

Beyond Algorithms: How AI is Transforming Utility Regulation

Draft date: July 27, 2025

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We examine how artificial intelligence (AI) is transforming utility regulation. AI has exploded onto the regulatory scene, disrupting both utility and government systems, but also creating opportunities. Governments are using AI to better communicate with and understand stakeholders, project regulatory impacts and critically review existing regulations, identify problems in regulatory compliance, research regulatory issues, and create content. But AI has limitations. While AI can improve regulatory efficiency and effectiveness, it can do so only if regulators adapt their own expertise and to the opportunities and challenges that AI presents. Fully leveraging AI will require regulators to create a vision of a fully AI-imbued regulatory agency and follow a carefully crafted, yet adaptable path into that future.

Keywords: artificial intelligence; information; innovation; regulation

JEL codes: H11, H83, K23, O33

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We are indebted to Rinehart (2025, July 15) for insights into government applications of AI. This is a work in progress. Please do not cite or quote without permission of the authors.

Which would you rather be: the second-most innovative utility regulator in the region, or the one most likely to lead in making mistakes?

It's a pointed question, but it reflects a real tension in regulatory leadership. Utility regulators are understandably cautious. Utilities themselves are built to be risk-averse—tasked with the essential mission of keeping the lights on and clean water flowing. In that context, conservative decision-making is a virtue. Shouldn't regulators be equally wary of unproven technologies and untested processes, especially those that could attract public or political scrutiny?

And yet, anyone who has used Google lately can see that artificial intelligence (AI) is transforming the way we live and work. What was once a simple list of search results is now an AI-generated answer. This shift is profound: users click on traditional search results roughly 50% less than they did before (Chapekis & Lieb, July 22, 2025). For regulators, that means public visibility—and the ability to be found, understood, or trusted—has abruptly dropped as citizens find answers in AI. AI is no longer just a tool; it is becoming our educator, sense-maker, strategist, and assistant (Schneier, 2023).

So, the question for regulators is no longer whether to adopt AI, but how. Is it riskier to lead—or to wait and follow?

This paper examines how AI is reshaping the work of utility regulators. It begins with a brief primer on key AI concepts, followed by sections exploring how AI is transforming regulators' relationships with utilities and the public, and how it is being used to support regulatory reviews and research. It concludes with a discussion of potential pitfalls and policy implications.

I. What is Artificial Intelligence?

Despite its ubiquity and hype, not everyone understands what artificial intelligence (AI) actually does or what it means. At its core, AI is about using data to make predictions. These predictions may be used to support human decisions or—more commonly today—used by machines to make decisions themselves. For example, an AI system might predict regulatory compliance costs and automatically generate a report or recommendation.

AI has existed since the 1950s, but recent breakthroughs have made it far more powerful and accessible. The explosion of AI in the last decade was made possible by three key developments: the sharp decline in data processing costs, the availability of specialized computer chips (thanks to early investment by companies like NVIDIA), and a new approach to language processing pioneered by researchers at Google, who found that machines could learn to understand human language by analyzing patterns in how words relate to one another.

Broadly speaking, AI refers to a family of technologies that mimic aspects of human intelligence, such as learning, reasoning, and understanding language. The most prominent of these techniques is *machine learning*, which includes branches like *natural language processing (NLP)* and *generative AI*, both of which are now powered by *large language models (LLMs)*.

Machine Learning. Machine learning is the foundation of most modern AI. Unlike traditional software, which follows step-by-step instructions written by a programmer, machine learning systems "learn" from examples. For instance, a machine learning model given thousands of records on electricity usage and weather patterns can learn to predict future electricity demand.

The core feature of machine learning is its ability to *generalize*—that is, to apply patterns learned from past data to new, unseen situations. This makes machine learning especially useful in dynamic or complex environments. However, it also

introduces uncertainty: these models can be difficult to interpret and may produce results that are hard to explain.

There are several types of machine learning:

- **Supervised learning** uses labeled data to learn a relationship between inputs (e.g., temperature) and outputs (e.g., energy use).
- **Unsupervised learning** detects patterns or clusters in data without predefined labels.
- **Reinforcement learning** teaches a system to make decisions by rewarding good outcomes and penalizing bad ones over time.

Natural Language Processing. NLP is a branch of machine learning focused on enabling computers to understand, interpret, and generate human language. It powers applications like document summarization, translation, sentiment analysis, and conversational agents. For example, NLP tools can:

- Summarize a long legal document into a few key bullet points.
- Identify mentions of people, organizations, or locations in a report.
- Analyze public comments to determine whether the tone is supportive or critical.

