AI/ ML Survey - Data Formatting Information

Respondent Info		Required	Notes
1	NAIC Company Code	Yes	Assignment Key. The only integer field.
2	Company Name	Yes	
3	Contact Name	Yes	
4	Contact Title	Yes	
5	Contact Phone Number	Yes	
6	Contact Email Address	Yes	
7	Comments:	No	Max 280 characters.

General		Required	Notes
1	Does your company currently use, plan to use, or plan to explore using Artificial Intelligence (AI)/Machine Learning (ML) as defined for this survey?	Yes	Value must be Yes or No
2	If yes for question 1, indicate the implementation status or plan for each of the listed areas. (Indicate N/A if you do not use AI/ML for the area and do not plan to use AI/ML for the area.)		
2A	Rating	No	Required if #1 is Yes. Value must be N/A, Currently Using, <1 Year, 1-3 Years, OR > 3 Years.
2B	Underwriting	No	Required if #1 is Yes. Value must be N/A, Currently Using, <1 Year, 1-3 Years, OR > 3 Years.
2C	Claims	No	Required if #1 is Yes. Value must be N/A, Currently Using, <1 Year, 1-3 Years, OR > 3 Years.
2D	Fraud Detection	No	Required if #1 is Yes. Value must be N/A, Currently Using, <1 Year, 1-3 Years, OR > 3 Years.
2E	Marketing	No	Required if #1 is Yes. Value must be N/A, Currently Using, <1 Year, 1-3 Years, OR > 3 Years.
2F	Loss Prevention	No	Required if #1 is Yes. Value must be N/A, Currently Using, <1 Year, 1-3 Years, OR > 3 Years.
2G	Other	No	Required if #1 is Yes. Value must be Yes or No.
3, 3A-3J	If Other, list areas:	No	Required if #2G is yes, 3 must not be blank.
3, 3A-3J	If Other, anticipated timing of implementation for each area:	No	Required if an Other field is listed in 3, timing must not be blank. All section response
4	If no for question 1…		
4A	Is it because there's no compelling business reason at this time?	No	Required if #1 is No. Value must be Yes or No.
4B	Is it because you're waiting for regulatory guidance?	No	Required if #1 is No. Value must be Yes or No.
4C	Is it because there's a lack of resources and expertise?	No	Required if #1 is No. Value must be Yes or No.
4D	Is it because there's lack of reliable data and associated security risk?	No	Required if #1 is No. Value must be Yes or No.
4E	Is it because of reliance on legacy systems requiring IT, data and technology system upgrade before starting AI/ML initiatives?	No	Required if #1 is No. Value must be Yes or No.
4F	Is it because you're waiting on the availability of a third-party vendor product/service?	No	Required if #1 is No. Value must be Yes or No.
4G	Is it because of risk not commensurate with current strategy or appetite?	No	Required if #1 is No. Value must be Yes or No.
4H	Is it due to another reason?	No	Required if #1 is No. Value must be Yes or No.
4I	If yes for question 4H, list other reason(s):	No	Required if #4H is Yes.

Model Uses *Each model tab contains one or more model use sections which are all formatted the same. Numbering and wording is based on Rating Model tab*		Required	Notes
1	Does your company use or are you investigating AI/ML for Rating Class Determination?	No	Required if #2A in General is not N/A. ** The same is true for the applicable General tab question for each model type.* Value must be Yes or No.
1A	If yes, what is the current level of AI/ML Deployment? (Select the highest level of deployment)	No	Required if #1 is Yes. Value must be Research, Proof of Concept, Prototype, OR Implemented in Production.
2	List each AI/ML model used for the MODEL USE (AI/ML models only, not all GLMs), developed internally or by a third-party, and whether model governance is in place.		
2A-2J	AI/ML Model Name	No	Required if #1 is Yes. Max 280 characters.
2A-2J	Developed Internally or by a Third-party	No	Required if 10A-10J contains AI/ML Model Name. Value must be Developed Internally or Developed by a third-party.
2A-2J	If Developed by a Third-party, then list the Third-party	No	Required if 10A-10J is Developed by a Third-Party.
2A-2J	Indicate the Level of Decisions Influenced by AI/ML (anticipated or already implemented)	No	Required if 10A-10J contains AI/ML Model Name. Value must be Automation (No human intervention on execution), Augmentation (Model advises human who makes decision - model suggests answer), Support (Model provides information but does not suggest decision or action), OR Other.
2K	If more than 10 AI/ML models are used, list them here:	No	

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Other Model Uses *Each model tab contains an "Other" model use section which are all formatted the same. Numbering and wording is based on Rating Model tab*		Required	Notes
9	Does your company use or are you investigating AI/ML for Other Rate-Related Functions?	No	Required if #2A in General is not N/A. ** The same is true for the applicable General tab question for each model type* .Value must be Yes or No.
9A	If yes, list the other functions:	No	
9B	If yes, what is the current level of AI/ML Deployment? (Select the highest level of deployment)	No	Required if #9 is Yes. Value must be Research, Proof of Concept, Prototype, OR Implemented in Production.
10	List each AI/ML model used for Other Rate-Related Functions (AI/ML models only, not all GLMs), developed internally or by a third-party, and whether model governance is in place.		
10A-10J	AI/ML Model Name	No	Required if #9 is Yes. Max 280 characters.
10A-10J	Developed Internally or by a Third-party	No	Required if 10A-10J contains AI/ML Model Name. Value must be Developed Internally or Developed by a third-party.
10A-10J	If Developed by a Third-party, then list the Third-party	No	Required if 10A-10J is Developed by a Third-Party.
10A-10J	Indicate the Level of Decisions Influenced by AI/ML (anticipated or already implemented)	No	Required if 10A-10J contains AI/ML Model Name. Value must be Automation (No human intervention on execution), Augmentation (Model advises human who makes decision - model suggests answer), Support (Model provides information but does not suggest decision or action), OR Other.
10K	If more than 10 AI/ML models are used, list them here:	No	

