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News Clip Marzo 2023: ChatGPT

Introducción: Contrario a nuestra costumbre, esta vez no tocaremos el tema de un siniestro o un evento catastrófico. Más bien nos ocuparemos de un tema que nos llamó mucho la atención desde hace unas semanas y que sigue dando de hablar: **Chat GPT**. Este artículo trata de nuestras primeras experiencias con una herramienta que ha despertado opiniones y sentimientos encontrados. En este documento trataremos evaluar la utilidad para de esta aplicación en las inspecciones de riesgo, con base en algunos intentos iniciales de aplicación.

“La mayoría de la gente habla del miedo a lo desconocido, pero si hay algo que temer, es lo conocido”
Deepak Chopra

1. Nuestro Primer contacto con Chat GPT

A finales de Diciembre 2022, un amigo me presentó una aplicación novedosa “de gran inteligencia”, en condición de contestar cualquier pregunta sobre cualquier tema. Después de unas preguntas frívolas a la aplicación, seguidas de unas más complejas, saqué la conclusión – prematura – que se trataba de una Alexa o un Siri más listo y desarrollado, y tomé nota sin darle mayor importancia.

Sin embargo, poco días después, las discusiones sobre ChatGPT se volvieron virales y tema de un sinnúmero de artículos y discusiones en los medios, imposible de no notarse. Sobre todo, me llamaron la atención los temores de muchos profesionistas que la “inteligencia artificial” iba a causar un estrago en muchas profesiones.

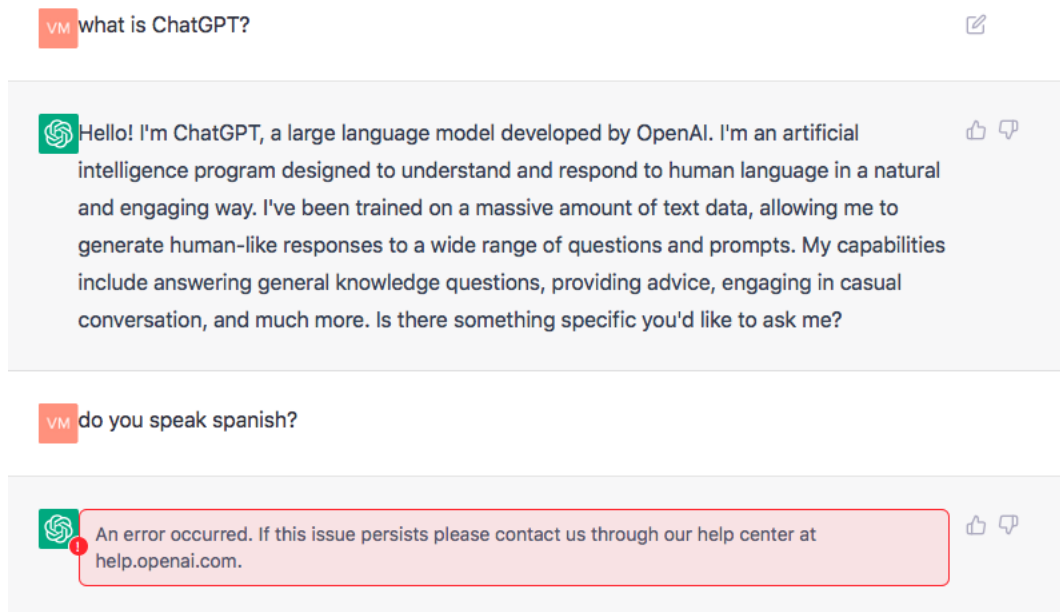
Hecho es, que en RISC empezamos a interesarnos más por el tema, y entrando en comunicación con ChatGPT - relacionando nuestras preguntas a las actividades de RISC - francamente quedamos sorprendidos. Más adelante replicaremos un par de preguntas y las respuestas que recibimos. Por lo pronto queda por comentar que, desde nuestra perspectiva, esta herramienta puede dar valor agregado, siempre si evaluamos de forma crítica las respuestas dentro del contexto de nuestra actividad.

Desde el inicio de operaciones de RISC, hemos acompañado los desarrollos tecnológicos en nuestra esfera de trabajo: nunca sufrimos de neofobia o miedo al cambio. Después de los primeros contactos con ChatGPT nos queda claro que estamos apenas al inicio de algo que revolucionará nuestra forma de trabajar. Nuevas aplicaciones seguirán y las empresas tecnológicas en USA, Europa y China invertirán sustanciales sumas en el desarrollo de nuestra comunicación con la Inteligencia Artificial.