NLP models are trained on large volumes of text and can be fine-tuned for specific contexts—such as regulatory filings, customer complaints, or legal documents.

Generative AI refers to systems that create new content—such as text, images, audio, or code—rather than merely analyzing existing information. In the language domain, this capability is powered by LLMs.

Large Language Models. LLMs—such as OpenAI’s GPT models—are trained on massive datasets including books, websites, and official documents. They use statistical patterns in language to generate text that is coherent and often contextually appropriate and indistinguishable from human writing. They can draft memos, answer questions, simulate conversations, or provide strategic insights.

Importantly, LLMs are not conscious or truly “intelligent.” They do not understand meaning as humans do; rather, they are sophisticated pattern recognition systems that predict what comes next in a sentence based on the words that came before.

Despite these limitations, LLMs can perform surprisingly advanced tasks. Their flexibility makes them useful for everything from automating routine tasks to assisting in legal analysis or regulatory decision-making.

II. Effects of Utility AI

AI is changing the nature of utility services in ways that are both operationally transformative and strategically disruptive. For regulators, staying informed about these changes is no longer optional—it is essential for effective oversight.

Utilities across sectors are exploring AI-powered tools to improve reliability, reduce costs, and enhance service. One widely adopted application is the use of drones combined with AI to inspect electric transmission and distribution assets. Drones capture high-resolution images of conductors, transformers, and other infrastructure, which are then analyzed by AI systems to detect signs of wear, corrosion, or potential failure. This approach is faster, safer, and often more accurate than manual inspections. Similarly, water utilities are using AI to monitor water quality in real time and to predict pipe bursts before they occur.

AI is also managing distributed energy resources—such as rooftop solar, battery storage, and electric vehicles—by optimizing their integration into the grid. These tools also enable the creation of “virtual power plants,” in which decentralized assets are coordinated to act like a traditional power station. This evolution is giving rise to a new category of customer: the *prosumer*, who both consumes and produces

electricity. In parallel, consumers increasingly expect hyper-personalized services, shaped by their experiences with tech giants like Netflix and Amazon.

AI gives utilities a powerful opportunity to meet those expectations. But it requires a shift in mindset—from simply gathering operational data to building *digital engines* that unify data, support algorithm development, and enable adaptive, responsive service delivery. While we know of no utilities that have fully realized this vision, it represents an untapped opportunity to improve customer engagement and operational efficiency.

For example, Florida’s TECO collaborated with students from the University of Florida with the help of the Public Utility Research Center (PURC) to develop a data analytics system that interprets “blips” in smart meter data. The goal was to distinguish between a true equipment fault and a harmless fluctuation—allowing for faster, more targeted responses. This kind of real-time, AI-enhanced insight should become standard practice.

Customer engagement is another frontier where AI offers significant promise. By analyzing patterns in energy use, utilities can tailor communications, suggest energy-saving measures, and anticipate customer concerns. AI-powered customer service tools can even detect signs of dissatisfaction through voice tone, word choice, or unusual queries, triggering personalized follow-up before a complaint escalates. But such applications present challenges: Some of the data required for full benefit of such AI resides on customers’ sides of the electric meters. Combining that data with utility data will require higher levels of data security and protection, as well as changed relationships with customers.

These developments have profound implications for regulation. Regulators often do not have direct access to the same volume or granularity of data as utilities. But that does not mean they are left behind. Effective regulation in the age of AI depends on *deep engagement* with utilities—built on trust, transparency, and regular dialogue.

To be effective, regulators must understand how utilities are collecting and protecting data, what AI applications are being tested or deployed, how customer relationships are evolving, and where new competitive pressures are emerging. These conversations—supported by appropriate non-disclosure agreements—help regulators do their jobs more effectively.

This depth of knowledge is necessary if regulators are to effectively evaluate industry performance, as well as regulator performance. Regulators set expectations for service quality, service availability, and the like. When those expectations are not met, regulators must ask: Were the rules out of step with market realities? Did external conditions shift in unpredictable ways? Or did utility management fall short? AI can help answer these questions, but it will work best in a collaborative relationship between regulator and utility. AI doesn't just change the way utilities operate—it changes the way regulators evaluate outcomes, identify responsibility, and adapt their own frameworks.