Additional Questions *Each model tab contains the same set of Additional Questions which are formatted the same. Numbering and wording is based on Rating Model tab*		Required	Notes
11	If you are using data, scores and/or AI/ML models aggregated or developed by a third-party, do those contracts include any conditions that would limit disclosure or otherwise limit transparency to regulators reviewing a filing related to Rating? (Yes/No)	No	Value must be Yes or No.
12	If model governance is in place, please check (Yes/No) if the following areas are documented in your governance program. Refer to the NAIC AI Principles and the FAQ document for a description of each and more information regarding completing this question. PLEASE NOTE: It is expected for the governance levels and maturity to be commensurate with the maturity level and risk associated with the program.		
12A	Fairness and Ethics Considerations	No	Value must be Yes or No.
12B	Accountability for Data Algorithms' Compliance with Laws as well as Intended and Unintended Impacts	No	Value must be Yes or No.
12C	Appropriate Resources and Knowledge Involved to Ensure Compliance with Laws Including those Related to Unfair Discrimination	No	Value must be Yes or No.
12D	Ensure Transparency With Appropriate Disclosures Including Notice to Consumers Specific to Data Being Used and Methods for Appeal and Recourse Related to Inaccurate Data	No	Value must be Yes or No.
12E	AI Systems are Secure, Safe and Robust including Decision Traceability and Security and Privacy Risk Protections	No	Value must be Yes or No.
13	Do you follow some other existing standards or guidance in regard to governance framework? (Yes/No)	No	Value must be Yes or No.
13A	If yes, were the existing standards or guidance developed internally, provided by a third-party, or a hybrid of internally developed and third-party components?	No	Required if #13 is Yes. Value must be Developed Internally, Provided by a third-party, OR Hybrid of Internally developed and third-party components.
14	If any standards or guidance are provided by a third party, please provide the following:		
14A	Name of Third-Party	No	Required if #13A is Provided by a third-party OR Hybrid of Internally developed and third-party components.
14B	Components of the Governance Framework	No	Required if #13A is Provided by a third-party OR Hybrid of Internally developed and third-party components.
15	Are consumers provided information regarding the data elements being used? (Answer should be no if not disclosing any information other than what is required by law.)	No	Value must be Yes, No, OR Will be When Implemented.
16	Are consumers provided information regarding the purposes for which data elements are being used? (Answer should be no if not disclosing any information other than what is required by law.)	No	Value must be Yes, No, OR Will be When Implemented.
17	Outside of processees required because of FCRA, do consumers have an opportunity to challenge or correct their specific data?	No	Value must be Yes or No.
17A	If yes, explain process.	No	Required if #17 is Yes.

Data Use *Each model tab contains the same Data Use section which is formatted the same. Numbering is based on Rating Model tab*		Required	Notes
18	Does your company use the following data element type WITHIN AN AI/ML SYSTEM (specific to AI/ML - not asking if the entity uses these data types generally, in a traditional sense)	No	Value must be Yes or No. Must be answered for all data element types listed for 21A-21J.
19	Does the AI/ML System Use a Consumer or Other Type of "Score" as an Input? (Yes/No)	No	Value must be I, E, or B. Is not applicable for Consumer of Other Type of "Score" data element.
20	If yes to #18, then indicate if data source is Internal/External/Both (I/E/B)	No	Required if #18 is Yes for corresponding data element.
21	If External OR Both in above question, list each data vendor (For the OTHER category, also list the OTHER data type being used)		
21A-21J	Consumer or Other Type of "Score"	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.

21A-21J	Criminal Convictions (Exclude Auto-Related Convictions)	No	Required if #18 is Yes AND #19 is E or B for for corresponding data element.
21A-21J	Demographic	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Driving Behavior	No	Required if #18 is Yes AND #19 is E or B for for corresponding data element.
21A-21J	Education	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Vehicle-Specific Data	No	Required if #18 is Yes AND #19 is E or B for for corresponding data element.
21A-21J	Facial Detection / Recognition / Analysis	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Geocoding	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Natural Catastrophe Hazard	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Job Stability	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Income	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Occupation	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Personal Financial Information	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Loss Experience	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Medical	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Online Media	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Telematics	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Voice Analysis	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21A-21J	Other: Non-Traditional Data Elements (Please provide examples)	No	Required if #18 is Yes AND #19 is E or B for the corresponding data element.
21K	If more than 10 AI/ML RATING data vendors are used for the respective data element type, please list them here: (For the OTHER category, also list the OTHER data type being used)	No	