



NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Date: 3/28/21

Virtual Meeting

(in lieu of meeting at the 2021 Spring National Meeting)

BIG DATA AND ARTIFICIAL INTELLIGENCE (EX) WORKING GROUP

Monday, March 29, 2021

12:30 – 1:30 p.m. ET / 11:30 a.m. – 12:30 p.m. CT / 10:30 – 11:30 a.m. MT / 9:30 – 10:30 a.m. PT

ROLL CALL

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| Doug Ommen, Chair | Iowa |
| Elizabeth Kelleher Dwyer, Co-Vice Chair | Rhode Island |
| Mark Afable, Co-Vice Chair | Wisconsin |
| Daniel Davis/Jimmy Gunn | Alabama |
| Lori K. Wing-Heier/Katie Hegland | Alaska |
| Ken Allen | California |
| Mike Conway/Peg Brown | Colorado |
| Andrew N. Mais | Connecticut |
| Frank Pyle | Delaware |
| Karima M. Woods | District of Columbia |
| Rebecca Smid/Mike Yaworsky | Florida |
| Judy Mottar | Illinois |
| Amy Beard | Indiana |
| Satish Akula | Kentucky |
| Tom Travis | Louisiana |
| Benjamin Yardley | Maine |
| Kathleen A. Birrane/Robert Baron/
Ron Coleman | Maryland |
| Karen Dennis | Michigan |
| Matthew Vatter/Phil Vigliaturo | Minnesota |
| Cynthia Amann | Missouri |
| Barbara D. Richardson | Nevada |
| Christian Citarella | New Hampshire |
| Marlene Caride | New Jersey |
| Keith Briggs/Kathy Shortt | North Carolina |
| Jon Godfread/Chris Aufenthie | North Dakota |
| Judith L. French/Lori Barron | Ohio |
| Teresa Green | Oklahoma |
| Andrew R. Stolfi | Oregon |
| Shannen Logue/Michael McKenney | Pennsylvania |
| Michael Wise | South Carolina |
| Carter Lawrence | Tennessee |
| J'ne Byckovski/Rachel Cloyd | Texas |
| Tanji J. Northrup/Reed Stringham | Utah |
| Michael S. Pieciak/Kevin Gaffney/
Christina Rouleau | Vermont |
| Scott A. White/Eric Lowe | Virginia |
| Eric Slavich/John Haworth | Washington |
| James A. Dodrill | West Virginia |



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AGENDA

1. Review Charges and Key Priorities—*Commissioner Doug Ommen (IA)*
 - A. Research the use of big data and artificial intelligence (AI) in the business of insurance and evaluate existing regulatory frameworks for overseeing and monitoring their use. Present findings and recommend next steps, if any, to the Innovation and Technology (EX) Task Force and which may include model governance for the use of big data and AI for the insurance industry.
 - B. Review current audit and certification programs and/or frameworks that could be used to oversee insurers' use of consumer and non-insurance data and models using intelligent algorithms, including AI. If appropriate, recommend to and coordinate with the appropriate subject matter expert (SME) committees on development of modifications to model laws and/or regulations and regulatory guidance and/or handbooks regarding marketing, rating, underwriting and claims, regulation of data vendors and brokers, regulatory reporting requirements, and consumer disclosure requirements.
 - C. Assess data needs and required tools for state insurance regulators to appropriately monitor the marketplace, and evaluate the use of big data and intelligent algorithms, including AI in underwriting, rating, claims and marketing practices. This assessment shall include gaining a better understanding of currently available data and tools, as well as recommendations for additional data and tools, as appropriate. Based on this assessment, propose a means to include these tools into existing and/or new regulatory oversight and monitoring processes.
2. Discuss Approach to Developing an Industry Survey for Research
—*Commissioner Doug Ommen (IA)*
3. Hear a Presentation on the Model Governance Framework Attachment One
—*Elisabetta Russo (NAIC)*
4. Discuss Any Other Matters Brought Before the Task Force
—*Commissioner Doug Ommen (IA)*
5. Adjournment

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