III. Understanding Stakeholders

A core part of a regulator's job is understanding stakeholders: the public, the utilities, and others who influence or are affected by regulatory decisions. Artificial intelligence—particularly LLMs—can help regulators make sense of large volumes of public input and stakeholder feedback, revealing patterns that might otherwise go unnoticed.

One example comes from the Florida Office of Broadband. When developing its strategic plans, the Office had collected a large trove of public comments about broadband access and perceptions of the Office's work. The Office asked for PURC's help. PURC used AI tools, including LLMs, to analyze these submissions. The models identified recurring themes, uncovered links between respondents'

concerns and their geographic or demographic situations, and helped prioritize broadband issues based on the frequency and sentiment of responses. This analysis shaped the content and direction of the strategic plan.

PURC has also used similar AI techniques to analyze feedback from its own training programs. For example, by reviewing open-ended comments from course participants, AI identifies which lessons had the greatest impact, how participants engaged with the course and with each other, and how participants drew connections between training topics. These insights allow PURC to continually tailor its offerings more precisely to the needs of utility regulators and utilities.

AI also played a key role in shaping national policy in the US. When the White House began work on President Trump's AI Action Plan (White House. July 23, 2025), the Institute for Progress (IFP)—a non-partisan think tank—used AI to analyze thousands of public comments submitted to the administration (Fist, April 29, 2025). The models revealed a striking difference in focus: individuals overwhelmingly expressed concern about copyright protections for artists, while industry stakeholders focused on regulation, infrastructure, and workforce development. These insights helped policymakers incorporate public and private sector perspectives into the final version of the plan, which was released in July 2025.

In each of these cases, AI did not replace human judgment—it enhanced it. By quickly synthesizing large amounts of qualitative input, AI enables regulators and policymakers to better understand stakeholder priorities, anticipate emerging concerns, and respond with more informed and targeted strategies.

IV. Improving Regulatory Efficiency and Effectiveness

AI offers tools not only for analyzing industries, but also for improving how regulators themselves operate. In many sectors, regulators are already applying AI to increase accuracy, speed, and scale in rulemaking, oversight, and enforcement.

Financial regulators were early adopters of AI, using it for regulatory compliance monitoring, risk analysis, fraud detection, and case management.¹ This suite of applications—collectively referred to as *Regtech*—has been credited with improving productivity, accelerating decision-making, and enhancing regulators’ understanding of industry behavior. Similarly, environmental regulators are exploring AI systems to monitor pollution in real time and to predict likely compliance failures before they happen (Sand Technologies, 2025).

These developments offer an important lesson for Caribbean utility regulators: AI applications are most effective when built on large and diverse datasets. This creates a strong case for regional collaboration—by pooling data, regulators can improve the performance of shared AI tools and build more robust insights across borders and sectors.

AI is also proving valuable in regulatory impact assessments. For instance, Rinehart (March 19, 2025) tested whether LLMs could be used to estimate the cost of proposed AI regulations. He prompted systems such as ChatGPT, Claude, and Grok to act as hypothetical compliance officers within firms subject to new rules. Each model was asked to estimate the number of hours required for first-year implementation and ongoing compliance. Across the board, the LLMs predicted costs significantly higher than official estimates.

¹ See Financial Crime Academy (2025); Hamza, Elhadi, & Ali (2025); di Castri, Grasser, & Ongwae (2023, December 28); and The Investopedia Team. (2020, August 27). For Fintech applications, see Tierno (2024, April 3) and International Organization of Securities Commissions (2021).

This raises an important question: Are the LLMs overestimating, or are regulators underestimating? While more research is needed, Park et al. (May 20, 2025) find that LLMs are surprisingly accurate proxies for human judgment in complex decisions. In experimental settings, LLMs were found to be 85% as accurate as humans in predicting human behavior. Park et al. studied humans' abilities to correctly state their own behavior, which is different than regulators predicting businesses' compliance costs. Heinzerling (2003), Heinzerling et al. (2005), and Simpson (2014) find that regulators often overestimate regulatory costs but sometimes bias their estimates to benefit their policy preferences. These findings, plus, Rinehart's and Park's work, imply that LLMs can be a useful second opinion on regulatory analysis.

LLMs are also being used to assess existing regulations. In July 2025, the State of Virginia launched a pioneering initiative to use AI to comprehensively scan state regulations and guidance documents (Commonwealth of Virginia, July 11, 2025). The AI was tasked with identifying provisions that were outdated, redundant, or unnecessarily burdensome—and suggesting possible alternatives. In addition to streamlining the regulatory code, the system is designed to map regulations to their statutory authority, flag conflicts between rules, identify similarities across jurisdictions, and recommend improvements to clarity and enforceability.

