

Big Data and Artificial Intelligence (H) Working Group

Update on Health Insurance AI Survey Work

**Commissioner Humphreys
Shannen Logue, Deputy Commissioner
Pennsylvania**

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AI/ML Survey Work: Personal Auto, Homeowners, Life; Health in Progress

Charges of Big Data and Artificial Intelligence (H) Working Group include:

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 recommended next steps to the Innovation and Technology (EX) Task Force, which may include model governance for the use of big data and AI for the insurance industry.

**Personal Auto Insurance
AI/ML Surveys
Report Issued Dec. 2022**

**Homeowners Insurance
AI/ML Surveys
Report Issued Aug. 2023**

**Life Insurance
AI/ML Surveys
Report Issued Dec. 2023**

**Health Insurance
AI/ML Surveys
To Be Issued Late 2024**

Goals

1. To gain a better understanding of the insurance industry's use and governance of AI.
2. To seek information that could aid in the development of guidance or potential regulatory framework to support the insurance industry's use of AI.
3. To inform regulators as to the current and planned business practices of companies.

Health Insurance AI/ML Surveys – Timeline

Target Date	Task
May 13, 2024	<ul style="list-style-type: none"> Met with Consumer representatives to receive feedback on Survey questions
Aug 9, 2024	<ul style="list-style-type: none"> Finalize survey questions, Qualtrics survey questions, and Establish pilot kick off & feedback meeting with insurers
Sep 9, 2024	<ul style="list-style-type: none"> Pilot study feedback and Set up second meetings, if needed
Sep 30, 2024	<ul style="list-style-type: none"> Update survey based on feedback
Oct 1, 2024	<ul style="list-style-type: none"> Finalize call letters
Oct 4, 2024	<ul style="list-style-type: none"> Set up & finalize website and Develop supporting documents: <ul style="list-style-type: none"> Informational notice, State Signatures, Call Letter, Health AI/ML Survey Question template, Survey Filing Guidance and Definitions, FAQs
Oct 4 - Nov 11, 2024	<ul style="list-style-type: none"> Post Survey and documents to website for 30 days before true launch Launch survey
Jan 15, 2025	<ul style="list-style-type: none"> Complete survey
Mar 17, 2025	<ul style="list-style-type: none"> Complete analysis and Write Report
Mar 24, 2025	<ul style="list-style-type: none"> Publish report

Health Insurance AI/ML Surveys – Improvements

- **Focuses on specific product lines that are under regulatory authority:**
 - Comprehensive Individual Major Medical Plans
 - Comprehensive Small Employer Major Medical Plans and Comprehensive Other (i.e. Large) Employer Major Medical Plans
 - Individual and Group Student Health Plans
- **In response to feedback from consumer reps, made improvements to these areas:**
 - Data Use
 - Third Parties
 - AI Governance
 - Operational Functions
- **Streamlining Qualtrics survey flow and organization** – based on experiences from prior surveys