

## LETTER TO THE EDITOR

# Comment on “ChatGPT: How Closely Should We Be Watching?”

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We would like to discuss the article published in the *Journal* titled, “ChatGPT: How Closely Should We Be Watching?”<sup>1</sup> The possible effects of ChatGPT, an artificial intelligence (AI) tool, on clinical medicine are examined in the article. It also discusses ChatGPT's benefits and drawbacks, but it doesn't go into great detail about how it can affect insurance medicine. However, one might conjecture about specific issues and potential paths for the profession in the future. Enhanced efficiency is one possible advantage of ChatGPT in insurance medicine. Large-scale data processing and analysis can be accelerated by AI, which could hasten underwriting decisions, risk assessment, and claims processing. Insurance firms may experience a decrease in administrative

burden and an increase in efficiency as a result.

Improved precision is an additional benefit. ChatGPT has the ability to increase the precision of diagnosing illnesses and forecasting medical results. Better risk assessment and more accurate underwriting procedures could come from this, which would ultimately lead to more equitable pricing for insurers and policyholders.

The paper does, however, touch briefly on some ethical issues surrounding ChatGPT, such as potential biases, misinterpretations, or inadvertently misleading advice from the AI. It will be vital to make sure that ChatGPT's algorithms do not discriminate against people based on their personal traits or health conditions in the setting of

insurance medicine. The creation of new regulatory frameworks might also be necessary for the integration of AI systems like ChatGPT in insurance medicine. For the industry to employ AI responsibly and fairly, these frameworks would need to address issues like data protection, transparency, and responsibility. Furthermore, even though AI technology might improve decision-making, it's critical to acknowledge that human oversight and expertise are still crucial in the field of insurance care. In order to guarantee suitable and moral results for policyholders and insurers, it is essential to strike a balance between human judgment and AI-driven insights.

In summary, the paper does not go into great detail on ChatGPT's possible effects on insurance medicine, instead concentrating on the technology's more general applications in clinical medicine. The creation of new regulatory frameworks might also be necessary for the integration of AI systems like ChatGPT in insurance medicine. For the industry to employ

AI responsibly and fairly, these frameworks would need to address issues like data protection, transparency, and responsibility.

Furthermore, even though AI technology might improve decision-making, it's critical to acknowledge that human oversight and expertise are still crucial in insurance care. In order to guarantee suitable and moral results for policyholders and insurers, it is essential to strike a balance between human judgment and AI-driven insights. To make sure that AI-generated content is used in an ethical and transparent way, norms or standards can be developed and any ethical dilemmas can be investigated.<sup>2</sup>

## REFERENCES

1. Meagher T. ChatGPT: How Closely Should We Be Watching? *J Insur Med.* 2023;50:143-146.
2. Kleebayoon A, Wiwanitkit V. ChatGPT, critical thing and ethical practice. *Clin Chem Lab Med.* 2023; 61:e221.