The newly established US Department of Government Efficiency (DOGE)—created by President Trump and initially run by Elon Musk—used AI to conduct a review similar to that being launched by Virginia (Natanson et al., July 26, 2025). The "DOGE AI Deregulation Decision Tool" is to analyze roughly 200,000 federal regulations to determine which are no longer required by law. Early estimates are that only 38% of the regulations are required by statute and another 12% are needed for agency functions, leaving about 50% of the regulations subject to removal. The AI tool uses a database of all regulations and statutes, identifies which regulations appear required by statute, drafts submission documents for attorneys, and analyzes

public comments. As of July 2025, the tool had written all of the submissions for removing regulations of the Consumer Financial Protection Bureau.

These examples suggest a future in which regulators are not just overseeing the use of AI in utilities and other sectors, but using AI themselves to improve the quality, efficiency, and responsiveness. Especially in small jurisdictions with limited staff or technical resources, AI can be a force multiplier—helping regulators understand complex systems, reduce administrative burdens, and better align rules with evolving public needs.

V. Research

High-quality research is essential to effective regulation. Regulators need evidence to inform decisions, evaluate trade-offs, and anticipate future challenges. LLMs like ChatGPT, Gemini, and DeepSeek are rapidly becoming powerful tools for conducting such research.

Modern LLMs go well beyond simple text prediction. Many now include research assistant capabilities, using background "AI agents" to conduct iterative web searches, summarize academic articles, cross-check facts, and synthesize information from multiple sources. These tools can generate customized reports, cite relevant literature, and even engage users in interactive dialogue—asking clarifying questions and refining answers based on feedback.

One striking demonstration of this capability came from Schürch (March 4, 2025), who used ChatGPT-4o to conduct a comprehensive literature review on machine learning and energy consumption. The model began by asking her to clarify the research scope and focus. Within six minutes, it delivered a structured

summary of key findings, complete with sources and citations. A recording of the process is available and illustrates how quickly LLMs can deliver usable insights.²

PURC has also harnessed this potential with the launch of ChatPURC,³ an AI-powered assistant designed specifically for utility regulators. Built using ChatGPT and developed in collaboration with the Technology Policy Institute, ChatPURC helps users answer questions about regulatory practices by drawing on a PURC-curated database of nearly 2,000 research papers. When a user submits a question, ChatPURC first refers it to ChatGPT. Then it modifies the ChatGPT response to ensure alignment with PURC’s evidence base, providing citations and references from its own database alongside the answer.

These tools are not a replacement for human expertise. But they are an increasingly valuable complement—speeding up the research process, expanding the reach of small teams, and helping regulators stay informed in fast-changing environments.

VI. Cautions

AI offers valuable tools for regulators—but it also comes with important limitations. To use AI effectively, regulators must not only understand the substance of regulation, but also develop the skills needed to evaluate AI-generated outputs critically and responsibly.

One well-documented concern is that LLMs can “hallucinate”—that is, they can produce information that is factually incorrect but sounds plausible. This happens because LLMs generate text by predicting what words are likely to come next based

² See https://drive.google.com/file/d/1GHAi1eMxlzW2YDpBqp5szTD78_hMf_jF/view?source=post_page-----08c5c2395df4-----.

³ See <https://chatpure.warrington.ufl.edu/>.

on patterns in their training data, which is made up of previously written text and images. Unlike humans, who speak or write to communicate thoughts about the real world, LLMs generate outputs that reflect linguistic patterns—not truth. As long as this limitation persists, human oversight and verification will remain essential.

Recent experience in the U.S. federal government underscores this point. DOGE used AI to review thousands of Veterans Affairs contracts. But the AI tool mistakenly relied on outdated versions of the contracts, sometimes analyzed only the first 10,000 characters in a contract, and even fabricated (“hallucinated”) financial values (Roberts & Coleman, June 6, 2025). It flagged thousands of contracts for cancellation, triggering legal challenges. The lesson: both inputs and outputs of AI systems must be validated before acting on them.

In her investigation of AI’s deep research capabilities, Schürch (March 4, 2025) also uncovered limitations. While tools like ChatGPT-4o can quickly summarize academic findings, their strength lies in creating high-level overviews, not in producing original insights or generating new knowledge. For complex regulatory research that requires nuance or policy innovation, deeper investigations by human researchers are still essential.

