

**Senator Schumer Opening Remarks**  
**Fourth AI Insight Forum**  
**November 1, 2023**

Good afternoon, everyone. Welcome to the U.S. Senate's fourth bipartisan AI Insight Forum, our high-impact forum.

Thank you to my colleagues in our bipartisan AI gang – Senators Rounds, Heinrich, and Young – who have been instrumental in the planning and success of our forums.

I also want to thank my Senate colleagues for making the time to be here, especially those who came to our third forum earlier today. I'm really proud of the bipartisan turnout we've had across our first three forums, and I expect that trend to continue. And I also want to thank the dedicated staff working on this topic who have made time to be with us today as well.

Finally, I want to thank all of our participants here this afternoon.

In each of our three previous forums, we've made it a priority to have balanced groups with diverse, wide-ranging views. I am proud that this afternoon's forum is no exception.

Just looking around this room, we have some of the leading voices from consumer advocates, business, tech, labor, civil rights – some of the areas where AI will have the most impact. So, I expect we'll have a good discussion, and I look forward to hearing from each of you.

During this morning's forum, we had a really good discussion on the intersection of workforce and AI.

During this forum, our focus will turn to specific areas where AI will have an especially high impact – like finance, health care, and our justice system – and how we can prevent AI from undermining our civil liberties altogether.

From our prior forums, I feel confident in saying we all agree that federal guardrails are necessary to protect against bias in these areas, and to protect our civil rights in general.

Our discussion will be divided into two one-hour segments:

For the first segment, Senator Young and I will lead a discussion about the specific risks of high-impact AI applications.

Senators Rounds and Heinrich will lead the second segment, focusing on the opportunities created by high-impact AI applications.

Now, we hear a lot of talk about AI's doomsday scenarios – about future impact that we'll have to deal with down the road. But the truth is that real people are experiencing real pain caused by AI systems that have already been deployed.

Today, we are going to focus in on some of the most consequential areas where AI has been deployed and is already having a real impact on Americans.

Take finance, for example.

AI could have revolutionized the speed and scope of financial services, but what happens when the algorithms are trained on biased data?

Replicating that bias could spell disaster for things like loan denials and credit scoring, further harming marginalized communities already at a disadvantage.

Or take health care.

New AI technologies promise faster diagnoses, personalized treatments, and more efficient patient care.

But if the medical data used to make these advances relies on biased or non-diverse data, it risks harmful health outcomes and greater inequality in care among marginalized groups.

Or take criminal justice.

AI technologies used in the criminal justice system, such as facial recognition, have been proven to hold a considerable amount of bias around skin tone and gender.

These are just a few examples of high impact use cases of AI where bias can cause real harms. But the list goes on: housing, employment, education admissions, transportation and government services are all topics I expect will come up in our discussion today.

So, thank you all again for being here this afternoon as we discuss so many important topics.