI-powered lead generation system that autonomously identifies and qualifies potential clients. The AI then sends personalized introductory emails and nurtures leads based on their online behavior, prior to agent contact.

GAIN

Significantly reduces manual lead qualification, ensures consistent engagement, and helps agents focus on high-intent prospects.

Personalize Policy Recommendations

EXAMPLE 2

HOW

Insurance Sales Agents will utilize an AI platform that autonomously analyzes a client's risk profile, lifestyle, and financial goals. The AI will then recommend the most suitable insurance policies (e.g., life, health, property) and coverage levels from the available products.

GAIN

Provides highly customized and relevant policy options, improves conversion rates, and enhances client satisfaction.

Predict Client Churn

EXAMPLE 3

HOW

Insurance Sales Agents can leverage an AI model that autonomously analyzes client data (e.g., claims history, recent communication, policy changes). The AI predicts which clients are at high risk of canceling their policy, enabling proactive, personalized outreach strategies.

GAIN

Enables proactive client retention efforts, reduces policy cancellations, and strengthens client relationships.

Generate Sales Pitches

EXAMPLE 4

HOW

Insurance Sales Agents can instruct a generative AI tool to draft a compelling sales pitch for a specific insurance product. By providing key client needs and product benefits, the AI will autonomously generate persuasive copy for the agent's refinement.

GAIN

Saves significant time on pitch preparation, ensures consistent messaging, and creates more persuasive sales materials.

Streamline Policy Re- newal Process EXAMPLE 5	HOW	Insurance Sales Agents will manage an AI system that autonomously handles policy renewal processes. The AI will send automated renewal notices, process standard renewals, and flag complex cases for human intervention, optimizing the renewal workflow.
	GAIN	Streamlines administrative tasks for renewals, reduces manual effort, and ensures timely policy continuation for clients.

§ 09

CONTEXT

How this role compares

Three neighbouring roles chosen to show the direction of travel.

Insurance Telemarketers (Scripted sales) / Basic Policy Data Entry Clerks MORE EXPOSED	AI IMPACT	Catastrophic (AI can autonomously conduct scripted sales calls; AI/RPA can handle policy data input and processing.)
	WORK MOVES TO	Immediate need for radical re-skilling into AI oversight, exception handling for complex policies, or specialization in human-centric client support.
Insurtech Engineers / AI Insurance Data Scientists DIFFERENT SKILLS, GROWING	AI IMPACT	Foundational (They design and build the AI algorithms and platforms that power insurance sales and underwriting.)
	WORK MOVES TO	Deep expertise in AI/ML algorithms, data science, software engineering, and specific insurance market/risk domain knowledge.
Insurance Claims Ad- justers (Complex field in- vestigations) / Actuaries (Ultimate risk modeling) COMPLEMENTARY, LESS EXPOSED	AI IMPACT	Low-Moderate Augmentation (AI assists in damage assessment for adjusters; AI helps with initial risk modeling for actuaries), but core human investigation, negotiation, and ultimate risk quantification remain paramount.
	WORK MOVES TO	On-site damage assessment, complex negotiation, and fraud investigation (Adjusters); Developing complex risk models, pricing products, and ultimate actuarial judgment (Actuaries).

§ 10

VERDICT

Closing judgement

For Insurance Sales Agents, AI is not merely a tool but a radical force of transformation that will fundamentally redefine the sales process. It will autonomously handle the mundane, amplify personalization, and streamline communication, compelling agents to pivot to indispensable human empathy, nuanced negotiation, and profound ethical guidance. The future agent will be a visionary orchestrator of human-AI collaboration, providing irreplaceable connection at the heart of securing clients' financial well-being.

Evidence and revisions

What the exposure figure rests on, what changed when it was last revised, and the published work cited for this role.

SCORE

65 (held)

WINDOW

1-4 years (unchanged)

The 4 October 2026 review held the score.

Microsoft's AI applicability score for the matching occupation is 0.23, in the top quarter of 785 US occupations; Anthropic's observed exposure (the share of the occupation's tasks already being done with Claude) is 0.32, which is heavy by the standards of the 756 occupations measured; the US Bureau of Labor Statistics places it in the 'very high' AI-exposure tier; BLS projects employment to grow 3.3% over 2025–35. Taken together this is consistent with our previous figure of 65, which we have held.

MEASURES BEHIND THE SCORE

US Bureau of Labor Statistics · *Employment Projections 2025–35 and AI Exposure Categories* (27 August 2026)
AI-exposure tier: Very high. Projected employment change 2025–35: +3.3%. Matched to Insurance sales agents.

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Microsoft Research · *Working with AI: Measuring the Applicability of Generative AI to Occupations* (10 July 2025)
AI applicability score 0.23 (percentile 75 of 785 occupations) for SOC 41-3021.

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Anthropic · *Anthropic Economic Index report: Cadences* (26 June 2026)
Observed exposure 0.32 for SOC 41-3021 (percentile 92 of 756 occupations).

PUBLISHER PDF

UK Department for Science, Innovation and Technology · *Assessment of AI capabilities and the impact on the UK labour market* (28 January 2026)

UK context: around 70% of UK workers are in occupations with tasks AI could perform or enhance, above the US average; a one-standard-deviation rise in exposure was associated with a 3.9% fall in UK job postings.

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<https://www.careerguard.ai/sources>

§ 12 APPENDIX

Method and sources

Each report was written from a large body of published research and then, in October 2026, re-scored against occupation-level evidence: the US Bureau of Labor Statistics AI-exposure classification and 2025–35 projections, Microsoft Research's AI applicability scores and Anthropic's observed-exposure data, cross-checked against the reports listed in the Evidence section above. The organisations and publications below are the standing literature behind the narrative sections. Every source, with dates, licences and archived copies where we are permitted to hold them, is catalogued in the research library.