Another caution involves publication bias, a well-known issue in academic research (Schürch, March 4, 2025). AI models often reflect the biases of the data they’re trained on, including the tendency of academic journals to publish only studies with statistically significant or consensus-aligned findings. As a result, LLMs may overlook or underrepresent dissenting views or null results, which are important for policy makers. While this may not affect day-to-day regulatory work, it poses a challenge when a regulator needs to explore contrary evidence or question prevailing wisdom.

In short, AI can amplify the reach and efficiency of regulatory research—but it must be treated as a partner, not a replacement. Responsible use means validating

facts, understanding the limits of the technology, and maintaining human judgment at the center of the regulatory process.

VII. Implications for Regulators

For regulators, the rise of AI presents not just new tools, but a call to rethink how core regulatory responsibilities are carried out. AI is not simply a bolt-on technology—it has the potential to reshape how information is processed, how decisions are made, and how regulators engage with the public and the industries they oversee. To move forward responsibly and effectively, regulators should begin with four concrete steps:

1. Learn from Others

The fastest way to understand what AI can do is to observe how it is already being used. Regulators should examine how businesses and peer agencies—both within their region and globally—are experimenting with AI. What tools are they adopting? What problems are they solving? What lessons have they learned from early successes or failures? Staying informed through case studies, workshops, and peer networks allows regulators to avoid reinventing the wheel and to build on proven approaches.

2. Map Pain Points and Predictive Needs

The next step is to look inward. Regulators should take a close look at their own operations to identify “pain points,” i.e., areas where tasks are repetitive, time-consuming, or prone to bottlenecks. These are areas where AI will be welcome. Also look for tasks that rely on some form of prediction: estimating cost impacts, forecasting demand, identifying likely violations, or assessing project risk. These

are the areas where AI can offer value by improving accuracy or providing a second opinion. By connecting operational friction with predictive opportunity, agencies can prioritize where to experiment with AI.

3. Seek Opportunities for Collaboration

AI systems improve with more and better data. For small or under-resourced agencies, this presents a strong case for collaboration. Where agencies across jurisdictions perform similar tasks—such as reviewing infrastructure investments, industry performance, and public sentiments—shared tools and shared data can amplify the benefits of AI while reducing the costs. Regional partnerships could also help address legal, ethical, and training challenges that no single regulator should have to tackle alone.

4. Develop a Vision and a Path Forward

Finally, regulators should create forward-looking visions. What will a successful, AI-enabled regulatory agency look like in five or ten years? What tools and processes will enable it to respond to stakeholder needs more quickly? Where will AI reduce regulatory burdens while improving compliance and performance? With a vision in mind, regulators can then engage in backwards induction, identifying the practical steps needed to get there, such as creating new processes, expertise, partnerships, and safeguards.

Just as important, they should plan for adaptability: the AI landscape is changing quickly, and the ways forward are uncertain. PURC's three juxtapositions for regulatory change should be useful:

1. **It's not about best practices, but next practices.** When creating new paths, there is no best practice. There is only what you will try next.
2. **It's not about what you try, but why you try it.** Every next practice is a learning experience. When choosing what to do, the choice is not about

whether it is an optimal solution, but about what learning it will provide for future next practices.

3. **It's not about leading, but about leadership.** “Leading” implies directing people to following towards a known solution. But the way is uncertain. So the act of leadership—mobilizing people to study, engage in next practices, and learn—is the more important act of service to the organization.

VIII. Conclusion

AI is no longer a distant possibility—it is here, embedded in how we consume information, how utilities operate, and increasingly, how regulatory decisions are made. This paper examines how AI is already transforming utility services, reshaping stakeholder expectations, and opening new opportunities for regulators to improve performance, deepen public understanding, and streamline regulatory processes. Whether by analyzing public input, improving inspections, modeling regulatory impacts, or conducting research at scale, AI is proving to be a powerful ally—when used wisely.

But realizing AI's potential in regulation requires more than awareness. It requires adaptive leadership. Regulators must be proactive in shaping their futures by learning from others, identifying their own pressure points, collaborating across jurisdictions, and effecting a way forward. This is not just about tools or efficiency—it's about serving the public better.

Caribbean regulators, in particular, have a unique opportunity. By collaborating regionally, they can leapfrog the rest of the world and lead with more effective ways for regulation, using AI for insight, but always with human judgment, wisdom, and public purpose firmly in hand.

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