En este momento es prematuro especular a donde nos llevará esta nueva herramienta y como se aplicará la utilización algorítmica de una cantidad inmensa de información disponible. Por otro lado, en RISC, tratamos de sacar provecho de una herramienta – o una entidad más allá - que pueda facilitar nuestras actividades, convencidos de que *todavía* no hay computadora que sustituye el razonamiento, la lógica, la intuición, el arte de evaluar circunstancias complejas como los son las evaluaciones de riesgos de proyectos de infraestructura, las conversaciones personales con administradores de riesgo, la inspección física de complejos riesgos de infraestructura, la interpretación de clausulados de póliza, etc.

2. Que es ChatGPT?

De acuerdo a la definición de la misma pagina web de ChatGPT, este es un modelo de lenguaje desarrollado por OpenAI – en la cual, por cierto, Microsoft invirtió 10.000 Millones US\$ hace poco. El sistema aprendió a utilizar el lenguaje humano y sostiene conversaciones con los usuarios. Responde a preguntas de conocimiento general, que de acuerdo a nuestras primeras experiencias ya pueden resultar en valor agregado para una gran variedad de tareas.



VM what is ChatGPT?

Hello! I'm ChatGPT, a large language model developed by OpenAI. I'm an artificial intelligence program designed to understand and respond to human language in a natural and engaging way. I've been trained on a massive amount of text data, allowing me to generate human-like responses to a wide range of questions and prompts. My capabilities include answering general knowledge questions, providing advice, engaging in casual conversation, and much more. Is there something specific you'd like to ask me?

VM do you speak spanish?

An error occurred. If this issue persists please contact us through our help center at help.openai.com.

Como se observa, el día de nuestros primeros intentos, todavía no pudimos mantener una conversación en el español.

La pregunta que nos hacemos es: ¿cómo pueden los inspectores de riesgo y suscriptores aprovechar del esta herramienta?

3. Los Reportes de Inspección

La mayoría de los reportes de inspección están más o menos estructurados de la misma forma, e incluyen conceptos como *objetivo, la descripción del proyecto o riesgo, una descripción de los procesos de construcción o técnicas de producción, un análisis de riesgo* (riesgos de la naturaleza, riesgos inherentes a la actividad, riesgos específicos), y la parte medular del reporte, *las observaciones en campo, o del recorrido* y las recomendaciones asociadas a las observaciones realizadas en la vista in situ.

Tomando en cuenta, que esta la última parte definitivamente no es objeto de preguntas para ChatGPT, deberíamos analizar como utilizar la habilidad de conversación de ChatGPT para facilitarnos la redacción en el reporte de aspectos como descripción de equipos, procesos, exposición a riesgo, y/o descripciones de fenómenos meteorológicos de la región de nuestro interés.

