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Fed. AI Moratorium Proposal May Undo State Insurance Regs

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Paige Waters, a partner in Troutman Pepper Locke's Insurance Transactional + Regulatory Practice Group, was quoted in the June 18, 2025 *Law360* article, "[Fed. AI Moratorium Proposal May Undo State Insurance Regs.](#)"

"The insurance regulators have taken this challenge of regulating AI seriously, and they have been promulgating guidance to address that," said Paige Waters of Troutman Pepper Locke, who represents carriers.

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The uncertainty over which state laws may be swept under the moratorium can also lead to litigation, Waters of Troutman told *Law360*.

"There would be a lot of litigation arising out of that and just uncertainty for the insurance industry in terms of how do they comply with the laws out there, and which statutes should they still be required to comply with," she said.

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