Scores are revised by blending the previous editorial figure (60%) with a composite of the three occupation-level measures (40%), capped at fifteen points per revision and rounded to the nearest five. The window shifts one notch when a score moves ten points or more. Hand adjustments are recorded with their reason in the revision log.

I GLOBAL AND MACROECONOMIC IMPACT OF AI ON WORK

World Economic Forum

The Future of Jobs Report series — Employer survey of expected job growth and decline, skill shifts and technology adoption (2020, 2023 and 2025 editions); *Artificial Intelligence and the Future of Entry-Level Work* (2026).

AI governance and transformation reports — Frameworks on ethical AI, talent strategy and industry transformation.

McKinsey Global Institute

AI, Automation and the Future of Work series — Research quantifying automation potential by task, sector and demographic, from "Jobs Lost, Jobs Gained" to "Agents, robots, and us" (2025).

Industry-specific reports — Financial services, healthcare, manufacturing and others.

PwC

Global AI Jobs Barometer — Annual analysis of job postings and productivity by AI exposure (2024–2026 editions).

Upskilling Hopes and Fears survey — Employee perceptions and readiness.

Microsoft Research and Anthropic

Working with AI (2025); *Anthropic Economic Index* (2025–2026) — Occupation-level usage data from Copilot and Claude conversations, the two observed-usage measures behind the 2026 revision.

Stanford Digital Economy Lab and Stanford HAI

Canaries in the Coal Mine? (2025–2026); *AI Index Report* (annual) — Payroll evidence on early-career employment in exposed occupations; annual measurement of AI capability, investment and adoption.

Deloitte

Human Capital Trends series — Workforce, talent and HR technology trends.

Tech Trends series — Emerging technologies and their business implications.

Accenture

Technology Vision series — Forward-looking analysis of emerging technology, with emphasis on AI.
Fjord Trends — Design, innovation and human experience in a digital world.

Boston Consulting Group

AI/ML insights and industry solutions — "The AI Revolution in the Workplace" and related research.

EY

AI and workforce reports — Adoption, talent strategy and ethics.

IBM Institute for Business Value

AI and automation studies — Business models, workforce evolution and leadership.

OECD

AI Policy Observatory — International data and policy on AI, labour markets and skills.
Employment Outlook — Labour-market trends including technological impact (2023–2026 editions).

International Labour Organization

Generative AI and Jobs: A Refined Global Index of Occupational Exposure (2025) — Task-level exposure gradients for every ISCO occupation; successor to the 2023 global index.

International Monetary Fund

Staff Discussion Notes on AI and work (2024, 2026) — Complementarity framing: where AI augments and where it substitutes.

UK Department for Science, Innovation and Technology

Assessment of AI capabilities and the impact on the UK labour market (2026) — UK occupational exposure and job-posting evidence.

Brookings Institution

AI and automation research — Economic and social implications, displacement and skills.

Yale Budget Lab and Goldman Sachs Research

Tracking the Impact of AI on the Labor Market; AI and the US labour market (2026) — Aggregate labour-market monitoring; macro displacement estimates.

Oxford University (Oxford Martin School)

The Future of Employment — Frey & Osborne and subsequent research on susceptibility to automation.

MIT Technology Review

AI & Work — Reporting on AI research and its implications for industries and jobs.

Gartner

Hype Cycle for Artificial Intelligence — Maturity and adoption of AI technologies.
Future of Work reports — Workplace models and talent strategy.

U.S. Bureau of Labor Statistics

Employment Projections 2025–35; AI Exposure Categories; Occupational Outlook Handbook — Ten-year employment projections and, from the 2025 cycle, an AI-exposure tier for every detailed occupation.

Indeed Hiring Lab

AI at Work Report (2025) and posting-market updates — Skill-level transformation estimates and job-posting trends by occupation.

II CORE AI AND MACHINE-LEARNING RESEARCH

OpenAI

Research papers, blog and API documentation — Large language models, generative AI, safety and societal impact.

Google DeepMind

Research papers and blog — Reinforcement learning, AI for science, AGI and ethics.

Meta AI

Research papers and blog — Large language models, computer vision, AI for social good.

Hugging Face

Transformers library and model hub — Open-source state-of-the-art NLP models.

TensorFlow and PyTorch

Documentation and community forums — Core frameworks illustrating practical capability.

arXiv

cs.AI, cs.LG, cs.CV, cs.CL — Pre-print research.

NeurIPS and ICML

Conference proceedings — Top-tier academic research.

ACM and IEEE

Journals and proceedings — ACM Computing Surveys; IEEE Transactions on AI.

Kaggle

Datasets and competition solutions — Applied machine learning on real-world problems.

The Alan Turing Institute

Research and reports — Responsible and applied AI.

III ETHICAL AND RESPONSIBLE AI DEPLOYMENT

NIST

AI Risk Management Framework — Voluntary framework for managing AI risk.

European Commission

AI Act — Risk-tiered legal framework for AI.

Ethics Guidelines for Trustworthy AI — Principles for responsible development.

Partnership on AI

Research and best practice — Responsible AI development.

AI Now Institute

Annual reports — Social implications: power, inequality, rights.

ACM FAccT

Proceedings — Fairness, accountability and transparency.

Data & Society

Publications — Social implications of data-centric technology.

WIPO

Conversation on IP and AI — Intellectual-property implications of AI.

IEEE Global Initiative on Ethics of AI/IS

Ethically Aligned Design — Recommendations for ethical AI design.

Center for AI and Digital Policy

Policy briefs — Accountable AI policy.