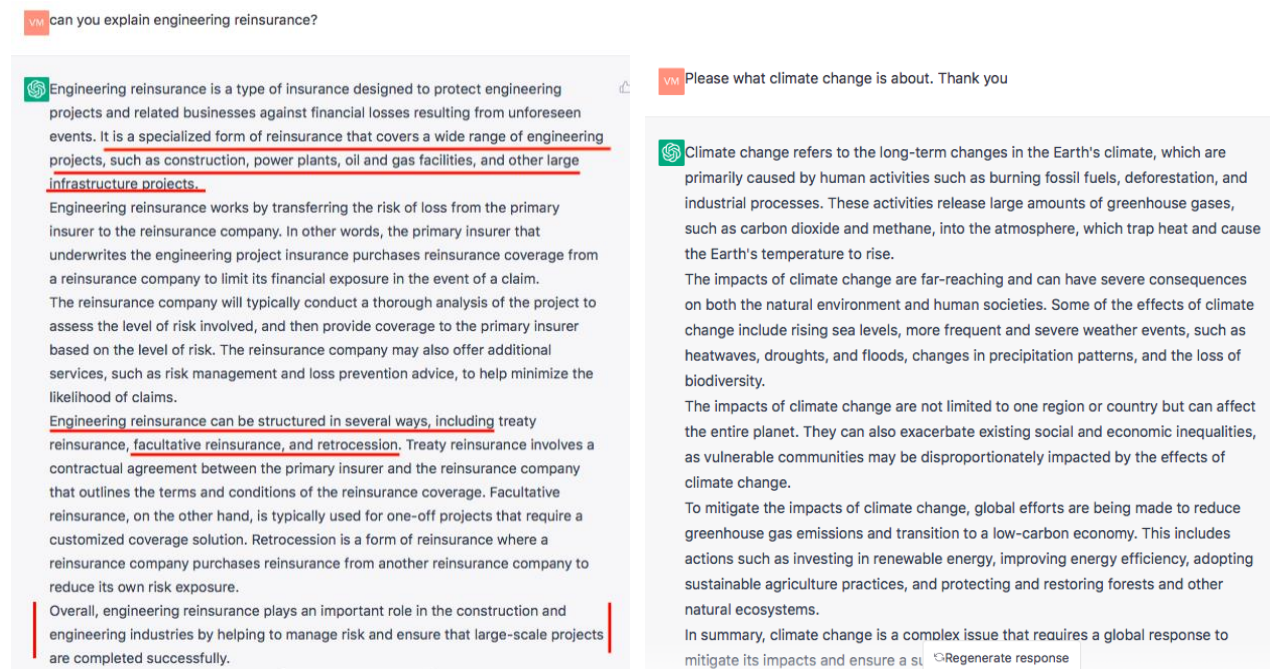
4. Pruebas Iniciales

Después de varias conversación que hemos tenido con ChatGPT, en la cual rectamos la aplicación con preguntas generales – siempre dentro del campo de los seguros - pudimos constatar lo siguiente:

- La conversación con nuestro interlocutor puede ser sumamente personalizada. No parece que se tiene contacto con “inteligencia artificial”; más bien se tiene la impresión de platicar con un alguien que **de forma general** sabe de lo que habla.
- Es importante aprender a formular las preguntas para que nuestro interlocutor entienda que buscamos respuestas específicas y no generalizadas. Se debe insistir y tal vez reformular las preguntas para obtener una respuesta que tenga la profundidad que nosotros requerimos.
- En muchos casos las respuestas requieren de una ulterior redacción con precisiones que ya dependen del autor.

- Sobre ciertos temas (p.ej. el cambio climático), ChatGPT mantiene una narrativa que podría ser motivo de una discusión académica más detallada.

A continuación mostramos nuestra interacción con ChatGPT con respecto a una preguntas básicas:



VM can you explain engineering reinsurance?

Engineering reinsurance is a type of insurance designed to protect engineering projects and related businesses against financial losses resulting from unforeseen events. It is a specialized form of reinsurance that covers a wide range of engineering projects, such as construction, power plants, oil and gas facilities, and other large infrastructure projects. Engineering reinsurance works by transferring the risk of loss from the primary insurer to the reinsurance company. In other words, the primary insurer that underwrites the engineering project insurance purchases reinsurance coverage from a reinsurance company to limit its financial exposure in the event of a claim. The reinsurance company will typically conduct a thorough analysis of the project to assess the level of risk involved, and then provide coverage to the primary insurer based on the level of risk. The reinsurance company may also offer additional services, such as risk management and loss prevention advice, to help minimize the likelihood of claims. Engineering reinsurance can be structured in several ways, including treaty reinsurance, facultative reinsurance, and retrocession. Treaty reinsurance involves a contractual agreement between the primary insurer and the reinsurance company that outlines the terms and conditions of the reinsurance coverage. Facultative reinsurance, on the other hand, is typically used for one-off projects that require a customized coverage solution. Retrocession is a form of reinsurance where a reinsurance company purchases reinsurance from another reinsurance company to reduce its own risk exposure. Overall, engineering reinsurance plays an important role in the construction and engineering industries by helping to manage risk and ensure that large-scale projects are completed successfully.

VM Please what climate change is about. Thank you

Climate change refers to the long-term changes in the Earth's climate, which are primarily caused by human activities such as burning fossil fuels, deforestation, and industrial processes. These activities release large amounts of greenhouse gases, such as carbon dioxide and methane, into the atmosphere, which trap heat and cause the Earth's temperature to rise. The impacts of climate change are far-reaching and can have severe consequences on both the natural environment and human societies. Some of the effects of climate change include rising sea levels, more frequent and severe weather events, such as heatwaves, droughts, and floods, changes in precipitation patterns, and the loss of biodiversity. The impacts of climate change are not limited to one region or country but can affect the entire planet. They can also exacerbate existing social and economic inequalities, as vulnerable communities may be disproportionately impacted by the effects of climate change. To mitigate the impacts of climate change, global efforts are being made to reduce greenhouse gas emissions and transition to a low-carbon economy. This includes actions such as investing in renewable energy, improving energy efficiency, adopting sustainable agriculture practices, and protecting and restoring forests and other natural ecosystems. In summary, climate change is a complex issue that requires a global response to mitigate its impacts and ensure a sustainable future. Regenerate response

5. Pruebas específicas


Después de las preguntas generales, ya entramos en temas más complejos y específicos. Realizamos unas preguntas más técnicas con respecto a procesos, exposición NatCat y normas:

- Proceso minero de cobre, presas de jale
- Construcción de carreteras
- Inundaciones en Oaxaca

- Tectónica en Guatemala
- Proceso Rankine.
- Protección de incendio de una bodega

También en este caso reproducimos nuestra interacción con ChatGPT, mismas que sugerimos leer con detenimiento:

 Can you explain the Cooper mining process?

 Sure! The Cooper mining process involves several steps to extract copper from its ore. Here is a general overview of the process:

Mining: The first step is to extract the copper ore from the ground. This can be done through surface mining, which involves removing the top layer of soil and rock to expose the ore, or underground mining, which involves digging tunnels to reach the ore.

Crushing: The next step is to crush the ore into small pieces. This is typically done using a large machine called a crusher.

Grinding: After the ore is crushed, it is further ground into a fine powder using a series of rotating mills.


Froth flotation: In this step, chemicals are added to the ground ore to create a slurry. Air is then blown through the slurry to create bubbles, which attach to the copper particles and float to the surface, forming a froth. This froth is then skimmed off and the copper is extracted from it.

Smelting: The froth is then heated in a furnace to separate the copper from other minerals and impurities. This produces a molten copper that is then cast into various shapes and forms.

Refining: The final step is refining the copper to remove any remaining impurities. This is done using electrolysis, which involves passing an electric current through the copper to separate it from any remaining impurities.

That's a general overview of the copper mining process. The exact steps and techniques used can vary depending on the type of ore being mined and the location of the mine.


VM what importance has the tailing dam in copper mining?

 Tailings dams are an important aspect of copper mining operations, as they are used to store the waste materials generated during the extraction of copper from its ore. Tailings are the materials left over after the extraction process, which consist of a mixture of water, finely ground rock particles, and chemicals used in the mining process.

The importance of tailings dams in copper mining lies in their role in managing the waste materials generated during the mining process. These dams provide a safe and secure way to store the tailings and prevent them from contaminating nearby water sources, soil, and air. They also allow for the recovery and reuse of water used in the mining process.

However, the construction and management of tailings dams can also be a significant environmental and social concern. If a tailings dam fails or leaks, it can cause significant environmental damage and threaten nearby communities. Therefore, it is important to design and maintain tailings dams carefully to ensure their safety and stability. This includes regular monitoring and maintenance to prevent leaks or failures, as well as responsible closure and decommissioning once the mine has ceased operations.

VM What is the risk exposure during toll road construction?

 Toll road construction can pose a number of risks and exposures to workers, contractors, and other stakeholders. Some of the key risks and exposures during toll road construction may include:

Physical injury: Construction sites can be hazardous places, and workers may be exposed to a range of physical risks and injuries, such as falls, slips, trips, and equipment-related accidents.

Environmental risks: Toll road construction can have a significant impact on the environment, including risks such as soil erosion, water contamination, and air pollution.

Regulatory compliance: Toll road construction is subject to a range of regulatory requirements, including permits, licenses, and environmental assessments. Failure to comply with these regulations can result in fines, delays, and other penalties.

Supply chain risks: Toll road construction involves multiple contractors and suppliers, which can pose risks such as supply chain disruptions, delays, and quality issues.

Financial risks: Toll road construction projects are typically large and complex, with significant financial investment required. This can pose financial risks such as cost overruns, delays, and changes in market conditions.

To manage these risks, toll road construction companies may implement a range of risk management strategies, such as safety protocols, environmental monitoring, supply chain management, and financial risk management techniques. It is also important to maintain open communication and collaboration with stakeholders, including workers, regulators, and local communities, to ensure that all risks are identified and addressed appropriately.

VM would you reinsure a toll road construction in Mexico?

As an AI language model, I am not able to provide specific financial or investment advice, nor do I have access to detailed information about the specific toll road construction project in Mexico or the insurance or reinsurance markets. However, in general, reinsuring a toll road construction project in Mexico may be a consideration for insurance companies or reinsurers that are interested in diversifying their portfolio and spreading their risk exposure. Reinsurance is a way for insurance companies to transfer some of their risk to other companies in exchange for a premium, which can help them manage their risk exposure and ensure that they have the financial resources to cover large claims. However, reinsurers typically evaluate the risk of a project before deciding whether or not to offer reinsurance coverage. This evaluation may include factors such as the project's location, construction timeline, budget, the strength and experience of the project's management team, and the regulatory and political environment in the country. Additionally, the reinsurer will also evaluate the insurance company that is seeking reinsurance coverage to ensure that it has the financial stability and capacity to manage the risk associated with the project. In summary, reinsuring a toll road construction project in Mexico may be an option for insurance companies or reinsurers, but the decision will depend on a variety of factors, and will require a thorough evaluation of the specific project and associated risks.

VM Can you tell me about flood exposure in Oaxaca, Mexico?

Oaxaca is a state located in southern Mexico, and like many areas in the region, it is exposed to the risk of flooding. The risk of flooding in Oaxaca is primarily driven by heavy rainfall, which can occur during the annual rainy season or as a result of tropical storms or hurricanes. The risk of flooding in Oaxaca is particularly high in areas that are located near rivers, streams, or other bodies of water, as well as in areas that are located in low-lying or flood-prone areas. Some of the key factors that contribute to flood risk in Oaxaca include:

- Topography:** The state's rugged topography, which includes mountains and valleys, can cause rainwater to accumulate quickly and flow downhill rapidly, leading to flash floods.
- Deforestation:** Deforestation in the state has led to soil erosion and reduced soil absorption capacity, increasing the risk of landslides and flash floods.
- Climate change:** The effects of climate change, including more intense and frequent rainfall, have led to an increased risk of flooding in Oaxaca and other areas in Mexico.
- Urbanization:** The rapid growth of urban areas in Oaxaca has led to an increase in impermeable surfaces such as concrete and asphalt, which can prevent rainwater from being absorbed into the ground and increase the risk of flooding.

To manage flood risk in Oaxaca, various organizations and government entities are taking measures such as improving infrastructure, such as building drainage systems and strengthening river banks, developing early warning systems, and promoting public education and awareness about flood risk and disaster preparedness. It is also important for individuals and communities in flood-prone areas to take steps to prepare for flooding, such as creating emergency plans and stocking up on supplies, as well as following local guidance and evacuation orders in the event of a flood.

VM can you explain the ranking process?

The term "ranking process" can refer to various types of rankings, such as academic rankings of universities, sports rankings of teams, or search engine rankings of websites. However, in general, a ranking process involves evaluating and comparing items in a certain category or field and assigning them a score or rank based on specific criteria.
Here is a general overview of how a ranking process might

VM sorry the rankine process

Ah, I see! The Rankine cycle is a thermodynamic cycle used in steam power generation that converts heat into mechanical work. It is named after its inventor, William Rankine, a Scottish engineer and physicist.
The Rankine cycle is a closed loop cycle that involves four stages:
Heat is added to a working fluid (usually water) in a boiler, causing it to vaporize and become high-pressure steam.
The high-pressure steam is then directed through a turbine, where it expands and performs mechanical work, typically rotating a shaft to generate electricity.
After exiting the turbine, the steam is sent to a condenser where it is cooled and condensed back into a liquid state.
The condensed liquid is then pumped back to the boiler to be heated again, restarting the cycle.
The Rankine cycle is widely used in power generation, such as in coal-fired power plants, nuclear power plants, and geothermal power plants. The cycle's efficiency can be increased by using superheated steam in the boiler and by incorporating additional components, such as reheat turbines and feedwater heaters.
The Rankine cycle is one of the fundamental thermodynamic cycles in engineering and is an important concept in the study of thermodynamics, heat transfer, and energy conversion.

VM What you suggest for fire protection in a warehouse?

Fire protection in a warehouse is an important consideration, as warehouses often store large quantities of flammable materials and can be particularly susceptible to fires due to their size and layout. Here are some suggestions for fire protection in a warehouse:

Install fire detection and alarm systems: Early detection of a fire is critical in preventing damage and injuries. A fire detection and alarm system can quickly alert personnel and emergency services to a potential fire and allow for timely response.
Implement fire suppression systems: Fire suppression systems, such as sprinklers, can help contain or extinguish a fire before it spreads. They should be installed throughout the warehouse, particularly in areas where flammable materials are stored.

Develop and practice an emergency response plan: All warehouse personnel should be familiar with a well-developed emergency response plan. This plan should include evacuation procedures, emergency contact information, and designated assembly areas.

Regularly inspect and maintain fire protection systems: Fire protection systems should be regularly inspected and maintained to ensure they are functioning properly and in compliance with applicable codes and standards.

Store materials appropriately: Flammable materials should be stored in a designated area, away from sources of ignition, and with proper ventilation. Materials should be stored at safe heights and distances from each other to prevent fires from spreading.

Train employees on fire safety: All employees should be trained on fire safety, including how to use fire extinguishers and how to report potential fire hazards.

By implementing these measures, you can help reduce the risk of fires and ensure that your warehouse and personnel are protected in the event of a fire.

Yes, the National Fire Protection Association (NFPA) has developed several standards and codes related to fire protection in warehouses. The most relevant of these standards are:

NFPA 13 - Standard for the Installation of Sprinkler Systems: This standard provides requirements for the design, installation, and maintenance of sprinkler systems, including those used for fire protection in warehouses.

NFPA 30 - Flammable and Combustible Liquids Code: This standard provides guidelines for the storage, handling, and use of flammable and combustible liquids in warehouses.

NFPA 101 - Life Safety Code: This standard provides guidelines for protecting people from the hazards of fire, smoke, and toxic fumes in buildings, including warehouses.

NFPA 231 - Standard for General Storage: This standard provides requirements for the storage of commodities in piles and for protecting those piles from fire.

NFPA 232 - Standard for the Protection of Records: This standard provides requirements for the protection of records in storage from fire and other hazards.

NFPA 400 - Hazardous Materials Code: This standard provides guidelines for the storage, handling, and use of hazardous materials in warehouses.

These standards provide guidance on fire protection measures that can be taken to help prevent fires in warehouses and to protect personnel and property in the event of a fire. It's important to note that compliance with these standards is often required by local building and fire codes, and failing to comply can result in fines, legal liability, and other consequences.

VM Thank you, my friend. You are a genius

You're welcome! I'm glad I could be of help. If you have any more questions, feel free to ask.

Con base en las respuestas recibidas, podemos comentar como sigue:

- Las respuestas se mantienen generalizadas, sin embargo ChatGPT - en este momento - puede ser una importante fuente didáctica para jóvenes suscriptores o inspectores de riesgo que quieran aprender sobre los variados temas que son parte integral de un buen reporte de inspección.
- Para un inspector experto las respuestas pueden aparentar obvias, sin embargo permiten ampliar y detallar a su gusto lo expuesto por ChatGPT. Esto representa ahorro de tiempo al redactar un reporte.
- Sentimos que, si entramos en detalle sobre normas y protecciones contra incendio, en este momento, todavía no llegamos a obtener una opinión de expertos completa y exhaustiva. No cabe duda, sin embargo, que el modelo se seguirá “autoalimentando” con base en todas las preguntas que a futuro los usuarios harán. De esta forma se irá perfeccionando.

6. Primeras Conclusiones

Coincidimos con la opinión de aquellos que aseveran que esta herramienta puede representar un cambio histórico de cómo obtener información. Por un lado, facilitará la obtención de información generalizada sobre temas de diversa índole – en este momento todavía sin la debida profundidad. Por otro lado, considerando que con la utilización de millones de usuarios la herramienta se ira especializando siempre más, en un futuro cercano podrá sustituir los clásicos buscadores de información que utilizamos al día de hoy.

Tenemos muchas dudas respecto a si ChatGPT pudiera substituir en el corto plazo la mente humana, el razonamiento lógico practico, la percepción intuitiva, el aspecto de la observación 360° de un inspector de riesgo con experiencia, y las consecuencias correspondientes en la suscripción de riesgo. Por otro lado, es importante advertir también que la utilización de esta herramienta seguramente llevará a reportes que, analizados de forma superficial, pueden llevar a conclusiones erróneas.

Finalmente, consideramos de suma importancia seguir de cerca el desarrollo de esta forma de recuperación de información y de esta comunicación novedosa con la AI. Desde RISC seguiremos informándoles sobre las novedades en este tema, y sobre todo sobre nuestras experiencias con el uso de esta aplicación.

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El saber que inmensas cantidades de inversión de empresas tecnológicas en todo el mundo se están dedicando al tema, nos indica que vale la pena dar seguimiento al desarrollo del modelo.

Red. VS, Miami, 03.03.2023